

**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).

**Table 2. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Annual deductible <sup>1</sup>			Coinsurance <sup>2</sup>			Annual out-of-pocket maximum <sup>3</sup>		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	93	5	2	80	20	( <sup>4</sup> )	81	16	3
<b>Worker characteristic</b>									
Management, professional, and related .....	93	6	1	78	22	–	82	15	2
Management, business, and financial .....	94	5	( <sup>4</sup> )	79	21	–	83	15	1
Professional and related .....	92	7	1	77	23	–	81	16	3
Service .....	83	–	–	79	21	–	74	16	10
Sales and office .....	93	5	1	81	19	–	82	16	2
Sales and related .....	97	3	–	84	16	–	85	14	1
Office and administrative support .....	91	7	2	80	20	–	80	17	3
Natural resources, construction, and maintenance	92	6	1	77	23	–	77	20	4
Construction, extraction, farming, fishing, and forestry .....	92	–	–	79	21	–	78	20	2
Installation, maintenance, and repair .....	93	–	–	75	25	–	75	19	6
Production, transportation, and material moving ...	98	2	( <sup>4</sup> )	82	17	( <sup>4</sup> )	83	15	2
Production .....	98	–	–	83	16	( <sup>4</sup> )	82	15	2
Transportation and material moving .....	97	–	–	80	19	1	85	14	1
Full time .....	93	5	2	79	20	( <sup>4</sup> )	81	16	3
Part time .....	91	–	–	82	18	–	76	21	3
Union .....	90	6	3	76	23	1	71	24	6
Nonunion .....	93	5	1	80	20	–	83	15	3
Average wage within the following percentiles: <sup>5</sup>									
Less than 10 .....	94	–	–	88	–	–	82	–	–
10 to under 25 .....	87	5	–	82	18	–	78	13	9
25 to under 50 .....	95	3	2	82	18	–	81	15	4
50 to under 75 .....	92	7	1	79	21	( <sup>4</sup> )	81	17	2
75 to under 90 .....	94	5	1	80	20	( <sup>4</sup> )	81	16	2
90 or greater .....	93	6	1	76	24	–	82	15	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	95	5	1	81	18	( <sup>4</sup> )	84	15	1
Construction .....	90	–	–	80	20	–	83	15	1
Manufacturing .....	96	3	( <sup>4</sup> )	81	18	1	83	16	1
Service-providing industries .....	92	6	2	79	21	–	80	16	4
Trade, transportation, and utilities .....	96	3	1	84	16	–	87	12	2
Wholesale trade .....	95	–	–	86	14	–	82	16	2
Retail trade .....	95	4	1	87	13	–	91	7	3
Transportation and warehousing .....	99	–	–	77	23	–	87	–	–
Utilities .....	98	–	–	82	–	–	72	–	–
Information .....	94	–	–	77	23	–	77	21	2
Financial activities .....	92	8	( <sup>4</sup> )	82	18	–	81	16	3
Finance and insurance .....	90	10	( <sup>4</sup> )	79	21	–	77	19	4
Credit intermediation and related activities	87	13	–	78	22	–	76	21	3
Insurance carriers and related activities ....	93	–	–	78	22	–	75	18	7
Real estate and rental and leasing .....	99	–	–	93	–	–	96	–	–
Professional and business services .....	95	–	–	76	24	–	80	13	7
Professional and technical services .....	97	–	–	72	28	–	84	–	–
Administrative and waste services .....	89	–	–	78	–	–	73	–	–

See footnotes at end of table.

**Table 2. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Annual deductible <sup>1</sup>			Coinsurance <sup>2</sup>			Annual out-of-pocket maximum <sup>3</sup>		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Establishment characteristic</b>									
Education and health services .....	84	—	—	70	30	—	69	28	3
Educational services .....	94	6	—	67	33	—	75	25	—
Junior colleges, colleges, and universities .....	90	10	—	61	39	—	69	31	—
Health care and social assistance .....	82	—	—	71	29	—	68	28	4
Leisure and hospitality .....	95	—	—	89	—	—	85	—	—
Accommodation and food services .....	96	—	—	89	—	—	86	—	—
Other services .....	93	—	—	90	—	—	92	—	—
1 to 99 workers .....	94	4	2	81	19	—	84	13	4
1 to 49 workers .....	94	4	2	79	21	—	83	14	4
50 to 99 workers .....	94	—	—	84	16	—	86	10	3
100 workers or more .....	92	7	2	79	21	( <sup>4</sup> )	79	18	3
100 to 499 workers .....	95	4	1	79	20	( <sup>4</sup> )	81	17	2
500 workers or more .....	88	10	2	78	22	—	76	20	4
<b>Geographic area</b>									
New England .....	92	8	—	68	32	—	65	34	1
Middle Atlantic .....	90	8	1	63	37	—	60	35	5
East North Central .....	92	—	—	85	15	—	82	12	6
West North Central .....	96	—	—	92	—	—	88	—	—
South Atlantic .....	93	5	2	78	21	( <sup>4</sup> )	83	13	4
East South Central .....	98	—	—	82	—	—	91	8	1
West South Central .....	96	4	( <sup>4</sup> )	85	15	—	89	—	—
Mountain .....	93	—	—	87	13	—	85	14	—
Pacific .....	89	—	—	75	25	—	85	—	—

<sup>1</sup> The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

<sup>2</sup> Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

<sup>3</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>4</sup> Less than 0.5 percent.

<sup>5</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/eps/glossary20082009.htm](http://www.bls.gov/ncs/eps/glossary20082009.htm).

**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers .....	100	93	39	\$500	53	\$500	\$750	\$350
<b>Worker characteristic</b>								
Management, professional, and related .....	100	93	36	500	57	500	750	300
Management, business, and financial .....	100	94	36	500	58	500	750	—
Professional and related .....	100	92	36	500	56	500	—	—
Service .....	100	83	38	500	44	—	—	—
Sales and office .....	100	93	40	500	52	500	900	500
Sales and related .....	100	97	39	500	58	500	1,000	500
Office and administrative support .....	100	91	41	500	50	500	750	—
Natural resources, construction, and maintenance .....	100	92	44	300	48	500	—	—
Construction, extraction, farming, fishing, and forestry .....	100	92	54	300	38	—	500	1,500
Installation, maintenance, and repair .....	100	93	36	—	57	500	—	—
Production, transportation, and material moving .....	100	98	41	—	56	350	750	1,000
Production .....	100	98	41	500	56	330	600	—
Transportation and material moving .....	100	97	40	350	57	400	1,000	1,000
Full time .....	100	93	39	500	53	500	800	350
Part time .....	100	91	41	—	50	500	—	—
Union .....	100	90	44	250	46	300	500	250
Nonunion .....	100	93	38	500	54	500	1,000	400
Average wage within the following percentiles: <sup>3</sup>								
Less than 10 .....	100	94	31	—	62	400	1,000	—
10 to under 25 .....	100	87	40	—	46	500	1,000	—
25 to under 50 .....	100	95	40	500	54	500	1,000	—
50 to under 75 .....	100	92	37	500	54	—	750	500
75 to under 90 .....	100	94	43	—	50	325	600	300
90 or greater .....	100	93	36	500	57	500	—	400
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	95	40	400	54	—	700	1,000
Construction .....	100	90	48	300	42	500	1,000	—
Manufacturing .....	100	96	38	500	58	350	600	—
Service-providing industries .....	100	92	39	500	53	500	800	300
Trade, transportation, and utilities .....	100	96	39	500	56	500	1,000	—
Wholesale trade .....	100	95	41	500	53	400	1,000	—
Retail trade .....	100	95	40	—	55	—	—	—
Transportation and warehousing .....	100	99	33	—	65	250	500	50
Utilities .....	100	98	52	—	45	300	500	—
Information .....	100	94	33	300	61	300	600	300
Financial activities .....	100	92	43	—	45	500	750	—
Finance and insurance .....	100	90	41	900	45	—	600	—
Credit intermediation and related activities .....	100	87	37	—	46	350	600	—
Insurance carriers and related activities .....	100	93	48	1,000	41	—	—	1,100
Real estate and rental and leasing .....	100	99	54	—	46	—	1,000	—
Professional and business services .....	100	95	50	—	45	—	500	—
Professional and technical services .....	100	97	44	500	53	—	—	—

See footnotes at end of table.

**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
<b>Establishment characteristic</b>								
Administrative and waste services .....	100	89	52	\$300	37	—	—	—
Education and health services .....	100	84	22	500	62	\$500	\$800	\$300
Educational services .....	100	94	28	500	65	350	700	400
Junior colleges, colleges, and universities	100	90	22	500	66	250	500	400
Health care and social assistance .....	100	82	21	—	61	500	—	—
Leisure and hospitality .....	100	95	55	500	37	—	—	—
Accommodation and food services .....	100	96	58	—	33	—	—	—
Other services .....	100	93	46	—	47	500	—	—
1 to 99 workers .....	100	94	44	500	49	500	1,000	—
1 to 49 workers .....	100	94	42	500	51	500	1,000	—
50 to 99 workers .....	100	94	48	—	45	500	1,000	—
100 workers or more .....	100	92	35	—	56	350	600	300
100 to 499 workers .....	100	95	35	500	60	—	750	500
500 workers or more .....	100	88	36	300	51	300	500	300
<b>Geographic area</b>								
New England .....	100	92	19	—	71	300	500	—
Middle Atlantic .....	100	90	32	500	59	250	500	—
East North Central .....	100	92	33	500	58	375	750	—
West North Central .....	100	96	45	500	51	500	1,000	—
South Atlantic .....	100	93	39	500	54	500	800	—
East South Central .....	100	98	44	—	53	500	—	—
West South Central .....	100	96	41	500	54	500	1,000	—
Mountain .....	100	93	49	500	41	—	1,000	350
Pacific .....	100	89	47	300	41	350	—	—

See footnotes at end of table.



**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
All workers .....	1	5	2
<b>Worker characteristic</b>			
Management, professional, and related .....	—	6	1
Management, business, and financial .....	—	5	( <sup>2</sup> )
Professional and related .....	—	7	1
Service .....	—	—	—
Sales and office .....	—	5	1
Sales and related .....	—	3	—
Office and administrative support .....	—	7	2
Natural resources, construction, and maintenance .....	—	6	1
Construction, extraction, farming, fishing, and forestry .....	—	—	—
Installation, maintenance, and repair .....	—	—	—
Production, transportation, and material moving ...	—	2	( <sup>2</sup> )
Production .....	—	—	—
Transportation and material moving .....	—	—	—
Full time .....	1	5	2
Part time .....	—	—	—
Union .....	—	6	3
Nonunion .....	1	5	1
Average wage within the following percentiles: <sup>3</sup>			
Less than 10 .....	—	—	—
10 to under 25 .....	—	5	—
25 to under 50 .....	1	3	2
50 to under 75 .....	—	7	1
75 to under 90 .....	1	5	1
90 or greater .....	—	6	1
<b>Establishment characteristic</b>			
Goods-producing industries .....	—	5	1
Construction .....	—	—	—
Manufacturing .....	—	3	( <sup>2</sup> )
Service-providing industries .....	1	6	2
Trade, transportation, and utilities .....	—	3	1
Wholesale trade .....	—	—	—
Retail trade .....	—	4	1
Transportation and warehousing .....	—	—	—
Utilities .....	—	—	—
Information .....	—	—	—
Financial activities .....	—	8	( <sup>2</sup> )
Finance and insurance .....	—	10	( <sup>2</sup> )
Credit intermediation and related activities .....	—	13	—
Insurance carriers and related activities ....	—	—	—
Real estate and rental and leasing .....	—	—	—
Professional and business services .....	—	—	—
Professional and technical services .....	—	—	—

See footnotes at end of table.

**Table 3. Fee-for-service plans: Type and amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
<b>Establishment characteristic</b>			
Administrative and waste services .....	—	—	—
Education and health services .....	—	—	—
Educational services .....	—	6	—
Junior colleges, colleges, and universities .....	—	10	—
Health care and social assistance .....	—	—	—
Leisure and hospitality .....	—	—	—
Accommodation and food services .....	—	—	—
Other services .....	—	—	—
1 to 99 workers .....	—	4	2
1 to 49 workers .....	—	4	2
50 to 99 workers .....	—	—	—
100 workers or more .....	1	7	2
100 to 499 workers .....	—	4	1
500 workers or more .....	—	10	2
<b>Geographic area</b>			
New England .....	—	8	—
Middle Atlantic .....	—	8	1
East North Central .....	—	—	—
West North Central .....	—	—	—
South Atlantic .....	—	5	2
East South Central .....	—	—	—
West South Central .....	—	4	( <sup>2</sup> )
Mountain .....	—	—	—
Pacific .....	—	—	—

<sup>1</sup> The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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).

**Table 4. Fee-for-service plans: Type and amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers .....	100	88	37	\$1,000	51	\$1,000	\$2,000	–
<b>Worker characteristic</b>								
Management, professional, and related .....	100	89	34	–	55	1,000	2,000	\$600
Management, business, and financial .....	100	90	33	1,000	56	1,000	1,800	–
Professional and related .....	100	89	35	1,500	54	1,000	2,000	500
Service .....	100	76	36	1,000	38	1,000	2,000	–
Sales and office .....	100	87	36	1,500	51	1,000	2,000	1,500
Sales and related .....	100	93	36	1,500	56	1,000	2,000	1,500
Office and administrative support .....	100	85	36	1,500	48	1,000	1,800	–
Natural resources, construction, and maintenance .....	100	90	42	900	47	–	–	–
Construction, extraction, farming, fishing, and forestry .....	100	87	49	900	38	–	–	4,000
Installation, maintenance, and repair .....	100	92	35	800	56	–	2,000	–
Production, transportation, and material moving .....	100	93	39	900	54	990	2,000	2,000
Production .....	100	92	39	1,000	53	800	1,500	–
Transportation and material moving .....	100	94	39	900	55	1,000	2,000	2,000
Full time .....	100	89	37	1,000	51	1,000	2,000	–
Part time .....	100	77	29	–	48	1,000	1,600	–
Union .....	100	86	42	600	43	600	1,200	600
Nonunion .....	100	88	36	1,500	52	1,000	2,000	–
Average wage within the following percentiles: <sup>3</sup>								
Less than 10 .....	100	82	–	1,000	57	1,000	–	–
10 to under 25 .....	100	76	32	–	43	1,000	2,000	–
25 to under 50 .....	100	89	38	1,500	50	1,000	2,000	–
50 to under 75 .....	100	89	36	–	53	1,000	1,750	1,500
75 to under 90 .....	100	90	40	900	49	800	1,500	600
90 or greater .....	100	90	35	–	54	1,000	1,500	–
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	91	38	900	53	1,000	1,600	2,000
Construction .....	100	85	43	900	42	1,500	–	–
Manufacturing .....	100	93	36	1,000	56	900	1,500	2,000
Service-providing industries .....	100	87	36	1,400	50	1,000	2,000	–
Trade, transportation, and utilities .....	100	90	37	–	53	1,000	2,000	1,500
Wholesale trade .....	100	93	41	–	52	1,000	2,000	–
Retail trade .....	100	89	36	1,500	53	1,500	3,000	–
Transportation and warehousing .....	100	89	33	–	56	750	1,500	–
Utilities .....	100	98	52	–	45	–	–	–
Information .....	100	88	27	900	61	600	1,500	600
Financial activities .....	100	89	41	1,500	45	1,000	1,500	–
Finance and insurance .....	100	87	39	2,000	44	900	1,500	–
Credit intermediation and related activities .....	100	85	36	–	45	900	1,500	–
Insurance carriers and related activities .....	100	88	45	2,000	40	–	1,500	2,200
Real estate and rental and leasing .....	100	94	49	–	46	–	–	–
Professional and business services .....	100	86	45	1,500	40	–	1,500	–
Professional and technical services .....	100	92	43	1,500	48	–	–	–

See footnotes at end of table.

**Table 4. Fee-for-service plans: Type and amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
<b>Establishment characteristic</b>								
Administrative and waste services .....	100	67	36	—	30	—	—	—
Education and health services .....	100	82	21	—	61	\$1,000	\$2,000	\$600
Educational services .....	100	88	24	\$1,000	63	750	1,800	800
Junior colleges, colleges, and universities	100	87	22	—	63	750	1,500	800
Health care and social assistance .....	100	81	21	—	60	1,000	2,000	500
Leisure and hospitality .....	100	88	48	—	37	900	1,800	—
Accommodation and food services .....	100	87	49	—	33	750	—	—
Other services .....	100	92	46	—	45	1,000	2,000	—
1 to 99 workers .....	100	88	41	1,500	47	1,500	2,200	—
1 to 49 workers .....	100	88	38	1,500	49	1,500	2,400	—
50 to 99 workers .....	100	89	47	1,000	41	—	2,000	—
100 workers or more .....	100	88	33	1,000	54	900	1,500	800
100 to 499 workers .....	100	93	33	—	59	1,000	1,800	—
500 workers or more .....	100	82	34	900	47	700	1,500	750
<b>Geographic area</b>								
New England .....	100	89	—	900	69	—	1,500	—
Middle Atlantic .....	100	86	30	1,200	56	600	1,500	1,050
East North Central .....	100	86	31	1,000	55	1,000	2,000	2,000
West North Central .....	100	91	44	1,000	47	1,000	2,000	—
South Atlantic .....	100	90	38	—	52	1,000	2,000	—
East South Central .....	100	93	41	900	52	1,000	2,000	—
West South Central .....	100	91	38	1,500	52	1,000	2,000	—
Mountain .....	100	86	42	1,500	41	—	—	—
Pacific .....	100	85	44	900	40	900	—	—

See footnotes at end of table.

**Table 4. Fee-for-service plans: Type and amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
All workers .....	1	10	2
<b>Worker characteristic</b>			
Management, professional, and related .....	—	10	1
Management, business, and financial .....	—	10	( <sup>2</sup> )
Professional and related .....	—	10	1
Service .....	—	16	—
Sales and office .....	—	11	1
Sales and related .....	—	7	—
Office and administrative support .....	—	13	2
Natural resources, construction, and maintenance .....	—	9	1
Construction, extraction, farming, fishing, and forestry .....	—	—	—
Installation, maintenance, and repair .....	—	—	—
Production, transportation, and material moving ...	—	7	( <sup>2</sup> )
Production .....	—	7	—
Transportation and material moving .....	—	6	—
Full time .....	1	10	2
Part time .....	—	—	—
Union .....	—	11	3
Nonunion .....	1	10	1
Average wage within the following percentiles: <sup>3</sup>			
Less than 10 .....	—	—	—
10 to under 25 .....	—	—	—
25 to under 50 .....	1	9	2
50 to under 75 .....	—	10	1
75 to under 90 .....	1	10	1
90 or greater .....	—	10	1
<b>Establishment characteristic</b>			
Goods-producing industries .....	—	8	1
Construction .....	—	14	—
Manufacturing .....	—	7	( <sup>2</sup> )
Service-providing industries .....	1	11	2
Trade, transportation, and utilities .....	—	9	1
Wholesale trade .....	—	6	—
Retail trade .....	—	10	1
Transportation and warehousing .....	—	—	—
Utilities .....	—	—	—
Information .....	—	12	—
Financial activities .....	—	11	( <sup>2</sup> )
Finance and insurance .....	—	13	( <sup>2</sup> )
Credit intermediation and related activities .....	—	15	—
Insurance carriers and related activities ....	—	—	—
Real estate and rental and leasing .....	—	—	—
Professional and business services .....	—	—	—
Professional and technical services .....	—	—	—

See footnotes at end of table.

**Table 4. Fee-for-service plans: Type and amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
<b>Establishment characteristic</b>			
Administrative and waste services .....	—	—	—
Education and health services .....	—	15	—
Educational services .....	—	12	—
Junior colleges, colleges, and universities .....	—	13	—
Health care and social assistance .....	—	—	—
Leisure and hospitality .....	—	—	—
Accommodation and food services .....	—	—	—
Other services .....	—	—	—
1 to 99 workers .....	—	10	2
1 to 49 workers .....	—	10	2
50 to 99 workers .....	—	10	—
100 workers or more .....	1	10	2
100 to 499 workers .....	—	6	1
500 workers or more .....	—	16	2
<b>Geographic area</b>			
New England .....	—	11	—
Middle Atlantic .....	—	12	1
East North Central .....	—	9	—
West North Central .....	—	—	—
South Atlantic .....	—	8	2
East South Central .....	—	—	—
West South Central .....	—	9	( <sup>2</sup> )
Mountain .....	—	—	—
Pacific .....	—	—	—

<sup>1</sup> The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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).

**Table 5. Fee-for-service plans: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	93	\$150	\$250	\$500	\$1,000	\$1,500	5	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	93	200	250	500	1,000	1,500	6	1
Management, business, and financial .....	100	94	200	250	500	1,000	1,500	5	( <sup>2</sup> )
Professional and related .....	100	92	200	250	500	1,000	1,500	7	1
Service .....	100	83	150	250	500	1,000	1,100	—	—
Sales and office .....	100	93	200	250	500	1,000	2,000	5	1
Sales and related .....	100	97	250	300	500	1,000	2,000	3	—
Office and administrative support .....	100	91	150	250	500	1,000	1,750	7	2
Natural resources, construction, and maintenance .....	100	92	150	250	300	750	2,000	6	1
Construction, extraction, farming, fishing, and forestry .....	100	92	100	250	300	500	2,000	—	—
Installation, maintenance, and repair .....	100	93	200	250	400	1,000	2,000	—	—
Production, transportation, and material moving .....	100	98	200	250	350	750	1,500	2	( <sup>2</sup> )
Production .....	100	98	200	250	350	1,000	1,500	—	—
Transportation and material moving .....	100	97	150	250	400	750	1,500	—	—
Full time .....	100	93	200	250	500	1,000	1,500	5	2
Part time .....	100	91	100	250	400	1,000	1,000	—	—
Union .....	100	90	150	200	275	350	750	6	3
Nonunion .....	100	93	200	250	500	1,000	1,750	5	1
Average wage within the following percentiles: <sup>3</sup>									
Less than 10 .....	100	94	200	250	400	750	1,100	—	—
10 to under 25 .....	100	87	150	250	500	1,000	1,500	5	—
25 to under 50 .....	100	95	200	250	500	1,000	1,750	3	2
50 to under 75 .....	100	92	200	250	500	1,000	2,000	7	1
75 to under 90 .....	100	94	150	250	300	750	1,500	5	1
90 or greater .....	100	93	150	250	500	1,000	1,500	6	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	95	200	250	400	1,000	1,500	5	1
Construction .....	100	90	150	250	400	750	2,000	—	—
Manufacturing .....	100	96	200	250	400	1,000	1,500	3	( <sup>2</sup> )
Service-providing industries .....	100	92	150	250	500	1,000	1,500	6	2
Trade, transportation, and utilities .....	100	96	200	250	500	1,000	2,000	3	1
Wholesale trade .....	100	95	150	250	500	1,000	1,500	—	—
Retail trade .....	100	95	250	400	500	1,100	2,000	4	1
Transportation and warehousing .....	100	99	150	150	250	500	1,100	—	—
Utilities .....	100	98	100	250	400	1,500	2,500	—	—
Information .....	100	94	150	250	300	500	1,100	—	—
Financial activities .....	100	92	250	300	500	1,250	2,000	8	( <sup>2</sup> )
Finance and insurance .....	100	90	250	300	500	1,500	2,000	10	( <sup>2</sup> )
Credit intermediation and related activities .....	100	87	250	250	500	1,100	2,500	13	—
Insurance carriers and related activities .....	100	93	250	300	900	1,500	2,000	—	—
Real estate and rental and leasing .....	100	99	250	300	500	1,000	2,250	—	—
Professional and business services .....	100	95	100	250	500	1,000	1,100	—	—
Professional and technical services .....	100	97	150	250	500	750	1,000	—	—
Administrative and waste services .....	100	89	100	100	250	500	1,000	—	—

See footnotes at end of table.

**Table 5. Fee-for-service plans: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Establishment characteristic</b>									
Education and health services .....	100	84	\$200	\$250	\$500	\$1,000	\$1,500	—	—
Educational services .....	100	94	150	250	400	500	1,500	6	—
Junior colleges, colleges, and universities .....	100	90	200	250	400	500	1,100	10	—
Health care and social assistance .....	100	82	250	250	500	1,000	1,500	—	—
Leisure and hospitality .....	100	95	200	250	500	750	1,000	—	—
Accommodation and food services .....	100	96	200	250	500	1,000	1,000	—	—
Other services .....	100	93	100	250	300	500	750	—	—
1 to 99 workers .....	100	94	250	300	500	1,000	2,000	4	2
1 to 49 workers .....	100	94	200	300	500	1,000	2,000	4	2
50 to 99 workers .....	100	94	250	250	500	1,000	1,500	—	—
100 workers or more .....	100	92	150	250	350	750	1,500	7	2
100 to 499 workers .....	100	95	200	250	500	1,000	1,500	4	1
500 workers or more .....	100	88	100	200	300	500	1,200	10	2
<b>Geographic area</b>									
New England .....	100	92	100	250	300	1,000	1,500	8	—
Middle Atlantic .....	100	90	150	250	350	1,000	1,750	8	1
East North Central .....	100	92	200	250	400	1,000	2,000	—	—
West North Central .....	100	96	200	300	500	1,000	1,500	—	—
South Atlantic .....	100	93	200	250	500	1,000	1,500	5	2
East South Central .....	100	98	150	250	500	1,000	1,500	—	—
West South Central .....	100	96	250	300	500	1,000	1,500	4	( <sup>2</sup> )
Mountain .....	100	93	150	300	500	1,000	1,000	—	—
Pacific .....	100	89	150	250	350	1,000	1,500	—	—

<sup>1</sup> The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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).



**Table 6. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	88	\$450	\$600	\$1,000	\$2,000	\$4,000	10	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	89	450	600	1,000	2,000	3,000	10	1
Management, business, and financial .....	100	90	450	500	1,000	2,200	3,500	10	( 1 )
Professional and related .....	100	89	450	600	1,000	2,000	3,000	10	1
Service .....	100	76	400	700	1,000	2,000	3,000	16	—
Sales and office .....	100	87	500	600	1,000	2,250	4,500	11	1
Sales and related .....	100	93	500	750	1,200	2,400	4,500	7	—
Office and administrative support .....	100	85	450	600	1,000	2,000	4,000	13	2
Natural resources, construction, and maintenance	100	90	400	600	900	2,000	4,000	9	1
Construction, extraction, farming, fishing, and forestry .....	100	87	300	500	900	1,500	5,500	—	—
Installation, maintenance, and repair .....	100	92	450	600	900	2,000	4,000	—	—
Production, transportation, and material moving ...	100	93	400	500	990	2,000	3,000	7	( 1 )
Production .....	100	92	400	600	900	2,000	3,000	7	—
Transportation and material moving .....	100	94	400	500	1,000	2,000	4,000	6	—
Full time .....	100	89	450	600	1,000	2,000	4,000	10	2
Part time .....	100	77	500	700	1,000	2,000	3,000	—	—
Union .....	100	86	300	450	600	900	2,000	11	3
Nonunion .....	100	88	500	600	1,000	2,200	4,000	10	1
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	82	450	750	1,000	2,000	3,000	—	—
10 to under 25 .....	100	76	500	750	1,000	2,000	3,000	—	—
25 to under 50 .....	100	89	500	600	1,000	2,250	4,000	9	2
50 to under 75 .....	100	89	450	500	1,000	2,000	4,300	10	1
75 to under 90 .....	100	90	400	500	900	1,800	3,000	10	1
90 or greater .....	100	90	450	600	1,000	2,164	3,000	10	1
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	91	450	600	1,000	2,000	4,000	8	1
Construction .....	100	85	400	750	1,000	2,000	5,500	14	—
Manufacturing .....	100	93	450	600	1,000	2,000	3,000	7	( 1 )
Service-providing industries .....	100	87	450	600	1,000	2,000	3,500	11	2
Trade, transportation, and utilities .....	100	90	450	600	1,000	2,250	5,000	9	1
Wholesale trade .....	100	93	450	600	1,000	2,000	3,000	6	—
Retail trade .....	100	89	600	900	1,500	3,000	5,250	10	1
Transportation and warehousing .....	100	89	400	500	700	1,500	3,300	—	—
Utilities .....	100	98	300	500	900	3,000	5,000	—	—
Information .....	100	88	450	500	750	1,200	2,200	12	—
Financial activities .....	100	89	500	700	1,200	3,000	4,500	11	( 1 )
Finance and insurance .....	100	87	500	600	1,200	3,000	4,500	13	( 1 )
Credit intermediation and related activities	100	85	500	600	1,000	3,000	5,000	15	—
Insurance carriers and related activities ....	100	88	600	750	2,000	3,000	4,200	—	—
Real estate and rental and leasing .....	100	94	500	700	1,000	2,250	4,500	—	—
Professional and business services .....	100	86	450	500	1,000	2,000	3,000	—	—
Professional and technical services .....	100	92	450	500	1,500	1,800	3,000	—	—
Administrative and waste services .....	100	67	400	500	900	1,500	3,000	—	—

See footnotes at end of table.

**Table 6. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Establishment characteristic</b>									
Education and health services .....	100	82	\$500	\$500	\$1,000	\$2,000	\$3,000	15	—
Educational services .....	100	88	450	600	900	1,500	2,000	12	—
Junior colleges, colleges, and universities .....	100	87	450	600	800	1,500	3,000	13	—
Health care and social assistance .....	100	81	500	500	1,000	2,000	3,000	—	—
Leisure and hospitality .....	100	88	400	750	1,000	1,650	3,000	—	—
Accommodation and food services .....	100	87	400	750	1,000	3,000	3,000	—	—
Other services .....	100	92	300	500	900	1,500	1,500	—	—
1 to 99 workers .....	100	88	500	750	1,500	2,800	4,500	10	2
1 to 49 workers .....	100	88	500	750	1,500	3,000	5,250	10	2
50 to 99 workers .....	100	89	500	700	1,000	2,000	3,000	10	—
100 workers or more .....	100	88	400	500	900	1,500	3,000	10	2
100 to 499 workers .....	100	93	450	550	1,000	2,000	3,000	6	1
500 workers or more .....	100	82	400	500	750	1,500	3,000	16	2
<b>Geographic area</b>									
New England .....	100	89	300	500	900	2,000	3,000	11	—
Middle Atlantic .....	100	86	400	500	1,000	2,000	4,000	12	1
East North Central .....	100	86	500	550	1,000	2,000	4,000	9	—
West North Central .....	100	91	500	600	1,000	2,000	4,000	—	—
South Atlantic .....	100	90	450	600	1,000	2,000	3,000	8	2
East South Central .....	100	93	450	600	1,000	1,600	3,000	—	—
West South Central .....	100	91	500	750	1,200	2,400	4,500	9	( <sup>1</sup> )
Mountain .....	100	86	500	800	1,500	2,000	3,000	—	—
Pacific .....	100	85	450	500	900	2,250	4,000	—	—

<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).

**Table 7. Fee-for-service plans: Amount of coinsurance,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
All workers .....	100	14	80	85	80	60	90
<b>Worker characteristic</b>							
Management, professional, and related .....	100	13	80	87	80	60	90
Management, business, and financial .....	100	9	80	91	80	65	100
Professional and related .....	100	15	80	84	80	60	90
Service .....	100	14	70	85	80	60	100
Sales and office .....	100	15	80	84	80	60	90
Sales and related .....	100	12	80	88	80	60	90
Office and administrative support .....	100	16	80	82	80	60	90
Natural resources, construction, and maintenance .....	100	22	80	78	90	70	100
Construction, extraction, farming, fishing, and forestry .....	100	22	80	78	80	65	100
Installation, maintenance, and repair .....	100	22	80	78	90	70	100
Production, transportation, and material moving .....	100	10	80	90	80	60	90
Production .....	100	8	80	92	80	60	90
Transportation and material moving .....	100	13	80	87	80	60	90
Full time .....	100	13	80	86	80	60	90
Part time .....	100	23	80	71	80	60	100
Union .....	100	20	80	79	85	70	100
Nonunion .....	100	13	80	86	80	60	90
Average wage within the following percentiles: <sup>2</sup>							
Less than 10 .....	100	–	75	–	80	60	–
10 to under 25 .....	100	–	80	–	80	60	90
25 to under 50 .....	100	12	80	88	80	60	90
50 to under 75 .....	100	14	80	85	80	60	90
75 to under 90 .....	100	17	80	82	80	60	100
90 or greater .....	100	13	80	87	85	70	90
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	11	80	89	80	60	90
Construction .....	100	19	80	81	80	60	–
Manufacturing .....	100	8	80	92	80	60	90
Service-providing industries .....	100	15	80	84	80	60	90
Trade, transportation, and utilities .....	100	11	80	89	80	60	90
Wholesale trade .....	100	11	80	89	80	60	90
Retail trade .....	100	10	80	90	80	60	80
Transportation and warehousing .....	100	17	80	83	90	70	90
Utilities .....	100	–	75	–	80	60	–
Information .....	100	29	80	71	90	70	100
Financial activities .....	100	18	80	80	80	60	90
Finance and insurance .....	100	19	80	78	90	70	90
Credit intermediation and related activities .....	100	16	80	79	85	60	90
Insurance carriers and related activities .....	100	23	80	75	90	70	99
Real estate and rental and leasing .....	100	–	80	–	80	60	–
Professional and business services .....	100	19	80	79	80	65	100
Professional and technical services .....	100	–	80	–	90	70	90
Administrative and waste services .....	100	–	80	–	80	65	–

See footnotes at end of table.

**Table 7. Fee-for-service plans: Amount of coinsurance,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
<b>Establishment characteristic</b>							
Education and health services .....	100	9	70	90	80	60	100
Educational services .....	100	—	80	—	90	65	100
Junior colleges, colleges, and universities .....	100	10	80	87	90	70	100
Health care and social assistance .....	100	9	70	90	80	60	100
Leisure and hospitality .....	100	—	80	—	80	60	—
Accommodation and food services .....	100	—	60	—	80	60	—
Other services .....	100	—	80	—	90	70	—
1 to 99 workers .....	100	16	80	84	80	60	90
1 to 49 workers .....	100	15	80	85	80	60	90
50 to 99 workers .....	100	17	80	82	80	60	90
100 workers or more .....	100	13	80	87	80	60	90
100 to 499 workers .....	100	11	80	89	80	60	100
500 workers or more .....	100	15	80	83	80	65	90
<b>Geographic area</b>							
New England .....	100	—	80	—	80	70	100
Middle Atlantic .....	100	—	80	—	90	70	100
East North Central .....	100	9	80	90	80	60	90
West North Central .....	100	—	80	—	80	60	90
South Atlantic .....	100	14	80	86	80	60	90
East South Central .....	100	—	80	—	90	60	90
West South Central .....	100	8	80	91	80	60	90
Mountain .....	100	24	80	73	80	60	80
Pacific .....	100	13	80	87	80	60	90

<sup>1</sup> Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 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).

**Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	81	\$800	\$1,200	\$2,000	\$2,500	\$3,500	16	3
<b>Worker characteristic</b>									
Management, professional, and related .....	100	82	650	1,000	1,750	2,500	3,000	16	2
Management, business, and financial .....	100	83	800	1,200	1,750	2,500	3,000	15	1
Professional and related .....	100	81	600	1,000	1,700	2,225	3,000	16	3
Service .....	100	74	1,000	1,500	2,000	2,750	5,000	17	10
Sales and office .....	100	82	900	1,250	2,000	2,500	3,500	16	2
Sales and related .....	100	85	1,000	1,500	2,000	3,000	3,800	14	1
Office and administrative support .....	100	80	750	1,200	2,000	2,500	3,500	17	3
Natural resources, construction, and maintenance	100	76	800	1,000	2,000	2,400	3,000	20	4
Construction, extraction, farming, fishing, and forestry .....	100	78	750	1,000	2,000	2,400	3,000	20	2
Installation, maintenance, and repair .....	100	74	800	1,000	1,750	2,200	3,000	20	6
Production, transportation, and material moving ...	100	83	990	1,250	1,750	2,500	3,000	16	2
Production .....	100	81	900	1,200	1,700	2,300	3,000	16	2
Transportation and material moving .....	100	85	1,000	1,300	2,000	2,500	3,700	14	1
Full time .....	100	81	800	1,200	2,000	2,500	3,500	16	3
Part time .....	100	76	750	1,000	1,700	2,900	3,500	21	3
Union .....	100	70	750	1,000	1,750	2,400	3,300	25	6
Nonunion .....	100	83	800	1,200	2,000	2,500	3,500	15	3
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	82	1,300	1,500	1,850	2,600	3,700	—	—
10 to under 25 .....	100	78	1,000	1,500	2,000	3,000	4,000	13	9
25 to under 50 .....	100	80	900	1,250	2,000	2,500	3,500	16	4
50 to under 75 .....	100	81	990	1,250	2,000	2,500	3,250	17	2
75 to under 90 .....	100	81	750	1,000	1,750	2,500	3,000	17	2
90 or greater .....	100	82	600	1,000	1,600	2,250	3,000	15	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	83	825	1,000	1,700	2,400	3,000	16	1
Construction .....	100	82	750	1,000	2,000	2,500	3,500	17	1
Manufacturing .....	100	82	990	1,150	1,650	2,200	3,000	16	1
Service-providing industries .....	100	80	800	1,240	2,000	2,500	3,500	16	4
Trade, transportation, and utilities .....	100	87	1,000	1,500	2,000	3,000	4,000	12	2
Wholesale trade .....	100	82	1,000	1,500	2,000	3,000	4,811	16	2
Retail trade .....	100	91	1,000	1,500	2,000	3,000	3,850	7	3
Transportation and warehousing .....	100	87	1,000	1,350	2,000	2,500	3,500	—	—
Utilities .....	100	71	650	700	1,500	2,250	3,000	—	—
Information .....	100	77	800	1,000	1,500	2,000	4,000	21	2
Financial activities .....	100	81	950	1,250	2,000	2,500	3,250	16	3
Finance and insurance .....	100	77	850	1,000	2,000	2,300	3,000	20	4
Credit intermediation and related activities	100	76	1,000	1,250	2,000	2,500	3,500	22	3
Insurance carriers and related activities ....	100	75	600	1,000	1,500	2,200	3,000	18	7
Real estate and rental and leasing .....	100	96	1,000	1,750	2,000	2,750	3,250	—	—
Professional and business services .....	100	80	600	1,000	2,000	2,500	3,000	13	7
Professional and technical services .....	100	84	600	750	1,500	2,000	3,000	—	—
Administrative and waste services .....	100	73	700	1,000	2,000	3,000	3,500	—	—

See footnotes at end of table.

**Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Establishment characteristic</b>									
Education and health services .....	100	69	\$750	\$1,000	\$2,000	\$2,000	\$3,000	28	3
Educational services .....	100	75	500	850	1,250	1,750	2,500	25	—
Junior colleges, colleges, and universities .....	100	69	500	800	1,250	2,000	3,000	31	—
Health care and social assistance .....	100	68	800	1,250	2,000	2,200	3,000	28	4
Leisure and hospitality .....	100	85	1,000	1,500	2,000	2,250	5,000	—	—
Accommodation and food services .....	100	86	900	1,500	1,850	2,200	5,000	—	—
Other services .....	100	92	900	1,300	1,500	2,000	2,400	—	—
1 to 99 workers .....	100	83	1,000	1,250	2,000	2,500	3,500	13	4
1 to 49 workers .....	100	82	1,000	1,300	2,000	2,500	3,500	14	4
50 to 99 workers .....	100	86	1,000	1,000	1,850	2,500	3,750	11	3
100 workers or more .....	100	79	750	1,000	1,750	2,500	3,500	19	3
100 to 499 workers .....	100	81	750	1,000	2,000	2,500	3,500	17	2
500 workers or more .....	100	75	800	1,250	1,700	2,500	3,500	21	4
<b>Geographic area</b>									
New England .....	100	64	750	1,000	2,000	2,700	3,000	35	1
Middle Atlantic .....	100	60	900	1,000	1,500	2,400	3,000	35	5
East North Central .....	100	82	750	1,000	1,600	2,250	3,000	13	6
West North Central .....	100	88	500	1,000	1,500	2,000	3,000	—	—
South Atlantic .....	100	83	1,000	1,300	1,750	2,500	3,500	13	4
East South Central .....	100	91	1,000	1,200	2,000	2,500	3,500	8	1
West South Central .....	100	89	1,000	1,500	2,000	3,000	4,000	—	—
Mountain .....	100	84	1,000	1,500	2,000	2,300	3,200	—	—
Pacific .....	100	84	750	1,200	2,000	2,500	3,500	—	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<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).

**Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	73	\$2,000	\$2,500	\$4,000	\$6,000	\$7,200	24	3
<b>Worker characteristic</b>									
Management, professional, and related .....	100	76	1,800	2,250	4,000	5,400	7,200	21	2
Management, business, and financial .....	100	78	1,500	2,100	4,000	5,400	7,000	20	1
Professional and related .....	100	75	2,000	2,250	4,000	5,400	7,200	22	3
Service .....	100	66	2,000	3,000	4,500	6,000	8,000	25	10
Sales and office .....	100	74	2,000	3,000	4,000	6,000	7,500	24	2
Sales and related .....	100	73	2,000	3,000	5,000	6,000	9,000	26	1
Office and administrative support .....	100	74	1,500	2,800	4,000	6,000	7,200	23	3
Natural resources, construction, and maintenance .....	100	68	2,000	2,500	4,000	6,000	7,200	29	4
Construction, extraction, farming, fishing, and forestry .....	100	66	1,500	2,600	4,000	6,000	7,500	33	2
Installation, maintenance, and repair .....	100	70	2,000	2,400	3,570	6,000	6,750	25	6
Production, transportation, and material moving .....	100	72	2,000	2,500	3,750	5,250	6,000	26	2
Production .....	100	71	1,800	2,090	3,400	5,000	6,000	27	2
Transportation and material moving .....	100	73	2,000	3,000	4,000	5,500	7,200	26	1
Full time .....	100	73	2,000	2,500	4,000	6,000	7,200	24	3
Part time .....	100	68	1,500	2,000	3,500	5,250	7,000	29	3
Union .....	100	60	1,500	2,350	4,000	5,250	7,200	34	6
Nonunion .....	100	75	2,000	2,500	4,000	6,000	7,200	22	3
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	59	2,000	3,000	4,500	5,100	6,000	38	–
10 to under 25 .....	100	70	2,000	3,000	5,000	6,000	10,000	21	9
25 to under 50 .....	100	73	2,000	2,600	4,000	6,000	7,000	24	4
50 to under 75 .....	100	74	2,000	2,550	4,000	6,000	7,200	25	2
75 to under 90 .....	100	74	1,600	2,350	4,000	5,500	7,200	24	2
90 or greater .....	100	74	1,600	2,000	3,900	5,250	7,000	24	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	76	2,000	2,250	3,400	5,000	6,000	23	1
Construction .....	100	72	1,500	3,000	4,000	6,000	7,500	27	1
Manufacturing .....	100	76	2,000	2,000	3,100	5,000	6,000	23	1
Service-providing industries .....	100	72	2,000	2,600	4,000	6,000	7,500	24	4
Trade, transportation, and utilities .....	100	74	2,000	3,000	4,500	6,000	8,000	24	2
Wholesale trade .....	100	73	2,000	3,350	4,500	7,000	9,000	25	2
Retail trade .....	100	76	2,000	3,000	5,000	6,750	8,000	21	3
Transportation and warehousing .....	100	73	2,000	2,700	4,000	5,500	6,750	27	–
Utilities .....	100	72	1,200	2,000	3,200	4,500	6,000	–	–
Information .....	100	75	2,000	2,000	3,900	4,500	8,660	23	2
Financial activities .....	100	73	1,800	2,500	4,000	5,000	7,000	24	3
Finance and insurance .....	100	72	1,500	2,400	4,000	4,500	6,750	24	4
Credit intermediation and related activities .....	100	73	1,800	3,000	4,000	5,000	7,500	24	3
Insurance carriers and related activities .....	100	69	1,300	2,000	3,000	4,400	6,000	24	7
Real estate and rental and leasing .....	100	77	2,000	3,450	5,300	6,000	9,750	–	–
Professional and business services .....	100	74	1,300	2,000	4,000	6,000	7,500	19	7
Professional and technical services .....	100	75	700	2,000	3,000	5,550	6,450	–	–
Administrative and waste services .....	100	68	1,500	2,000	3,100	6,000	–	20	–

See footnotes at end of table.

**Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Establishment characteristic</b>									
Education and health services .....	100	67	\$1,800	\$2,400	\$4,000	\$5,000	\$7,000	30	3
Educational services .....	100	72	1,000	1,875	2,550	4,000	6,750	28	—
Junior colleges, colleges, and universities .....	100	68	1,000	1,750	3,000	4,300	7,500	32	—
Health care and social assistance .....	100	66	2,000	2,800	4,000	5,300	7,000	30	4
Leisure and hospitality .....	100	65	2,500	3,000	4,500	6,000	7,500	30	—
Accommodation and food services .....	100	61	2,600	3,000	4,100	6,000	7,500	34	—
Other services .....	100	75	2,100	3,000	3,000	6,000	7,200	—	—
1 to 99 workers .....	100	73	2,000	3,000	4,000	6,000	7,500	23	4
1 to 49 workers .....	100	72	2,000	3,000	4,000	6,000	7,500	24	4
50 to 99 workers .....	100	75	2,000	3,000	3,750	6,000	7,200	21	3
100 workers or more .....	100	73	1,600	2,400	4,000	5,300	7,000	25	3
100 to 499 workers .....	100	74	1,600	2,500	4,000	5,700	7,000	24	2
500 workers or more .....	100	71	1,650	2,400	3,600	5,000	7,050	25	4
<b>Geographic area</b>									
New England .....	100	57	1,500	2,000	3,000	5,100	6,000	42	1
Middle Atlantic .....	100	57	2,000	2,250	4,000	5,250	7,200	38	5
East North Central .....	100	75	1,500	2,100	3,200	5,000	7,050	19	6
West North Central .....	100	82	1,250	2,000	3,000	4,400	6,000	15	—
South Atlantic .....	100	73	2,000	3,000	4,000	6,000	7,000	24	4
East South Central .....	100	84	2,000	3,000	4,000	6,000	7,000	15	1
West South Central .....	100	79	2,000	3,000	4,500	6,000	9,750	20	—
Mountain .....	100	78	2,000	3,000	4,000	6,000	7,000	22	—
Pacific .....	100	73	1,500	2,400	4,000	6,000	7,500	26	—

<sup>1</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<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).



**Table 10. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Annual deductible <sup>1</sup>			Coinsurance <sup>2</sup>			Annual out-of-pocket maximum <sup>3</sup>		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	22	78	( <sup>4</sup> )	11	89	–	57	43	( <sup>4</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	20	80	( <sup>4</sup> )	10	90	–	54	46	( <sup>4</sup> )
Management, business, and financial .....	24	75	( <sup>4</sup> )	–	90	–	50	50	( <sup>4</sup> )
Professional and related .....	17	83	( <sup>4</sup> )	10	90	–	58	42	( <sup>4</sup> )
Service .....	–	70	–	–	95	–	61	39	–
Sales and office .....	17	83	( <sup>4</sup> )	8	92	–	60	39	1
Sales and related .....	–	85	–	–	91	–	56	43	2
Office and administrative support .....	18	82	( <sup>4</sup> )	8	92	–	62	38	( <sup>4</sup> )
Natural resources, construction, and maintenance	32	68	–	19	81	–	49	51	–
Construction, extraction, farming, fishing, and forestry .....	37	63	–	–	77	–	41	59	–
Installation, maintenance, and repair .....	27	73	–	–	84	–	55	45	–
Production, transportation, and material moving ...	20	80	–	15	85	–	61	39	–
Production .....	24	76	–	–	86	–	53	47	–
Transportation and material moving .....	–	86	–	–	84	–	73	27	–
Full time .....	22	77	( <sup>4</sup> )	12	88	–	57	43	( <sup>4</sup> )
Part time .....	–	91	–	–	97	–	61	39	–
Union .....	–	76	–	–	96	–	56	43	1
Nonunion .....	21	79	( <sup>4</sup> )	13	87	–	57	43	( <sup>4</sup> )
Average wage within the following percentiles: <sup>5</sup>									
Less than 10 .....	–	87	–	–	96	–	–	70	–
10 to under 25 .....	–	90	–	–	93	–	73	27	–
25 to under 50 .....	21	79	( <sup>4</sup> )	12	88	–	59	40	1
50 to under 75 .....	27	73	( <sup>4</sup> )	12	88	–	59	41	( <sup>4</sup> )
75 to under 90 .....	21	79	( <sup>4</sup> )	11	89	–	50	50	( <sup>4</sup> )
90 or greater .....	19	81	–	10	90	–	53	47	–
<b>Establishment characteristic</b>									
Goods-producing industries .....	21	79	–	15	85	–	51	49	–
Construction .....	31	69	–	–	85	–	–	65	–
Manufacturing .....	–	81	–	–	83	–	58	42	–
Service-providing industries .....	22	78	( <sup>4</sup> )	10	90	–	59	41	( <sup>4</sup> )
Trade, transportation, and utilities .....	24	76	–	–	89	–	55	44	1
Wholesale trade .....	–	67	–	–	89	–	54	46	–
Retail trade .....	–	81	–	–	88	–	58	41	2
Transportation and warehousing .....	–	78	–	–	91	–	60	–	–
Utilities .....	–	94	–	–	97	–	–	82	–
Information .....	–	88	–	–	82	–	54	46	–
Financial activities .....	19	81	( <sup>4</sup> )	–	88	–	54	46	( <sup>4</sup> )
Finance and insurance .....	21	78	( <sup>4</sup> )	–	85	–	50	50	( <sup>4</sup> )
Credit intermediation and related activities	25	74	1	–	77	–	51	48	1
Insurance carriers and related activities ....	–	82	–	–	93	–	59	41	( <sup>4</sup> )
Real estate and rental and leasing .....	–	89	–	–	97	–	67	–	–
Professional and business services .....	31	69	–	–	88	–	80	–	–
Professional and technical services .....	–	74	–	–	81	–	59	–	–
Administrative and waste services .....	–	–	–	–	89	–	96	–	–

See footnotes at end of table.

**Table 10. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Annual deductible <sup>1</sup>			Coinsurance <sup>2</sup>			Annual out-of-pocket maximum <sup>3</sup>		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Establishment characteristic</b>									
Education and health services .....	—	85	—	—	98	—	55	45	—
Educational services .....	18	82	—	—	96	—	43	57	—
Junior colleges, colleges, and universities .....	23	77	—	—	97	—	34	66	—
Health care and social assistance .....	—	86	—	—	98	—	58	42	—
Leisure and hospitality .....	—	81	—	—	87	—	—	61	—
Accommodation and food services .....	—	83	—	—	80	—	—	—	—
Other services .....	—	70	—	—	77	—	63	—	—
1 to 99 workers .....	24	76	( <sup>4</sup> )	14	86	—	61	39	( <sup>4</sup> )
1 to 49 workers .....	25	75	( <sup>4</sup> )	15	85	—	65	35	( <sup>4</sup> )
50 to 99 workers .....	—	79	—	—	87	—	49	50	1
100 workers or more .....	20	80	—	8	92	—	54	46	—
100 to 499 workers .....	22	78	—	12	88	—	60	40	—
500 workers or more .....	17	83	—	5	95	—	48	52	—
<b>Geographic area</b>									
New England .....	31	69	—	5	95	—	32	68	—
Middle Atlantic .....	39	61	—	—	87	—	32	68	—
East North Central .....	23	77	—	16	84	—	52	48	—
West North Central .....	—	66	—	—	78	—	—	—	—
South Atlantic .....	—	89	—	—	91	—	68	32	—
East South Central .....	—	—	—	—	86	—	66	—	—
West South Central .....	—	64	—	—	86	—	61	—	—
Mountain .....	—	86	—	—	74	—	65	—	—
Pacific .....	—	92	—	—	94	—	78	22	( <sup>4</sup> )

<sup>1</sup> The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

<sup>2</sup> Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

<sup>3</sup> The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

<sup>4</sup> Less than 0.5 percent.

<sup>5</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: 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).

**Table 11. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008**

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristic	Total	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs <sup>1</sup>
All workers .....	100	100	99	79	71
<b>Worker characteristic</b>					
Management, professional, and related .....	100	100	100	80	73
Management, business, and financial .....	100	99	100	86	74
Professional and related .....	100	100	100	77	73
Service .....	100	100	100	68	64
Sales and office .....	100	100	99	80	76
Sales and related .....	100	99	99	76	76
Office and administrative support .....	100	100	99	83	77
Natural resources, construction, and maintenance .....	100	99	96	78	59
Construction, extraction, farming, fishing, and forestry .....	100	99	99	78	51
Installation, maintenance, and repair .....	100	100	94	78	68
Production, transportation, and material moving .....	100	100	100	82	71
Production .....	100	100	99	83	66
Transportation and material moving .....	100	100	100	79	79
Full time .....	100	100	99	80	72
Part time .....	100	100	96	63	60
Union .....	100	100	98	77	67
Nonunion .....	100	100	99	79	72
Average wage within the following percentiles: <sup>2</sup>					
Less than 10 .....	100	100	100	84	79
10 to under 25 .....	100	100	99	68	60
25 to under 50 .....	100	100	99	79	73
50 to under 75 .....	100	100	99	79	72
75 to under 90 .....	100	100	99	81	69
90 or greater .....	100	99	99	82	74
<b>Establishment characteristic</b>					
Goods-producing industries .....	100	99	99	84	66
Construction .....	100	98	98	76	57
Manufacturing .....	100	99	99	87	70
Service-providing industries .....	100	100	99	77	73
Trade, transportation, and utilities .....	100	100	99	74	75
Wholesale trade .....	100	100	99	78	72
Retail trade .....	100	100	99	71	76
Transportation and warehousing .....	100	100	100	73	74
Utilities .....	100	99	100	95	82
Information .....	100	100	100	90	83
Financial activities .....	100	100	99	86	76
Finance and insurance .....	100	100	98	82	75
Credit intermediation and related activities .....	100	100	100	82	75
Insurance carriers and related activities .....	100	99	96	79	72
Real estate and rental and leasing .....	100	100	100	97	79
Professional and business services .....	100	100	98	76	64
Professional and technical services .....	100	100	100	75	68
Administrative and waste services .....	100	100	96	68	46

See footnotes at end of table.

**Table 11. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristic	Total	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs <sup>1</sup>
<b>Establishment characteristic</b>					
Education and health services .....	100	100	100	77	77
Educational services .....	100	100	100	80	78
Junior colleges, colleges, and universities .....	100	100	100	83	72
Health care and social assistance .....	100	100	100	77	77
Leisure and hospitality .....	100	100	98	77	61
Accommodation and food services .....	100	100	100	77	54
Other services .....	100	100	100	61	77
1 to 99 workers .....	100	100	98	75	70
1 to 49 workers .....	100	100	98	76	68
50 to 99 workers .....	100	100	98	72	73
100 workers or more .....	100	100	100	82	72
100 to 499 workers .....	100	99	100	80	72
500 workers or more .....	100	100	100	84	72
<b>Geographic area</b>					
New England .....	100	100	100	92	87
Middle Atlantic .....	100	100	98	74	70
East North Central .....	100	100	100	77	68
West North Central .....	100	99	100	77	70
South Atlantic .....	100	100	100	83	78
East South Central .....	100	100	100	81	81
West South Central .....	100	100	99	79	74
Mountain .....	100	100	99	70	59
Pacific .....	100	99	98	81	65

<sup>1</sup> Formulary drugs are a listing of prescription medications that are covered by the plan.

<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: 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).

**Table 12. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008**

(In percent)

Characteristic	Generic drugs <sup>1</sup>				Brand-name drugs <sup>2</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers .....	85	13	2	\$10.00	85	13	2	\$25.00
<b>Worker characteristic</b>								
Management, professional, and related .....	85	13	3	10.00	84	13	3	25.00
Management, business, and financial .....	84	13	3	10.00	84	13	3	25.00
Professional and related .....	85	13	2	10.00	84	13	3	25.00
Service .....	79	20	1	10.00	85	15	( <sup>3</sup> )	25.00
Sales and office .....	88	10	2	10.00	87	11	2	25.00
Sales and related .....	89	11	1	10.00	87	11	2	25.00
Office and administrative support .....	88	10	2	10.00	88	10	2	25.00
Natural resources, construction, and maintenance .....	79	18	3	10.00	83	16	2	25.00
Construction, extraction, farming, fishing, and forestry .....	76	20	3	10.00	80	17	2	25.00
Installation, maintenance, and repair .....	81	17	2	10.00	85	14	1	25.00
Production, transportation, and material moving .....	87	13	1	10.00	84	15	1	25.00
Production .....	84	15	1	10.00	83	16	1	25.00
Transportation and material moving .....	90	9	1	10.00	86	13	1	25.00
Full time .....	85	13	2	10.00	85	13	2	25.00
Part time .....	87	—	—	10.00	86	—	—	25.00
Union .....	76	23	1	10.00	79	19	2	20.00
Nonunion .....	87	12	2	10.00	86	12	2	25.00
Average wage within the following percentiles: <sup>4</sup>								
Less than 10 .....	84	—	—	10.00	83	—	—	25.00
10 to under 25 .....	86	13	1	10.00	85	14	1	25.00
25 to under 50 .....	87	11	2	10.00	87	12	2	25.00
50 to under 75 .....	85	13	2	10.00	86	12	2	25.00
75 to under 90 .....	81	18	2	10.00	81	17	2	25.00
90 or greater .....	85	13	2	10.00	85	12	3	25.00
<b>Establishment characteristic</b>								
Goods-producing industries .....	83	15	2	10.00	83	15	2	25.00
Construction .....	78	17	5	10.00	82	14	4	25.00
Manufacturing .....	85	14	1	10.00	83	16	1	25.00
Service-providing industries .....	85	13	2	10.00	85	13	2	25.00
Trade, transportation, and utilities .....	87	12	1	10.00	86	14	1	25.00
Wholesale trade .....	83	16	1	10.00	87	13	( <sup>3</sup> )	25.00
Retail trade .....	90	9	1	10.00	89	11	1	30.00
Transportation and warehousing .....	88	—	—	10.00	81	18	1	25.00
Utilities .....	81	—	—	10.00	75	—	—	20.00
Information .....	77	18	5	10.00	81	14	5	25.00
Financial activities .....	79	15	6	10.00	78	16	6	25.00
Finance and insurance .....	83	11	6	10.00	83	12	6	25.00
Credit intermediation and related activities .....	82	10	7	10.00	82	10	7	25.00
Insurance carriers and related activities .....	82	15	3	10.00	83	14	3	25.00
Real estate and rental and leasing .....	64	—	—	10.00	64	—	—	25.00
Professional and business services .....	85	14	1	10.00	88	11	1	25.00
Professional and technical services .....	91	—	—	10.00	90	—	—	25.00
Administrative and waste services .....	77	23	—	10.00	87	—	—	25.00

See footnotes at end of table.

**Table 12. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008—Continued**

(In percent)

Characteristic	Generic drugs <sup>1</sup>				Brand-name drugs <sup>2</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Establishment characteristic</b>								
Education and health services .....	87	11	2	\$10.00	86	11	2	\$25.00
Educational services .....	91	—	—	10.00	88	11	1	25.00
Junior colleges, colleges, and universities .....	91	—	—	10.00	92	8	( <sup>3</sup> )	25.00
Health care and social assistance .....	86	12	2	10.00	86	11	3	25.00
Leisure and hospitality .....	86	—	—	10.00	84	16	—	25.00
Accommodation and food services .....	83	—	—	10.00	82	—	—	25.00
Other services .....	91	—	—	10.00	91	—	—	25.00
1 to 99 workers .....	85	13	3	10.00	85	13	2	25.00
1 to 49 workers .....	85	12	2	10.00	86	12	2	25.00
50 to 99 workers .....	83	14	3	10.00	83	14	3	25.00
100 workers or more .....	85	14	1	10.00	85	14	2	25.00
100 to 499 workers .....	85	14	1	10.00	85	14	1	25.00
500 workers or more .....	85	13	2	10.00	84	14	2	25.00
<b>Geographic area</b>								
New England .....	94	5	1	10.00	92	7	1	25.00
Middle Atlantic .....	81	16	2	10.00	86	—	—	25.00
East North Central .....	84	13	4	10.00	83	13	3	25.00
West North Central .....	82	17	1	10.00	80	18	2	29.00
South Atlantic .....	88	11	1	10.00	89	11	( <sup>3</sup> )	25.00
East South Central .....	93	—	—	10.00	89	—	—	25.00
West South Central .....	80	20	( <sup>3</sup> )	10.00	78	22	( <sup>3</sup> )	25.00
Mountain .....	81	—	—	10.00	81	—	—	25.00
Pacific .....	86	12	2	10.00	86	11	3	25.00

<sup>1</sup> All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

<sup>2</sup> All workers participating in an outpatient prescription drug plan with a brand-name drug provision equals 100 percent.

<sup>3</sup> Less than 0.5 percent.

<sup>4</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).

**Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Total	With service requirement	Service requirement					Median service requirement (in months)
			1 month	2 months	3 months	Greater than 3 months	Not determinable	
All workers .....	100	61	24	7	22	7	( 1 )	—
<b>Worker characteristic</b>								
Management, professional, and related .....	100	47	27	5	10	4	( 1 )	1
Management, business, and financial .....	100	49	28	6	12	2	( 1 )	1
Professional and related .....	100	45	27	—	9	—	( 1 )	1
Service .....	100	66	24	—	33	5	—	3
Sales and office .....	100	65	24	8	26	7	( 1 )	—
Sales and related .....	100	76	19	10	35	12	—	3
Office and administrative support .....	100	60	26	7	21	5	1	2
Natural resources, construction, and maintenance .....	100	72	15	12	30	14	1	3
Construction, extraction, farming, fishing, and forestry .....	100	68	—	—	24	19	—	3
Installation, maintenance, and repair .....	100	76	19	11	35	10	1	3
Production, transportation, and material moving .....	100	70	22	11	28	9	1	3
Production .....	100	71	24	12	27	7	1	—
Transportation and material moving .....	100	68	19	8	30	10	1	3
Full time .....	100	61	24	7	23	7	( 1 )	2
Union .....	100	61	18	9	22	12	( 1 )	3
Nonunion .....	100	61	25	7	22	6	( 1 )	2
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	100	78	—	—	25	—	—	3
25 to under 50 .....	100	69	22	9	28	10	( 1 )	3
50 to under 75 .....	100	66	24	9	26	6	( 1 )	—
75 to under 90 .....	100	58	27	6	18	7	( 1 )	2
90 or greater .....	100	44	25	5	10	—	—	1
<b>Establishment characteristic</b>								
Goods-producing industries .....	100	67	23	13	21	9	( 1 )	2
Construction .....	100	76	16	13	30	17	—	3
Manufacturing .....	100	63	26	13	20	5	( 1 )	2
Service-providing industries .....	100	59	24	5	23	7	( 1 )	—
Trade, transportation, and utilities .....	100	69	18	7	31	12	1	3
Wholesale trade .....	100	65	19	—	33	—	—	3
Retail trade .....	100	77	17	10	31	18	1	3
Transportation and warehousing .....	100	59	17	—	32	—	—	3
Utilities .....	100	38	—	—	—	—	—	—
Information .....	100	58	24	—	26	—	( 1 )	—
Financial activities .....	100	61	28	11	20	—	—	2
Finance and insurance .....	100	55	34	4	14	—	—	1
Credit intermediation and related activities .....	100	55	32	—	14	—	—	1
Insurance carriers and related activities .....	100	52	33	—	15	—	—	1
Real estate and rental and leasing .....	100	83	—	—	40	—	—	—
Professional and business services .....	100	50	23	—	18	—	—	—
Professional and technical services .....	100	43	25	—	—	—	—	—
Education and health services .....	100	57	32	—	17	—	1	1
Educational services .....	100	35	30	—	—	( 1 )	—	1

See footnotes at end of table.

**Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Total	With service requirement	Service requirement					Median service requirement (in months)
			1 month	2 months	3 months	Greater than 3 months	Not determinable	
<b>Establishment characteristic</b>								
Junior colleges, colleges, and universities	100	36	30	—	—	1	—	1
Health care and social assistance .....	100	61	32	—	19	—	1	—
Leisure and hospitality .....	100	58	22	—	30	—	—	3
Accommodation and food services .....	100	65	—	—	36	—	—	3
Other services .....	100	41	—	—	—	—	—	—
1 to 99 workers .....	100	65	21	8	26	9	(1)	3
1 to 49 workers .....	100	64	21	9	25	8	1	3
50 to 99 workers .....	100	67	21	—	30	11	—	3
100 workers or more .....	100	58	25	7	19	6	(1)	2
100 to 499 workers .....	100	67	28	9	23	7	(1)	2
500 workers or more .....	100	47	22	6	15	5	(1)	2
<b>Geographic area</b>								
New England .....	100	51	19	8	19	—	—	2
Middle Atlantic .....	100	67	26	—	27	—	1	—
East North Central .....	100	65	28	9	22	6	(1)	2
West North Central .....	100	68	31	10	21	—	—	2
South Atlantic .....	100	57	18	7	26	6	(1)	3
East South Central .....	100	61	29	—	22	—	—	—
West South Central .....	100	64	26	—	23	—	(1)	2
Mountain .....	100	58	25	—	14	14	—	—
Pacific .....	100	55	18	7	21	9	1	3

See footnotes at end of table.



**Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	With no service requirement	Not determinable
All workers .....	27	12
<b>Worker characteristic</b>		
Management, professional, and related .....	40	13
Management, business, and financial .....	35	15
Professional and related .....	43	12
Service .....	22	11
Sales and office .....	25	10
Sales and related .....	17	7
Office and administrative support .....	28	11
Natural resources, construction, and maintenance .....	20	8
Construction, extraction, farming, fishing, and forestry .....	24	8
Installation, maintenance, and repair .....	16	8
Production, transportation, and material moving .....	17	14
Production .....	14	15
Transportation and material moving .....	21	11
Full time .....	28	11
Union .....	24	15
Nonunion .....	28	11
Average wage within the following percentiles: <sup>2</sup>		
Less than 10 .....	—	—
25 to under 50 .....	21	10
50 to under 75 .....	24	11
75 to under 90 .....	32	11
90 or greater .....	45	11
<b>Establishment characteristic</b>		
Goods-producing industries .....	20	13
Construction .....	19	5
Manufacturing .....	21	15
Service-providing industries .....	30	11
Trade, transportation, and utilities .....	21	10
Wholesale trade .....	22	12
Retail trade .....	14	9
Transportation and warehousing .....	33	8
Utilities .....	43	19
Information .....	29	13
Financial activities .....	33	6
Finance and insurance .....	39	6
Credit intermediation and related activities .....	40	5
Insurance carriers and related activities .....	41	7
Real estate and rental and leasing .....	—	—
Professional and business services .....	32	17
Professional and technical services .....	46	11
Education and health services .....	34	8
Educational services .....	60	5

See footnotes at end of table.

**Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	With no service requirement	Not determinable
<b>Establishment characteristic</b>		
Junior colleges, colleges, and universities	57	7
Health care and social assistance .....	30	9
Leisure and hospitality .....	31	11
Accommodation and food services .....	32	3
Other services .....	46	12
1 to 99 workers .....	27	8
1 to 49 workers .....	28	9
50 to 99 workers .....	25	8
100 workers or more .....	28	14
100 to 499 workers .....	21	12
500 workers or more .....	37	16
<b>Geographic area</b>		
New England .....	36	14
Middle Atlantic .....	25	8
East North Central .....	22	13
West North Central .....	23	8
South Atlantic .....	35	8
East South Central .....	29	10
West South Central .....	26	10
Mountain .....	30	13
Pacific .....	27	17

<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).

**Table 14. Medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery <sup>1</sup>	Physician office visit	Skilled nursing facility	Home health care <sup>2</sup>	Hospice care
All workers .....	99	99	98	100	70	73	67
<b>Worker characteristic</b>							
Management, professional, and related .....	99	98	96	100	72	72	65
Management, business, and financial .....	100	97	94	99	70	72	63
Professional and related .....	99	98	98	100	72	73	67
Service .....	100	100	99	100	66	70	64
Sales and office .....	100	98	98	100	71	73	68
Sales and related .....	99	98	99	100	71	75	70
Office and administrative support .....	100	98	97	100	71	72	67
Natural resources, construction, and maintenance .....	99	99	98	100	73	76	74
Construction, extraction, farming, fishing, and forestry .....	100	99	98	100	72	73	76
Installation, maintenance, and repair .....	99	99	97	100	74	78	71
Production, transportation, and material moving .....	100	100	98	99	69	73	68
Production .....	100	100	98	100	72	75	70
Transportation and material moving .....	100	100	99	99	65	71	66
Full time .....	100	99	98	100	71	73	68
Part time .....	99	99	98	100	65	66	63
Union .....	100	100	99	100	73	69	68
Nonunion .....	99	98	97	100	70	73	67
Average wage within the following percentiles: <sup>3</sup>							
Less than 10 .....	99	99	100	100	62	67	56
10 to under 25 .....	100	100	99	100	65	67	61
25 to under 50 .....	100	98	98	100	71	75	71
50 to under 75 .....	100	99	97	100	72	74	69
75 to under 90 .....	99	98	97	99	74	74	68
90 or greater .....	99	98	97	100	68	69	62
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	99	98	99	72	73	69
Construction .....	100	99	99	100	69	72	73
Manufacturing .....	100	99	97	99	72	73	68
Service-providing industries .....	99	98	97	100	70	73	67
Trade, transportation, and utilities .....	100	99	98	99	68	73	68
Wholesale trade .....	100	100	95	100	65	69	63
Retail trade .....	99	98	99	99	70	74	69
Transportation and warehousing .....	100	99	97	99	65	79	75
Utilities .....	100	100	100	100	64	68	66
Information .....	100	99	99	100	70	66	60
Financial activities .....	100	97	95	100	65	66	60
Finance and insurance .....	100	96	95	100	66	67	63
Credit intermediation and related activities .....	100	99	97	100	66	67	63
Insurance carriers and related activities .....	100	91	91	100	61	64	60
Real estate and rental and leasing .....	100	100	94	100	63	62	49
Professional and business services .....	98	96	95	100	70	67	62
Professional and technical services .....	96	95	93	100	71	67	65
Administrative and waste services .....	100	99	100	100	66	64	59

See footnotes at end of table.

**Table 14. Medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery <sup>1</sup>	Physician office visit	Skilled nursing facility	Home health care <sup>2</sup>	Hospice care
<b>Establishment characteristic</b>							
Education and health services .....	100	99	100	100	76	81	74
Educational services .....	100	99	99	100	74	71	67
Junior colleges, colleges, and universities	100	99	98	99	75	70	63
Health care and social assistance .....	100	99	100	100	77	82	75
Leisure and hospitality .....	98	100	100	100	57	64	56
Accommodation and food services .....	100	100	100	100	53	66	54
Other services .....	100	100	100	100	86	92	84
1 to 99 workers .....	100	99	98	100	72	75	69
1 to 49 workers .....	99	98	98	99	74	77	71
50 to 99 workers .....	100	100	99	100	68	71	66
100 workers or more .....	99	98	97	100	69	71	66
100 to 499 workers .....	99	99	97	100	71	71	65
500 workers or more .....	100	98	97	99	67	71	67
<b>Geographic area</b>							
New England .....	100	100	99	99	77	72	67
Middle Atlantic .....	100	99	96	100	75	76	73
East North Central .....	98	96	94	99	72	73	67
West North Central .....	100	98	99	99	64	64	65
South Atlantic .....	100	99	98	100	69	73	67
East South Central .....	100	98	98	100	66	76	69
West South Central .....	100	99	99	100	62	67	62
Mountain .....	99	99	99	99	72	76	67
Pacific .....	100	99	100	100	73	75	67

<sup>1</sup> Services incurred in the outpatient department of a hospital.

<sup>2</sup> Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

<sup>3</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: 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).

**Table 15. Medical care benefits: Median copayment<sup>1</sup> 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
<b>Worker characteristic</b>									
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: <sup>2</sup>									
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	–	–	–
<b>Establishment characteristic</b>									
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 copayment<sup>1</sup> 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
<b>Establishment characteristic</b>									
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	—
<b>Geographic area</b>									
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	—	—	—

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

<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: 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).

**Table 16. Medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008**

(Includes all workers participating in plans with specified day limits)

Characteristic	Skilled nursing facility			Home health care <sup>1</sup>		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers .....	90	90	100	100	100	100
<b>Worker characteristic</b>						
Management, professional, and related .....	90	90	100	100	90	100
Management, business, and financial .....	100	90	100	100	100	100
Professional and related .....	90	90	100	90	90	100
Service .....	–	60	100	100	100	60
Sales and office .....	100	90	100	90	90	100
Sales and related .....	100	90	100	–	60	100
Office and administrative support .....	100	90	100	100	100	–
Natural resources, construction, and maintenance .....	90	90	100	100	100	100
Construction, extraction, farming, fishing, and forestry .....	90	–	100	100	90	120
Installation, maintenance, and repair .....	100	90	100	100	100	100
Production, transportation, and material moving .....	90	90	100	100	100	100
Production .....	100	90	100	100	100	100
Transportation and material moving .....	–	60	100	90	90	100
Full time .....	90	90	100	100	100	100
Part time .....	100	90	100	–	–	–
Union .....	100	90	100	100	100	100
Nonunion .....	90	90	100	100	90	100
Average wage within the following percentiles: <sup>2</sup>						
Less than 10 .....	–	60	–	–	–	–
10 to under 25 .....	90	–	100	100	90	–
25 to under 50 .....	90	–	100	100	100	60
50 to under 75 .....	100	90	100	100	90	100
75 to under 90 .....	100	100	100	100	100	100
90 or greater .....	–	–	100	90	90	–
<b>Establishment characteristic</b>						
Goods-producing industries .....	100	90	100	100	100	100
Construction .....	90	–	100	100	90	–
Manufacturing .....	100	100	100	100	100	100
Service-providing industries .....	90	90	100	100	100	100
Trade, transportation, and utilities .....	90	–	100	–	–	100
Wholesale trade .....	100	100	100	90	90	100
Retail trade .....	90	–	100	–	–	100
Transportation and warehousing .....	60	60	100	–	–	–
Utilities .....	100	100	100	100	–	100
Information .....	100	–	100	100	100	100
Financial activities .....	90	–	100	100	100	–
Finance and insurance .....	90	–	100	100	100	100
Credit intermediation and related activities .....	100	100	–	100	100	–
Insurance carriers and related activities .....	–	60	100	100	100	100
Real estate and rental and leasing .....	–	–	–	–	100	–
Professional and business services .....	100	100	100	100	100	100
Professional and technical services .....	–	–	100	100	100	120
Administrative and waste services .....	100	100	100	100	100	–

See footnotes at end of table.

**Table 16. Medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

(Includes all workers participating in plans with specified day limits)

Characteristic	Skilled nursing facility			Home health care <sup>1</sup>		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
<b>Establishment characteristic</b>						
Education and health services .....	90	—	100	90	90	100
Educational services .....	90	90	100	100	100	100
Junior colleges, colleges, and universities .....	100	90	100	100	100	—
Health care and social assistance .....	90	—	100	90	90	—
Leisure and hospitality .....	—	60	100	100	100	—
Accommodation and food services .....	90	60	—	100	100	—
Other services .....	90	—	100	90	90	—
1 to 99 workers .....	100	90	100	90	90	100
1 to 49 workers .....	100	90	100	90	90	100
50 to 99 workers .....	100	90	100	100	90	100
100 workers or more .....	90	—	100	100	100	100
100 to 499 workers .....	90	90	100	100	100	100
500 workers or more .....	—	—	100	100	100	90
<b>Geographic area</b>						
New England .....	100	100	100	100	100	100
Middle Atlantic .....	100	90	100	100	100	120
East North Central .....	—	90	—	90	90	60
West North Central .....	60	—	—	100	100	60
South Atlantic .....	90	60	100	90	90	60
East South Central .....	100	90	—	—	90	—
West South Central .....	60	60	100	100	—	100
Mountain .....	90	90	100	—	—	100
Pacific .....	100	100	100	100	100	100

<sup>1</sup> Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

<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: 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).



**Table 17. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery <sup>1</sup>	Physician office visit	Skilled nursing facility	Home health care <sup>2</sup>	Hospice care
All workers .....	99	98	98	100	70	73	68
<b>Worker characteristic</b>							
Management, professional, and related .....	99	97	96	99	71	73	66
Management, business, and financial .....	99	97	94	99	70	72	63
Professional and related .....	99	98	97	100	72	73	67
Service .....	100	99	100	100	65	69	64
Sales and office .....	99	98	98	99	70	73	69
Sales and related .....	99	98	99	99	71	76	70
Office and administrative support .....	99	98	97	99	70	72	69
Natural resources, construction, and maintenance .....	99	98	98	100	76	81	79
Construction, extraction, farming, fishing, and forestry .....	100	99	98	100	75	78	83
Installation, maintenance, and repair .....	99	98	98	100	76	84	75
Production, transportation, and material moving .....	100	100	99	99	68	73	68
Production .....	100	100	99	99	71	74	70
Transportation and material moving .....	100	100	99	99	65	72	66
Full time .....	99	98	98	99	70	74	69
Part time .....	98	98	98	100	67	68	65
Union .....	100	100	99	99	77	73	74
Nonunion .....	99	98	97	100	69	73	67
Average wage within the following percentiles: <sup>3</sup>							
Less than 10 .....	99	98	100	100	60	65	53
10 to under 25 .....	100	99	100	100	63	65	59
25 to under 50 .....	99	98	98	99	71	76	72
50 to under 75 .....	100	98	98	100	71	75	71
75 to under 90 .....	99	98	96	99	73	74	69
90 or greater .....	99	98	97	100	70	71	65
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	99	97	99	71	74	71
Construction .....	100	99	99	100	69	74	75
Manufacturing .....	100	99	97	99	71	73	68
Service-providing industries .....	99	98	98	100	70	73	68
Trade, transportation, and utilities .....	100	99	99	99	68	75	70
Wholesale trade .....	100	100	100	100	65	67	61
Retail trade .....	99	98	99	99	72	76	71
Transportation and warehousing .....	100	98	97	99	63	86	80
Utilities .....	100	100	100	100	61	64	64
Information .....	100	99	99	100	69	68	63
Financial activities .....	100	96	95	100	65	67	61
Finance and insurance .....	100	96	95	100	64	68	62
Credit intermediation and related activities .....	100	99	98	100	64	68	62
Insurance carriers and related activities .....	100	90	91	100	60	64	60
Real estate and rental and leasing .....	99	99	95	100	67	66	57
Professional and business services .....	97	95	94	100	67	65	61
Professional and technical services .....	95	95	93	100	70	68	66
Administrative and waste services .....	100	99	100	100	63	60	55

See footnotes at end of table.

**Table 17. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery <sup>1</sup>	Physician office visit	Skilled nursing facility	Home health care <sup>2</sup>	Hospice care
<b>Establishment characteristic</b>							
Education and health services .....	100	99	100	100	78	81	75
Educational services .....	100	99	99	100	77	72	66
Junior colleges, colleges, and universities	100	98	98	99	83	77	69
Health care and social assistance .....	100	99	100	100	78	82	76
Leisure and hospitality .....	97	100	100	100	58	68	59
Accommodation and food services .....	100	100	100	100	54	67	56
Other services .....	100	100	100	100	93	97	86
1 to 99 workers .....	99	98	98	100	72	75	69
1 to 49 workers .....	99	98	98	99	75	78	71
50 to 99 workers .....	100	100	99	100	66	69	64
100 workers or more .....	99	98	97	100	69	72	68
100 to 499 workers .....	99	98	98	100	72	73	68
500 workers or more .....	100	98	97	99	66	71	68
<b>Geographic area</b>							
New England .....	100	100	99	99	80	77	74
Middle Atlantic .....	100	99	98	100	77	79	76
East North Central .....	98	95	94	99	72	72	67
West North Central .....	100	99	99	99	62	62	64
South Atlantic .....	100	99	97	100	68	72	68
East South Central .....	100	98	98	100	65	76	70
West South Central .....	100	99	99	100	63	68	64
Mountain .....	99	98	99	99	72	77	67
Pacific .....	100	99	99	100	73	78	69

<sup>1</sup> Services incurred in the outpatient department of a hospital.

<sup>2</sup> Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

<sup>3</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: 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).

**Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification <sup>1</sup>	Inpatient alcohol rehabilitation <sup>2</sup>	Outpatient alcohol rehabilitation <sup>2</sup>	Inpatient drug detoxification <sup>1</sup>
All workers .....	99	84	98	80	79	98
<b>Worker characteristic</b>						
Management, professional, and related .....	99	84	99	80	81	99
Management, business, and financial .....	99	84	99	79	80	99
Professional and related .....	99	85	100	81	81	99
Service .....	98	81	96	81	75	96
Sales and office .....	98	81	98	77	77	98
Sales and related .....	99	80	98	76	76	98
Office and administrative support .....	98	81	98	78	78	98
Natural resources, construction, and maintenance	100	91	99	86	86	99
Construction, extraction, farming, fishing, and forestry .....	100	92	98	84	84	98
Installation, maintenance, and repair .....	100	90	100	89	88	100
Production, transportation, and material moving ...	99	85	97	77	78	97
Production .....	99	82	97	74	75	97
Transportation and material moving .....	100	89	98	81	83	98
Full time .....	99	85	98	80	80	98
Part time .....	94	73	94	71	68	94
Union .....	99	89	96	83	81	96
Nonunion .....	99	83	99	79	79	98
Average wage within the following percentiles: <sup>3</sup>						
Less than 10 .....	96	73	95	70	69	95
10 to under 25 .....	97	74	92	72	67	92
25 to under 50 .....	99	84	98	79	79	98
50 to under 75 .....	99	87	99	81	82	99
75 to under 90 .....	99	87	99	84	84	99
90 or greater .....	99	82	99	77	78	99
<b>Establishment characteristic</b>						
Goods-producing industries .....	99	87	97	78	79	97
Construction .....	99	92	99	84	85	99
Manufacturing .....	99	85	98	76	77	97
Service-providing industries .....	99	83	98	80	79	98
Trade, transportation, and utilities .....	99	81	98	78	78	98
Wholesale trade .....	100	80	100	79	79	100
Retail trade .....	98	80	97	76	76	96
Transportation and warehousing .....	100	85	100	83	84	100
Utilities .....	96	79	96	68	68	94
Information .....	98	92	100	89	85	100
Financial activities .....	100	76	100	74	74	100
Finance and insurance .....	100	74	100	73	72	100
Credit intermediation and related activities	100	72	100	70	70	100
Insurance carriers and related activities ....	100	74	100	71	71	100
Real estate and rental and leasing .....	99	81	99	81	81	99
Professional and business services .....	98	75	96	75	72	96
Professional and technical services .....	100	77	100	76	76	100
Administrative and waste services .....	93	63	87	66	56	87

See footnotes at end of table.

**Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification <sup>1</sup>	Inpatient alcohol rehabilitation <sup>2</sup>	Outpatient alcohol rehabilitation <sup>2</sup>	Inpatient drug detoxification <sup>1</sup>
<b>Establishment characteristic</b>						
Education and health services .....	100	90	100	86	85	100
Educational services .....	99	86	99	81	84	99
Junior colleges, colleges, and universities .....	99	90	99	83	88	99
Health care and social assistance .....	100	90	100	86	85	100
Leisure and hospitality .....	99	94	99	90	90	99
Accommodation and food services .....	98	96	100	96	96	100
Other services .....	100	99	100	92	98	100
1 to 99 workers .....	100	85	98	80	80	98
1 to 49 workers .....	100	85	99	81	82	99
50 to 99 workers .....	100	84	97	77	76	97
100 workers or more .....	98	83	98	79	79	98
100 to 499 workers .....	99	84	99	80	81	98
500 workers or more .....	98	82	97	79	77	97
<b>Geographic area</b>						
New England .....	100	85	100	83	80	100
Middle Atlantic .....	100	88	99	85	87	99
East North Central .....	100	81	99	79	77	99
West North Central .....	98	84	99	81	81	99
South Atlantic .....	99	79	99	78	78	99
East South Central .....	99	88	99	82	83	99
West South Central .....	99	84	94	74	75	94
Mountain .....	96	83	96	75	73	96
Pacific .....	99	88	98	82	82	97

See footnotes at end of table.

**Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient drug rehabilitation <sup>2</sup>	Outpatient drug rehabilitation <sup>2</sup>
All workers .....	80	79
<b>Worker characteristic</b>		
Management, professional, and related .....	80	81
Management, business, and financial .....	79	80
Professional and related .....	81	81
Service .....	81	75
Sales and office .....	77	77
Sales and related .....	76	76
Office and administrative support .....	78	78
Natural resources, construction, and maintenance	86	86
Construction, extraction, farming, fishing, and forestry .....	84	84
Installation, maintenance, and repair .....	89	88
Production, transportation, and material moving ...	77	78
Production .....	74	75
Transportation and material moving .....	81	83
Full time .....	80	80
Part time .....	71	68
Union .....	83	81
Nonunion .....	79	79
Average wage within the following percentiles: <sup>3</sup>		
Less than 10 .....	70	69
10 to under 25 .....	72	67
25 to under 50 .....	79	79
50 to under 75 .....	81	82
75 to under 90 .....	84	84
90 or greater .....	77	78
<b>Establishment characteristic</b>		
Goods-producing industries .....	78	79
Construction .....	84	85
Manufacturing .....	76	77
Service-providing industries .....	80	79
Trade, transportation, and utilities .....	78	78
Wholesale trade .....	79	79
Retail trade .....	76	76
Transportation and warehousing .....	83	84
Utilities .....	67	68
Information .....	89	85
Financial activities .....	74	74
Finance and insurance .....	73	72
Credit intermediation and related activities	70	70
Insurance carriers and related activities ...	71	71
Real estate and rental and leasing .....	81	81
Professional and business services .....	75	72
Professional and technical services .....	76	76
Administrative and waste services .....	66	56

See footnotes at end of table.

**Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient drug rehabilitation <sup>2</sup>	Outpatient drug rehabilitation <sup>2</sup>
<b>Establishment characteristic</b>		
Education and health services .....	86	85
Educational services .....	81	84
Junior colleges, colleges, and universities .....	83	88
Health care and social assistance .....	86	85
Leisure and hospitality .....	90	90
Accommodation and food services .....	96	96
Other services .....	92	98
1 to 99 workers .....	80	80
1 to 49 workers .....	81	82
50 to 99 workers .....	77	76
100 workers or more .....	79	79
100 to 499 workers .....	80	81
500 workers or more .....	79	77
<b>Geographic area</b>		
New England .....	83	80
Middle Atlantic .....	85	86
East North Central .....	79	77
West North Central .....	81	81
South Atlantic .....	78	78
East South Central .....	82	82
West South Central .....	74	75
Mountain .....	75	73
Pacific .....	82	82

<sup>1</sup> Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

<sup>2</sup> Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

<sup>3</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: 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).

**Table 19. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery <sup>1</sup>	Physician office visit	Skilled nursing facility	Home health care <sup>2</sup>	Hospice care
All workers .....	100	100	97	100	71	71	64
<b>Worker characteristic</b>							
Management, professional, and related .....	100	99	97	100	72	72	65
Management, business, and financial .....	100	99	95	100	70	71	63
Professional and related .....	100	100	98	100	73	73	65
Service .....	100	100	99	100	70	72	65
Sales and office .....	100	100	97	100	72	72	64
Sales and related .....	100	100	98	100	69	70	68
Office and administrative support .....	100	100	96	100	74	73	63
Natural resources, construction, and maintenance .....	100	100	97	100	65	60	57
Construction, extraction, farming, fishing, and forestry .....	100	100	100	100	60	58	54
Installation, maintenance, and repair .....	100	100	95	100	68	62	59
Production, transportation, and material moving .....	100	100	97	100	73	72	69
Production .....	100	100	96	100	77	77	71
Transportation and material moving .....	100	100	100	100	68	65	66
Full time .....	100	100	97	100	72	71	65
Part time .....	100	100	99	100	59	59	55
Union .....	100	100	100	100	64	58	53
Nonunion .....	100	100	97	100	73	74	67
Average wage within the following percentiles: <sup>3</sup>							
Less than 10 .....	100	100	100	100	82	82	79
10 to under 25 .....	100	100	99	100	73	72	68
25 to under 50 .....	100	100	99	100	70	74	67
50 to under 75 .....	100	100	96	100	74	71	65
75 to under 90 .....	100	100	97	100	76	74	67
90 or greater .....	100	99	97	100	60	62	54
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	100	99	99	73	70	65
Construction .....	100	100	100	100	68	63	62
Manufacturing .....	100	100	99	99	76	73	67
Service-providing industries .....	100	100	97	100	71	71	64
Trade, transportation, and utilities .....	100	100	93	100	66	66	63
Wholesale trade .....	100	100	82	100	68	75	67
Retail trade .....	100	100	99	100	62	64	63
Transportation and warehousing .....	100	100	98	100	70	–	50
Utilities .....	100	100	100	100	81	90	81
Information .....	100	100	100	100	75	56	43
Financial activities .....	100	98	94	100	66	62	55
Finance and insurance .....	100	98	94	100	71	66	64
Credit intermediation and related activities .....	100	99	94	100	75	66	67
Insurance carriers and related activities .....	100	95	92	100	65	66	58
Real estate and rental and leasing .....	100	100	93	100	–	–	–
Professional and business services .....	100	99	97	100	81	76	66
Professional and technical services .....	100	99	92	100	81	65	58
Administrative and waste services .....	100	100	100	100	74	74	70

See footnotes at end of table.

**Table 19. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery <sup>1</sup>	Physician office visit	Skilled nursing facility	Home health care <sup>2</sup>	Hospice care
<b>Establishment characteristic</b>							
Education and health services .....	100	100	100	100	72	80	72
Educational services .....	100	99	99	100	69	70	67
Junior colleges, colleges, and universities	100	99	98	100	62	58	54
Health care and social assistance .....	100	100	100	100	72	82	74
Leisure and hospitality .....	100	100	100	100	55	55	48
Accommodation and food services .....	100	100	100	100	—	63	—
Other services .....	100	100	100	100	74	82	80
1 to 99 workers .....	100	100	99	100	74	76	71
1 to 49 workers .....	100	99	98	100	74	74	70
50 to 99 workers .....	100	100	99	100	75	82	75
100 workers or more .....	100	100	96	100	69	67	59
100 to 499 workers .....	100	100	94	100	67	63	54
500 workers or more .....	100	100	98	99	71	71	65
<b>Geographic area</b>							
New England .....	100	99	100	100	73	65	58
Middle Atlantic .....	100	100	91	100	72	70	65
East North Central .....	100	100	96	100	67	73	71
West North Central .....	100	98	96	94	78	78	74
South Atlantic .....	100	100	98	100	76	78	65
East South Central .....	100	100	96	100	70	73	69
West South Central .....	100	100	100	100	55	57	—
Mountain .....	100	100	100	100	68	70	65
Pacific .....	100	100	100	100	72	70	65

<sup>1</sup> Services incurred in the outpatient department of a hospital.

<sup>2</sup> Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

<sup>3</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: 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).



**Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification <sup>1</sup>	Inpatient alcohol rehabilitation <sup>2</sup>	Outpatient alcohol rehabilitation <sup>2</sup>	Inpatient drug detoxification <sup>1</sup>
All workers .....	98	87	98	72	79	98
<b>Worker characteristic</b>						
Management, professional, and related .....	98	89	98	74	79	97
Management, business, and financial .....	97	89	97	78	84	95
Professional and related .....	99	89	98	72	76	98
Service .....	96	90	99	73	83	99
Sales and office .....	99	82	99	72	77	99
Sales and related .....	100	72	100	71	67	100
Office and administrative support .....	98	86	98	72	80	98
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry .....	100	91	100	61	74	100
Installation, maintenance, and repair .....	98	87	99	72	80	99
Production, transportation, and material moving ...						
Production .....	97	89	98	72	84	98
Production .....	97	87	98	72	82	98
Transportation and material moving .....	97	93	98	70	88	98
Full time .....	98	88	98	73	80	98
Part time .....	96	78	97	56	71	97
Union .....	98	91	100	78	83	100
Nonunion .....	98	86	98	71	78	98
Average wage within the following percentiles: <sup>3</sup>						
Less than 10 .....	100	95	100	92	87	100
10 to under 25 .....	96	91	97	69	79	97
25 to under 50 .....	98	80	99	68	75	98
50 to under 75 .....	98	88	99	72	81	99
75 to under 90 .....	100	89	99	77	82	98
90 or greater .....	98	89	98	74	77	97
<b>Establishment characteristic</b>						
Goods-producing industries .....	99	89	98	71	82	98
Construction .....	100	100	100	64	87	100
Manufacturing .....	98	84	98	73	80	98
Service-providing industries .....	98	87	98	72	79	98
Trade, transportation, and utilities .....	99	78	99	64	69	99
Wholesale trade .....	100	81	100	74	70	100
Retail trade .....	97	67	97	60	58	97
Transportation and warehousing .....	100	92	100	–	92	100
Utilities .....	97	97	97	–	62	97
Information .....	100	93	100	92	84	100
Financial activities .....	98	78	100	72	77	99
Finance and insurance .....	100	84	100	73	76	98
Credit intermediation and related activities						
Insurance carriers and related activities ....	100	84	100	71	75	100
Real estate and rental and leasing .....	100	88	100	79	79	100
Professional and business services .....	91	62	100	–	78	100
Professional and technical services .....	100	92	99	86	91	99
Administrative and waste services .....	100	90	98	88	90	98
Administrative and waste services .....	100	89	100	75	89	100

See footnotes at end of table.

**Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification <sup>1</sup>	Inpatient alcohol rehabilitation <sup>2</sup>	Outpatient alcohol rehabilitation <sup>2</sup>	Inpatient drug detoxification <sup>1</sup>
<b>Establishment characteristic</b>						
Education and health services .....	99	93	99	75	79	99
Educational services .....	100	91	100	77	82	100
Junior colleges, colleges, and universities	100	91	100	75	77	100
Health care and social assistance .....	99	94	99	74	78	98
Leisure and hospitality .....	94	94	100	79	83	100
Accommodation and food services .....	100	100	100	93	93	100
Other services .....	82	82	82	—	71	82
1 to 99 workers .....	97	84	98	65	78	98
1 to 49 workers .....	97	85	98	65	79	98
50 to 99 workers .....	97	81	98	66	76	98
100 workers or more .....	99	90	99	78	80	98
100 to 499 workers .....	99	89	99	75	77	99
500 workers or more .....	98	90	99	81	84	98
<b>Geographic area</b>						
New England .....	100	89	100	85	86	100
Middle Atlantic .....	93	81	94	67	80	94
East North Central .....	99	84	97	76	79	97
West North Central .....	100	81	100	81	81	100
South Atlantic .....	99	94	99	77	86	98
East South Central .....	99	93	100	92	93	100
West South Central .....	100	82	100	65	61	100
Mountain .....	99	87	99	77	85	99
Pacific .....	99	89	100	65	74	100

See footnotes at end of table.

**Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient drug rehabilitation <sup>2</sup>	Outpatient drug rehabilitation <sup>2</sup>
All workers .....	72	79
<b>Worker characteristic</b>		
Management, professional, and related .....	74	79
Management, business, and financial .....	78	84
Professional and related .....	72	76
Service .....	73	83
Sales and office .....	72	76
Sales and related .....	70	66
Office and administrative support .....	72	80
Natural resources, construction, and maintenance	66	77
Construction, extraction, farming, fishing, and forestry .....	61	74
Installation, maintenance, and repair .....	71	79
Production, transportation, and material moving ...	72	84
Production .....	72	82
Transportation and material moving .....	70	88
Full time .....	73	80
Part time .....	56	71
Union .....	78	83
Nonunion .....	71	78
Average wage within the following percentiles: <sup>3</sup>		
Less than 10 .....	92	87
10 to under 25 .....	69	79
25 to under 50 .....	68	75
50 to under 75 .....	72	81
75 to under 90 .....	77	82
90 or greater .....	74	77
<b>Establishment characteristic</b>		
Goods-producing industries .....	71	82
Construction .....	64	87
Manufacturing .....	73	80
Service-providing industries .....	72	79
Trade, transportation, and utilities .....	63	68
Wholesale trade .....	73	68
Retail trade .....	60	58
Transportation and warehousing .....	—	92
Utilities .....	—	62
Information .....	92	84
Financial activities .....	72	77
Finance and insurance .....	73	76
Credit intermediation and related activities	71	75
Insurance carriers and related activities ....	79	79
Real estate and rental and leasing .....	—	78
Professional and business services .....	86	91
Professional and technical services .....	88	90
Administrative and waste services .....	75	89

See footnotes at end of table.

**Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued**

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient drug rehabilitation <sup>2</sup>	Outpatient drug rehabilitation <sup>2</sup>
<b>Establishment characteristic</b>		
Education and health services .....	75	79
Educational services .....	78	83
Junior colleges, colleges, and universities .....	77	79
Health care and social assistance .....	74	78
Leisure and hospitality .....	79	83
Accommodation and food services .....	93	93
Other services .....	—	71
1 to 99 workers .....	65	78
1 to 49 workers .....	65	78
50 to 99 workers .....	66	76
100 workers or more .....	78	81
100 to 499 workers .....	75	77
500 workers or more .....	81	84
<b>Geographic area</b>		
New England .....	85	86
Middle Atlantic .....	67	80
East North Central .....	76	79
West North Central .....	81	81
South Atlantic .....	77	86
East South Central .....	92	93
West South Central .....	65	61
Mountain .....	76	84
Pacific .....	65	74

<sup>1</sup> Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

<sup>2</sup> Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

<sup>3</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: 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).

**Table 21. Medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008**

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

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
All workers .....	32	80	77	56
<b>Worker characteristic</b>				
Management, professional, and related .....	33	79	78	55
Management, business, and financial .....	31	81	79	59
Professional and related .....	34	77	77	52
Service .....	30	79	73	46
Sales and office .....	31	79	76	59
Sales and related .....	35	82	77	60
Office and administrative support .....	30	77	76	59
Natural resources, construction, and maintenance	40	87	80	57
Construction, extraction, farming, fishing, and forestry .....	42	86	77	55
Installation, maintenance, and repair .....	38	87	83	59
Production, transportation, and material moving ...	30	81	78	56
Production .....	32	82	80	61
Transportation and material moving .....	26	81	75	50
Full time .....	32	80	77	56
Part time .....	36	79	76	55
Union .....	32	85	79	50
Nonunion .....	32	79	77	57
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	38	80	77	55
10 to under 25 .....	30	79	73	51
25 to under 50 .....	30	79	76	57
50 to under 75 .....	32	81	78	57
75 to under 90 .....	35	83	79	58
90 or greater .....	32	77	77	51
<b>Establishment characteristic</b>				
Goods-producing industries .....	33	82	78	59
Construction .....	37	87	77	58
Manufacturing .....	32	79	78	59
Service-providing industries .....	32	80	77	54
Trade, transportation, and utilities .....	33	83	79	58
Wholesale trade .....	38	82	76	50
Retail trade .....	36	84	79	62
Transportation and warehousing .....	22	80	79	57
Utilities .....	—	84	86	69
Information .....	26	93	92	68
Financial activities .....	26	73	76	56
Finance and insurance .....	23	78	80	59
Credit intermediation and related activities	23	79	78	62
Insurance carriers and related activities ....	18	75	83	58
Real estate and rental and leasing .....	36	54	61	42
Professional and business services .....	39	78	72	48
Professional and technical services .....	38	75	68	53

See footnotes at end of table.

**Table 21. Medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
<b>Establishment characteristic</b>				
Administrative and waste services .....	39	82	72	40
Education and health services .....	30	78	76	55
Educational services .....	34	82	78	56
Junior colleges, colleges, and universities	30	83	77	59
Health care and social assistance .....	29	77	76	55
Leisure and hospitality .....	23	79	76	51
Accommodation and food services .....	—	85	78	55
Other services .....	30	83	83	49
1 to 99 workers .....	32	82	76	54
1 to 49 workers .....	30	81	76	54
50 to 99 workers .....	36	83	77	56
100 workers or more .....	32	79	78	57
100 to 499 workers .....	33	77	78	58
500 workers or more .....	31	81	77	55
<b>Geographic area</b>				
New England .....	37	82	77	52
Middle Atlantic .....	31	82	81	52
East North Central .....	26	76	70	54
West North Central .....	29	79	72	52
South Atlantic .....	35	77	77	54
East South Central .....	41	81	79	54
West South Central .....	32	85	83	57
Mountain .....	32	79	71	56
Pacific .....	34	83	83	64

See footnotes at end of table.

**Table 21. Medical care benefits: Coverage for selected services by type of plan, all 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			
	Hearing care	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
All workers .....	29	81	77	56	42	77	78	54
<b>Worker characteristic</b>								
Management, professional, and related .....	30	80	78	55	44	73	78	54
Management, business, and financial .....	26	82	80	60	50	80	76	58
Professional and related .....	32	80	76	52	40	69	80	51
Service .....	22	81	73	48	54	72	74	39
Sales and office .....	28	78	76	59	42	80	78	60
Sales and related .....	33	82	78	59	42	82	75	64
Office and administrative support .....	26	77	75	59	43	79	80	59
Natural resources, construction, and maintenance .....	41	90	81	60	34	77	78	49
Construction, extraction, farming, fishing, and forestry .....	45	91	79	57	31	69	71	46
Installation, maintenance, and repair .....	38	88	82	62	38	84	85	52
Production, transportation, and material moving .....	27	82	78	57	38	81	80	56
Production .....	28	83	81	62	47	77	79	57
Transportation and material moving .....	26	80	73	49	25	88	82	55
Full time .....	29	81	77	56	43	77	78	54
Part time .....	35	78	74	55	40	80	82	52
Union .....	32	86	79	54	32	81	77	39
Nonunion .....	29	80	77	57	45	76	79	57
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	36	81	76	54	—	77	84	64
10 to under 25 .....	24	80	72	51	54	77	77	51
25 to under 50 .....	27	80	76	55	42	79	79	62
50 to under 75 .....	29	83	79	59	41	76	76	52
75 to under 90 .....	32	83	78	58	48	82	82	57
90 or greater .....	31	79	77	52	35	71	78	46
<b>Establishment characteristic</b>								
Goods-producing industries .....	33	83	78	61	36	77	75	53
Construction .....	40	88	75	60	23	85	85	49
Manufacturing .....	30	81	80	60	39	74	71	52
Service-providing industries .....	28	80	76	55	44	77	79	54
Trade, transportation, and utilities .....	31	82	78	55	41	86	83	69
Wholesale trade .....	33	84	74	43	50	79	81	69
Retail trade .....	34	83	80	60	44	86	78	72
Transportation and warehousing .....	23	76	76	57	—	95	95	60
Utilities .....	—	83	83	66	—	93	99	84
Information .....	26	93	92	71	24	95	95	54
Financial activities .....	23	74	80	57	35	68	62	52
Finance and insurance .....	19	76	81	58	37	85	77	66
Credit intermediation and related activities .....	19	78	79	61	37	83	75	66
Insurance carriers and related activities .....	14	72	84	57	—	87	77	64
Real estate and rental and leasing .....	39	67	76	54	—	—	—	—
Professional and business services .....	34	77	68	47	59	80	90	50
Professional and technical services .....	35	76	65	50	53	69	85	68

See footnotes at end of table.

**Table 21. Medical care benefits: Coverage for selected services by type of plan, all 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			
	Hearing care	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
<b>Establishment characteristic</b>								
Administrative and waste services .....	33	79	66	42	57	89	89	—
Education and health services .....	25	79	74	54	44	75	82	58
Educational services .....	32	83	79	60	—	81	78	50
Junior colleges, colleges, and universities	31	88	83	65	28	75	66	50
Health care and social assistance .....	23	78	74	53	46	74	83	60
Leisure and hospitality .....	—	88	84	60	—	58	59	—
Accommodation and food services .....	—	92	83	62	—	63	63	—
Other services .....	—	95	96	66	—	62	58	—
1 to 99 workers .....	29	83	76	53	43	79	76	57
1 to 49 workers .....	26	82	76	53	40	79	76	54
50 to 99 workers .....	33	85	76	54	51	78	78	66
100 workers or more .....	30	80	77	58	42	75	80	51
100 to 499 workers .....	31	79	77	58	42	70	82	56
500 workers or more .....	28	81	78	58	42	81	77	45
<b>Geographic area</b>								
New England .....	—	88	82	54	50	74	71	50
Middle Atlantic .....	30	82	82	52	33	80	79	51
East North Central .....	24	76	69	54	37	77	73	52
West North Central .....	27	80	71	51	—	67	85	—
South Atlantic .....	32	78	77	55	48	74	76	52
East South Central .....	42	84	82	56	—	—	—	—
West South Central .....	32	86	83	56	—	74	85	63
Mountain .....	28	82	73	54	49	63	64	66
Pacific .....	27	83	80	70	46	83	87	55

<sup>1</sup> Provides preventive pediatric care, routine pediatric care, and routine pediatric immunization for children two years and younger.

<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: 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).



**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 <sup>1</sup>	No coverage	Not determinable
All workers .....	12	88	—	—
<b>Worker characteristic</b>				
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: <sup>3</sup>				
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	—	—
<b>Establishment characteristic</b>				
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	—	( <sup>2</sup> )

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 <sup>1</sup>	No coverage	Not determinable
<b>Establishment characteristic</b>				
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	—	—
<b>Geographic area</b>				
New England .....	16	84	—	—
Middle Atlantic .....	22	78	—	—
East North Central .....	8	90	—	—
West North Central .....	—	95	—	( <sup>2</sup> )
South Atlantic .....	13	87	—	—
East South Central .....	—	92	—	—
West South Central .....	—	91	—	—
Mountain .....	—	96	—	( <sup>2</sup> )
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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	7	92	—	—	29	71	—	—
<b>Worker characteristic</b>								
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	—	( <sup>2</sup> )	—	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	—	( <sup>2</sup> )	—	90	—	—
Full time .....	7	93	—	—	27	73	—	—
Part time .....	11	87	—	—	58	42	—	—
Union .....	—	92	—	( <sup>2</sup> )	44	56	—	—
Nonunion .....	7	93	—	—	26	74	—	—
Average wage within the following percentiles: <sup>3</sup>								
Less than 10 .....	—	97	—	1	—	97	—	—
10 to under 25 .....	—	92	—	( <sup>2</sup> )	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	—	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	5	95	—	—	34	66	—	—
Construction .....	—	97	—	( <sup>2</sup> )	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	—	( <sup>2</sup> )	—	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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Establishment characteristic</b>								
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	—	( <sup>2</sup> )	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	—	—
<b>Geographic area</b>								
New England .....	—	87	—	—	21	79	—	—
Middle Atlantic .....	19	81	—	—	31	69	—	—
East North Central .....	4	94	—	—	32	68	—	—
West North Central .....	—	96	—	( <sup>2</sup> )	—	80	—	—
South Atlantic .....	8	92	—	—	—	67	—	—
East South Central .....	—	96	—	—	—	—	—	—
West South Central .....	—	93	—	—	—	76	—	—
Mountain .....	—	97	—	( <sup>2</sup> )	—	93	—	—
Pacific .....	—	97	—	( <sup>2</sup> )	33	67	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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).

**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	—	—
<b>Worker characteristic</b>				
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: <sup>2</sup>				
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	—	—
<b>Establishment characteristic</b>				
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	—	( <sup>1</sup> )

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
<b>Establishment characteristic</b>				
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	—	( <sup>1</sup> )
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	—	—
<b>Geographic area</b>				
New England .....	—	71	—	( <sup>1</sup> )
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	—	—
<b>Worker characteristic</b>								
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: <sup>2</sup>								
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	—	—
<b>Establishment characteristic</b>								
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
<b>Establishment characteristic</b>								
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	—	( <sup>1</sup> )	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	—	( <sup>1</sup> )	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	—	—
<b>Geographic area</b>								
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	—	—

<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).



**Table 24. Outpatient 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 .....	14	84	—	—
<b>Worker characteristic</b>				
Management, professional, and related .....	14	83	—	—
Management, business, and financial .....	11	83	—	—
Professional and related .....	15	82	—	—
Service .....	19	81	—	—
Sales and office .....	12	85	—	—
Sales and related .....	13	86	—	—
Office and administrative support .....	12	85	—	—
Natural resources, construction, and maintenance	13	84	—	—
Construction, extraction, farming, fishing, and forestry .....	10	88	—	—
Installation, maintenance, and repair .....	16	81	—	—
Production, transportation, and material moving ...	12	86	—	—
Production .....	15	83	—	—
Transportation and material moving .....	8	91	—	—
Full time .....	13	84	—	—
Part time .....	20	78	—	—
Union .....	20	79	—	—
Nonunion .....	12	85	—	—
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	—	96	—	—
10 to under 25 .....	13	86	—	—
25 to under 50 .....	11	87	—	—
50 to under 75 .....	14	83	—	—
75 to under 90 .....	14	83	—	—
90 or greater .....	16	81	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	12	85	—	—
Construction .....	6	93	—	—
Manufacturing .....	15	82	—	—
Service-providing industries .....	14	84	—	—
Trade, transportation, and utilities .....	11	86	—	—
Wholesale trade .....	15	80	—	—
Retail trade .....	12	87	—	—
Transportation and warehousing .....	—	93	—	3
Utilities .....	—	87	—	( <sup>1</sup> )
Information .....	9	90	—	—
Financial activities .....	8	87	—	—
Finance and insurance .....	8	87	—	—
Credit intermediation and related activities	7	90	—	—
Insurance carriers and related activities ....	10	81	—	—
Real estate and rental and leasing .....	—	85	—	5
Professional and business services .....	—	88	—	5
Professional and technical services .....	—	91	—	7
Administrative and waste services .....	—	81	—	( <sup>1</sup> )

See footnotes at end of table.

**Table 24. Outpatient 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
<b>Establishment characteristic</b>				
Education and health services .....	23	76	—	—
Educational services .....	30	69	—	—
Junior colleges, colleges, and universities	33	65	—	—
Health care and social assistance .....	22	78	—	—
Leisure and hospitality .....	—	83	—	( <sup>1</sup> )
Accommodation and food services .....	—	85	—	—
Other services .....	34	66	—	—
1 to 99 workers .....	14	85	—	—
1 to 49 workers .....	14	84	—	—
50 to 99 workers .....	12	87	—	—
100 workers or more .....	13	84	—	—
100 to 499 workers .....	10	87	—	—
500 workers or more .....	17	80	—	—
<b>Geographic area</b>				
New England .....	21	78	—	—
Middle Atlantic .....	23	73	—	—
East North Central .....	9	85	—	—
West North Central .....	—	93	—	1
South Atlantic .....	12	85	—	—
East South Central .....	12	86	—	—
West South Central .....	—	92	—	1
Mountain .....	5	93	—	—
Pacific .....	19	80	—	—

See footnotes at end of table.

**Table 24. Outpatient 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 .....	8	90	—	—	33	64	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	8	88	—	—	35	63	—	—
Management, business, and financial .....	5	89	—	—	32	63	—	—
Professional and related .....	9	88	—	—	36	62	—	—
Service .....	11	89	—	—	48	51	—	—
Sales and office .....	7	91	—	—	31	66	—	—
Sales and related .....	5	95	—	—	46	52	—	—
Office and administrative support .....	8	89	—	—	25	71	—	—
Natural resources, construction, and maintenance	8	90	—	—	29	68	—	—
Construction, extraction, farming, fishing, and forestry .....	—	90	—	2	—	83	—	( <sup>1</sup> )
Installation, maintenance, and repair .....	8	90	—	—	40	55	—	—
Production, transportation, and material moving ...	8	91	—	—	30	67	—	—
Production .....	9	90	—	—	39	57	—	—
Transportation and material moving .....	6	94	—	—	—	83	—	—
Full time .....	8	90	—	—	32	65	—	—
Part time .....	9	89	—	—	57	42	—	—
Union .....	—	90	—	1	50	50	—	—
Nonunion .....	8	90	—	—	30	67	—	—
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	—	98	—	—	—	82	—	—
10 to under 25 .....	—	93	—	( <sup>1</sup> )	38	61	—	—
25 to under 50 .....	6	92	—	—	33	66	—	—
50 to under 75 .....	9	89	—	—	29	67	—	—
75 to under 90 .....	8	88	—	—	35	62	—	—
90 or greater .....	9	88	—	—	39	58	—	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	8	89	—	—	30	69	—	—
Construction .....	—	95	—	1	—	85	—	—
Manufacturing .....	10	87	—	—	35	64	—	—
Service-providing industries .....	8	90	—	—	34	62	—	—
Trade, transportation, and utilities .....	5	93	—	—	35	58	—	—
Wholesale trade .....	10	90	—	—	29	54	—	—
Retail trade .....	4	95	—	—	47	52	—	—
Transportation and warehousing .....	—	96	—	3	—	83	—	—
Utilities .....	—	94	—	( <sup>1</sup> )	—	—	—	—
Information .....	—	97	—	1	45	55	—	—
Financial activities .....	5	90	—	—	20	74	—	—
Finance and insurance .....	6	89	—	—	15	79	—	—
Credit intermediation and related activities	—	92	—	2	—	83	—	6
Insurance carriers and related activities ....	7	84	—	—	—	70	—	8
Real estate and rental and leasing .....	—	95	—	5	—	58	—	7
Professional and business services .....	—	93	—	5	—	67	—	3
Professional and technical services .....	—	92	—	7	—	85	—	8
Administrative and waste services .....	—	96	—	( <sup>1</sup> )	—	—	—	—

See footnotes at end of table.

**Table 24. Outpatient 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
<b>Establishment characteristic</b>								
Education and health services .....	19	81	—	—	36	63	—	—
Educational services .....	—	83	—	1	54	45	—	—
Junior colleges, colleges, and universities .....	25	73	—	—	46	52	—	—
Health care and social assistance .....	19	81	—	—	32	68	—	—
Leisure and hospitality .....	—	94	—	( <sup>1</sup> )	—	57	—	—
Accommodation and food services .....	—	96	—	—	—	—	—	—
Other services .....	—	77	—	—	55	—	—	—
1 to 99 workers .....	8	90	—	—	32	66	—	—
1 to 49 workers .....	9	88	—	—	29	69	—	—
50 to 99 workers .....	—	93	—	1	41	58	—	—
100 workers or more .....	8	90	—	—	34	62	—	—
100 to 499 workers .....	5	93	—	—	30	65	—	—
500 workers or more .....	11	86	—	—	40	59	—	—
<b>Geographic area</b>								
New England .....	—	85	—	1	30	69	—	—
Middle Atlantic .....	18	80	—	—	37	53	—	—
East North Central .....	4	90	—	—	36	60	—	—
West North Central .....	—	96	—	1	—	65	—	4
South Atlantic .....	8	89	—	—	29	69	—	—
East South Central .....	—	92	—	2	66	—	—	4
West South Central .....	—	95	—	1	—	68	—	—
Mountain .....	—	95	—	1	—	85	—	—
Pacific .....	—	89	—	1	35	65	—	—

<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).

**Table 25. Physician office visit 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 .....	3	97	—	—
<b>Worker characteristic</b>				
Management, professional, and related .....	4	96	—	—
Management, business, and financial .....	2	98	—	—
Professional and related .....	5	95	—	—
Service .....	—	97	—	( <sup>1</sup> )
Sales and office .....	2	98	—	—
Sales and related .....	—	98	—	( <sup>1</sup> )
Office and administrative support .....	2	98	—	—
Natural resources, construction, and maintenance	—	98	—	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	—	97	—	( <sup>1</sup> )
Installation, maintenance, and repair .....	—	99	—	( <sup>1</sup> )
Production, transportation, and material moving ...	—	98	—	1
Production .....	—	97	—	( <sup>1</sup> )
Transportation and material moving .....	—	98	—	1
Full time .....	2	97	—	—
Part time .....	—	94	—	( <sup>1</sup> )
Union .....	4	96	—	—
Nonunion .....	2	97	—	—
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	—	100	—	—
10 to under 25 .....	—	99	—	( <sup>1</sup> )
25 to under 50 .....	2	98	—	—
50 to under 75 .....	3	97	—	—
75 to under 90 .....	—	96	—	1
90 or greater .....	4	96	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	3	96	—	—
Construction .....	—	96	—	—
Manufacturing .....	3	96	—	—
Service-providing industries .....	2	97	—	—
Trade, transportation, and utilities .....	—	98	—	1
Wholesale trade .....	—	97	—	—
Retail trade .....	—	99	—	1
Transportation and warehousing .....	—	98	—	1
Utilities .....	—	96	—	—
Information .....	—	100	—	—
Financial activities .....	2	98	—	—
Finance and insurance .....	2	98	—	—
Credit intermediation and related activities	—	98	—	—
Insurance carriers and related activities ....	—	98	—	( <sup>1</sup> )
Real estate and rental and leasing .....	—	100	—	—
Professional and business services .....	—	96	—	—
Professional and technical services .....	—	95	—	—
Administrative and waste services .....	—	96	—	—

See footnotes at end of table.

**Table 25. Physician office visit 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
<b>Establishment characteristic</b>				
Education and health services .....	4	96	—	—
Educational services .....	—	97	—	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	—	96	—	1
Health care and social assistance .....	5	95	—	—
Leisure and hospitality .....	—	100	—	—
Accommodation and food services .....	—	100	—	—
Other services .....	—	100	—	—
1 to 99 workers .....	4	96	—	—
1 to 49 workers .....	4	96	—	—
50 to 99 workers .....	—	96	—	( <sup>1</sup> )
100 workers or more .....	2	98	—	—
100 to 499 workers .....	1	99	—	—
500 workers or more .....	2	97	—	—
<b>Geographic area</b>				
New England .....	3	96	—	—
Middle Atlantic .....	7	92	—	—
East North Central .....	—	98	—	1
West North Central .....	—	97	—	1
South Atlantic .....	—	98	—	( <sup>1</sup> )
East South Central .....	—	99	—	—
West South Central .....	—	99	—	( <sup>1</sup> )
Mountain .....	—	94	—	1
Pacific .....	—	99	—	( <sup>1</sup> )

See footnotes at end of table.

**Table 25. Physician office visit 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 .....	3	97	—	—	—	98	—	( <sup>1</sup> )
<b>Worker characteristic</b>								
Management, professional, and related .....	—	96	—	1	—	97	—	( <sup>1</sup> )
Management, business, and financial .....	—	98	—	1	—	97	—	( <sup>1</sup> )
Professional and related .....	—	94	—	( <sup>1</sup> )	—	97	—	( <sup>1</sup> )
Service .....	—	97	—	( <sup>1</sup> )	—	100	—	( <sup>1</sup> )
Sales and office .....	2	97	—	—	—	99	—	( <sup>1</sup> )
Sales and related .....	—	97	—	1	—	100	—	—
Office and administrative support .....	2	97	—	—	—	99	—	( <sup>1</sup> )
Natural resources, construction, and maintenance	—	99	—	( <sup>1</sup> )	—	94	—	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	—	100	—	—	—	88	—	( <sup>1</sup> )
Installation, maintenance, and repair .....	—	99	—	( <sup>1</sup> )	—	99	—	—
Production, transportation, and material moving ...	—	97	—	1	—	99	—	( <sup>1</sup> )
Production .....	—	97	—	1	—	98	—	( <sup>1</sup> )
Transportation and material moving .....	—	98	—	1	—	99	—	—
Full time .....	2	97	—	—	—	98	—	( <sup>1</sup> )
Part time .....	—	92	—	( <sup>1</sup> )	—	98	—	( <sup>1</sup> )
Union .....	—	95	—	1	—	98	—	( <sup>1</sup> )
Nonunion .....	2	97	—	—	—	98	—	( <sup>1</sup> )
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	—	99	—	—	—	100	—	—
10 to under 25 .....	—	99	—	( <sup>1</sup> )	—	100	—	—
25 to under 50 .....	2	97	—	—	—	99	—	( <sup>1</sup> )
50 to under 75 .....	3	97	—	—	—	98	—	( <sup>1</sup> )
75 to under 90 .....	—	96	—	1	—	98	—	( <sup>1</sup> )
90 or greater .....	—	96	—	( <sup>1</sup> )	—	95	—	( <sup>1</sup> )
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	97	—	1	—	94	—	1
Construction .....	—	99	—	—	—	85	—	—
Manufacturing .....	—	96	—	1	—	96	—	1
Service-providing industries .....	3	97	—	—	—	99	—	( <sup>1</sup> )
Trade, transportation, and utilities .....	—	98	—	1	—	99	—	—
Wholesale trade .....	—	96	—	—	—	100	—	—
Retail trade .....	—	99	—	1	—	100	—	—
Transportation and warehousing .....	—	99	—	1	—	97	—	—
Utilities .....	—	95	—	—	—	100	—	—
Information .....	—	100	—	—	—	100	—	—
Financial activities .....	2	98	—	—	—	99	—	—
Finance and insurance .....	3	97	—	—	—	99	—	—
Credit intermediation and related activities	—	97	—	—	—	99	—	—
Insurance carriers and related activities ....	—	97	—	( <sup>1</sup> )	—	100	—	—
Real estate and rental and leasing .....	—	100	—	—	—	100	—	—
Professional and business services .....	—	95	—	—	—	100	—	—
Professional and technical services .....	—	94	—	—	—	100	—	—
Administrative and waste services .....	—	95	—	—	—	100	—	—

See footnotes at end of table.

**Table 25. Physician office visit 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
<b>Establishment characteristic</b>								
Education and health services .....	—	95	—	( <sup>1</sup> )	—	97	—	( <sup>1</sup> )
Educational services .....	—	98	—	( <sup>1</sup> )	—	96	—	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	—	97	—	1	4	95	—	—
Health care and social assistance .....	—	95	—	( <sup>1</sup> )	—	98	—	—
Leisure and hospitality .....	—	100	—	—	—	100	—	—
Accommodation and food services .....	—	100	—	—	—	100	—	—
Other services .....	—	100	—	—	—	100	—	—
1 to 99 workers .....	—	95	—	( <sup>1</sup> )	—	98	—	—
1 to 49 workers .....	—	95	—	1	—	98	—	—
50 to 99 workers .....	—	95	—	( <sup>1</sup> )	—	99	—	—
100 workers or more .....	1	98	—	—	—	97	—	( <sup>1</sup> )
100 to 499 workers .....	1	99	—	—	—	98	—	—
500 workers or more .....	2	98	—	—	—	97	—	1
<b>Geographic area</b>								
New England .....	—	96	—	1	—	97	—	( <sup>1</sup> )
Middle Atlantic .....	—	91	—	( <sup>1</sup> )	—	95	—	—
East North Central .....	—	98	—	1	—	100	—	—
West North Central .....	—	98	—	1	—	90	—	6
South Atlantic .....	—	98	—	( <sup>1</sup> )	—	98	—	—
East South Central .....	—	99	—	—	—	99	—	—
West South Central .....	—	99	—	( <sup>1</sup> )	—	100	—	—
Mountain .....	—	93	—	1	—	100	—	—
Pacific .....	—	99	—	( <sup>1</sup> )	—	99	—	—

<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).



**Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification <sup>1</sup>	Inpatient alcohol rehabilitation <sup>2</sup>	Outpatient alcohol rehabilitation <sup>2</sup>	Inpatient drug detoxification <sup>1</sup>
All workers .....	99	85	98	78	79	98
<b>Worker characteristic</b>						
Management, professional, and related .....	99	85	99	79	80	99
Management, business, and financial .....	99	85	99	79	81	98
Professional and related .....	99	86	99	79	80	99
Service .....	98	83	97	79	77	97
Sales and office .....	98	81	98	76	77	98
Sales and related .....	99	79	98	75	74	98
Office and administrative support .....	98	82	98	77	78	98
Natural resources, construction, and maintenance	100	90	99	81	84	99
Construction, extraction, farming, fishing, and forestry .....	100	91	98	78	82	98
Installation, maintenance, and repair .....	99	89	100	84	86	100
Production, transportation, and material moving ...	99	86	98	76	80	97
Production .....	99	83	97	74	77	97
Transportation and material moving .....	99	90	98	79	84	98
Full time .....	99	85	98	79	80	98
Part time .....	95	74	94	67	69	94
Union .....	99	90	97	82	82	97
Nonunion .....	99	84	98	77	79	98
Average wage within the following percentiles: <sup>3</sup>						
Less than 10 .....	96	76	96	72	71	96
10 to under 25 .....	97	77	93	72	69	93
25 to under 50 .....	99	83	98	77	78	98
50 to under 75 .....	99	87	99	79	82	99
75 to under 90 .....	99	88	99	82	83	99
90 or greater .....	99	84	99	76	78	99
<b>Establishment characteristic</b>						
Goods-producing industries .....	99	88	98	77	80	97
Construction .....	99	93	99	80	85	99
Manufacturing .....	99	85	98	76	78	97
Service-providing industries .....	99	84	98	78	79	98
Trade, transportation, and utilities .....	99	80	98	75	76	98
Wholesale trade .....	100	80	100	78	77	100
Retail trade .....	98	77	97	73	72	96
Transportation and warehousing .....	100	86	100	78	86	100
Utilities .....	96	82	96	65	67	94
Information .....	99	92	100	89	85	100
Financial activities .....	99	76	100	74	75	99
Finance and insurance .....	100	77	100	73	73	99
Credit intermediation and related activities	100	75	100	70	71	100
Insurance carriers and related activities ...	100	77	100	73	73	100
Real estate and rental and leasing .....	97	76	100	77	80	100
Professional and business services .....	98	79	97	77	76	97
Professional and technical services .....	100	79	99	78	78	99
Administrative and waste services .....	95	70	90	69	65	90

See footnotes at end of table.

**Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification <sup>1</sup>	Inpatient alcohol rehabilitation <sup>2</sup>	Outpatient alcohol rehabilitation <sup>2</sup>	Inpatient drug detoxification <sup>1</sup>
<b>Establishment characteristic</b>						
Education and health services .....	100	91	100	83	84	100
Educational services .....	100	88	100	80	83	100
Junior colleges, colleges, and universities .....	99	91	99	80	84	99
Health care and social assistance .....	99	91	100	84	84	100
Leisure and hospitality .....	97	94	100	87	88	100
Accommodation and food services .....	99	97	100	95	95	100
Other services .....	94	93	94	70	89	94
1 to 99 workers .....	99	84	98	76	79	98
1 to 49 workers .....	99	85	99	77	81	99
50 to 99 workers .....	99	84	97	75	76	97
100 workers or more .....	98	85	98	79	79	98
100 to 499 workers .....	99	85	99	79	80	98
500 workers or more .....	98	84	98	79	78	98
<b>Geographic area</b>						
New England .....	100	87	100	84	83	100
Middle Atlantic .....	98	86	98	80	85	98
East North Central .....	99	81	99	78	78	98
West North Central .....	99	83	99	81	81	99
South Atlantic .....	99	82	99	78	79	99
East South Central .....	99	89	99	83	84	99
West South Central .....	99	84	95	73	73	95
Mountain .....	96	83	97	75	75	97
Pacific .....	99	88	99	75	79	98

See footnotes at end of table.

**Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Inpatient drug rehabilitation <sup>2</sup>	Outpatient drug rehabilitation <sup>2</sup>
All workers .....	78	79
<b>Worker characteristic</b>		
Management, professional, and related .....	79	80
Management, business, and financial .....	79	81
Professional and related .....	79	80
Service .....	79	77
Sales and office .....	76	77
Sales and related .....	75	74
Office and administrative support .....	77	78
Natural resources, construction, and maintenance .....	81	83
Construction, extraction, farming, fishing, and forestry .....	78	81
Installation, maintenance, and repair .....	84	85
Production, transportation, and material moving ...	76	79
Production .....	74	76
Transportation and material moving .....	79	84
Full time .....	79	80
Part time .....	67	69
Union .....	82	82
Nonunion .....	77	79
Average wage within the following percentiles: <sup>3</sup>		
Less than 10 .....	72	71
10 to under 25 .....	72	69
25 to under 50 .....	77	78
50 to under 75 .....	79	82
75 to under 90 .....	82	83
90 or greater .....	76	77
<b>Establishment characteristic</b>		
Goods-producing industries .....	77	80
Construction .....	80	85
Manufacturing .....	76	78
Service-providing industries .....	78	79
Trade, transportation, and utilities .....	75	76
Wholesale trade .....	77	76
Retail trade .....	73	72
Transportation and warehousing .....	78	86
Utilities .....	64	67
Information .....	89	85
Financial activities .....	74	75
Finance and insurance .....	73	73
Credit intermediation and related activities .....	70	71
Insurance carriers and related activities ....	73	73
Real estate and rental and leasing .....	77	80
Professional and business services .....	77	76
Professional and technical services .....	78	78
Administrative and waste services .....	69	65

See footnotes at end of table.

**Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Inpatient drug rehabilitation <sup>2</sup>	Outpatient drug rehabilitation <sup>2</sup>
<b>Establishment characteristic</b>		
Education and health services .....	83	84
Educational services .....	80	84
Junior colleges, colleges, and universities .....	80	84
Health care and social assistance .....	84	84
Leisure and hospitality .....	87	88
Accommodation and food services .....	95	95
Other services .....	70	89
1 to 99 workers .....	76	79
1 to 49 workers .....	77	81
50 to 99 workers .....	75	76
100 workers or more .....	79	79
100 to 499 workers .....	79	80
500 workers or more .....	79	78
<b>Geographic area</b>		
New England .....	84	83
Middle Atlantic .....	80	85
East North Central .....	78	78
West North Central .....	81	81
South Atlantic .....	78	79
East South Central .....	83	83
West South Central .....	73	73
Mountain .....	75	75
Pacific .....	75	79

<sup>1</sup> Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

<sup>2</sup> Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

<sup>3</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: 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).

**Table 27. Inpatient mental health care 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 .....	3	96	1	( <sup>1</sup> )
<b>Worker characteristic</b>				
Management, professional, and related .....	2	97	—	—
Management, business, and financial .....	1	97	—	—
Professional and related .....	—	96	—	( <sup>1</sup> )
Service .....	—	92	—	( <sup>1</sup> )
Sales and office .....	—	95	—	( <sup>1</sup> )
Sales and related .....	—	96	1	—
Office and administrative support .....	—	95	—	( <sup>1</sup> )
Natural resources, construction, and maintenance	—	97	—	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	—	100	—	—
Installation, maintenance, and repair .....	—	95	—	( <sup>1</sup> )
Production, transportation, and material moving ...	—	97	1	—
Production .....	—	97	—	( <sup>1</sup> )
Transportation and material moving .....	—	98	—	( <sup>1</sup> )
Full time .....	2	97	1	( <sup>1</sup> )
Part time .....	—	88	—	1
Union .....	—	97	—	( <sup>1</sup> )
Nonunion .....	3	96	1	( <sup>1</sup> )
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	—	96	—	—
10 to under 25 .....	—	91	—	( <sup>1</sup> )
25 to under 50 .....	—	95	1	—
50 to under 75 .....	—	97	( <sup>1</sup> )	—
75 to under 90 .....	2	97	—	—
90 or greater .....	2	96	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	97	—	( <sup>1</sup> )
Construction .....	—	99	—	—
Manufacturing .....	—	97	—	( <sup>1</sup> )
Service-providing industries .....	3	96	1	( <sup>1</sup> )
Trade, transportation, and utilities .....	2	96	1	( <sup>1</sup> )
Wholesale trade .....	—	99	—	—
Retail trade .....	—	94	2	—
Transportation and warehousing .....	—	99	—	—
Utilities .....	—	85	—	—
Information .....	—	97	—	—
Financial activities .....	—	98	—	—
Finance and insurance .....	—	98	—	—
Credit intermediation and related activities .....	—	98	—	—
Insurance carriers and related activities ....	—	98	—	—
Real estate and rental and leasing .....	—	97	—	—
Professional and business services .....	—	98	—	—
Professional and technical services .....	—	100	—	—
Administrative and waste services .....	—	95	—	—

See footnotes at end of table.

**Table 27. Inpatient mental health care 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
<b>Establishment characteristic</b>				
Education and health services .....	—	92	—	( <sup>1</sup> )
Educational services .....	—	93	—	—
Junior colleges, colleges, and universities	3	96	—	—
Health care and social assistance .....	—	91	—	( <sup>1</sup> )
Leisure and hospitality .....	—	94	—	2
Accommodation and food services .....	—	99	—	—
Other services .....	—	90	—	6
1 to 99 workers .....	—	96	( <sup>1</sup> )	—
1 to 49 workers .....	—	95	( <sup>1</sup> )	—
50 to 99 workers .....	—	97	—	1
100 workers or more .....	2	96	1	( <sup>1</sup> )
100 to 499 workers .....	—	97	—	( <sup>1</sup> )
500 workers or more .....	—	96	—	( <sup>1</sup> )
<b>Geographic area</b>				
New England .....	—	92	—	—
Middle Atlantic .....	1	96	—	—
East North Central .....	—	99	—	( <sup>1</sup> )
West North Central .....	—	97	—	1
South Atlantic .....	—	94	—	( <sup>1</sup> )
East South Central .....	—	99	—	—
West South Central .....	—	96	—	—
Mountain .....	—	95	—	( <sup>1</sup> )
Pacific .....	—	95	1	—

See footnotes at end of table.

**Table 27. Inpatient mental health care 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 .....	—	98	1	—	9	89	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	98	—	( 1 )	7	91	—	—
Management, business, and financial .....	—	99	—	( 1 )	—	92	—	3
Professional and related .....	—	98	—	—	9	91	—	—
Service .....	—	95	—	—	—	81	—	2
Sales and office .....	1	98	—	—	—	86	—	1
Sales and related .....	—	99	1	—	—	85	—	( 1 )
Office and administrative support .....	—	97	—	( 1 )	—	87	—	2
Natural resources, construction, and maintenance	—	99	—	—	—	94	—	( 1 )
Construction, extraction, farming, fishing, and forestry .....	—	100	—	—	—	100	—	—
Installation, maintenance, and repair .....	—	98	—	—	—	89	—	1
Production, transportation, and material moving ...	—	99	—	( 1 )	—	94	—	1
Production .....	—	98	—	( 1 )	—	93	—	( 1 )
Transportation and material moving .....	—	99	—	—	—	94	—	1
Full time .....	—	98	1	—	—	90	—	1
Part time .....	—	92	—	—	—	75	—	3
Union .....	—	98	—	—	5	94	—	—
Nonunion .....	—	98	—	( 1 )	—	89	—	1
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	—	95	—	—	—	100	—	—
10 to under 25 .....	—	96	—	—	—	75	—	2
25 to under 50 .....	—	98	1	—	—	83	—	( 1 )
50 to under 75 .....	—	98	( 1 )	—	5	93	—	—
75 to under 90 .....	—	99	—	( 1 )	6	93	—	—
90 or greater .....	—	98	—	( 1 )	7	91	—	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	98	—	( 1 )	—	95	—	—
Construction .....	—	98	—	—	—	100	—	—
Manufacturing .....	—	98	—	( 1 )	—	93	—	—
Service-providing industries .....	—	98	—	—	—	88	—	2
Trade, transportation, and utilities .....	—	98	1	—	—	90	—	1
Wholesale trade .....	—	100	—	—	—	98	—	—
Retail trade .....	—	98	2	—	—	81	—	3
Transportation and warehousing .....	—	100	—	—	—	96	—	—
Utilities .....	—	88	—	—	—	68	—	—
Information .....	—	98	—	—	—	94	—	—
Financial activities .....	—	99	—	—	—	95	—	—
Finance and insurance .....	—	99	—	—	—	96	—	—
Credit intermediation and related activities	—	99	—	—	—	97	—	—
Insurance carriers and related activities ....	—	99	—	—	—	94	—	—
Real estate and rental and leasing .....	—	99	—	—	—	91	—	—
Professional and business services .....	—	98	—	—	—	99	—	—
Professional and technical services .....	—	100	—	—	—	100	—	—
Administrative and waste services .....	—	93	—	—	—	99	—	—

See footnotes at end of table.

**Table 27. Inpatient mental health care 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
<b>Establishment characteristic</b>								
Education and health services .....	—	97	—	—	—	78	—	( <sup>1</sup> )
Educational services .....	—	98	—	—	—	85	—	—
Junior colleges, colleges, and universities .....	—	97	—	—	5	95	—	—
Health care and social assistance .....	—	97	—	—	—	76	—	( <sup>1</sup> )
Leisure and hospitality .....	—	96	—	—	—	87	—	6
Accommodation and food services .....	—	98	—	—	—	100	—	—
Other services .....	—	100	—	—	—	70	—	18
1 to 99 workers .....	—	99	—	—	—	85	—	2
1 to 49 workers .....	—	98	—	—	—	85	—	2
50 to 99 workers .....	—	100	—	—	—	86	—	3
100 workers or more .....	—	97	—	( <sup>1</sup> )	6	93	—	—
100 to 499 workers .....	—	97	—	( <sup>1</sup> )	6	93	—	—
500 workers or more .....	—	97	—	—	6	93	—	—
<b>Geographic area</b>								
New England .....	—	94	—	—	—	89	—	—
Middle Atlantic .....	—	99	—	—	—	90	—	5
East North Central .....	—	100	—	—	—	97	—	1
West North Central .....	—	98	—	1	—	86	—	—
South Atlantic .....	—	99	—	—	—	73	—	( <sup>1</sup> )
East South Central .....	—	99	—	—	—	98	—	—
West South Central .....	—	96	—	—	—	95	—	—
Mountain .....	—	94	—	—	—	97	—	1
Pacific .....	—	97	1	—	—	92	—	( <sup>1</sup> )

<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).



**Table 28. Outpatient mental health care 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 .....	–	84	–	14
<b>Worker characteristic</b>				
Management, professional, and related .....	1	85	–	–
Management, business, and financial .....	–	85	–	15
Professional and related .....	–	85	–	13
Service .....	–	82	–	15
Sales and office .....	–	81	–	17
Office and administrative support .....	–	82	–	15
Natural resources, construction, and maintenance .....	–	89	–	10
Construction, extraction, farming, fishing, and forestry .....	–	91	–	9
Installation, maintenance, and repair .....	–	88	–	10
Production, transportation, and material moving .....	–	85	–	14
Production .....	–	83	–	16
Transportation and material moving .....	–	89	–	10
Full time .....	–	85	1	–
Union .....	–	88	–	10
Nonunion .....	( <sup>1</sup> )	83	–	–
Average wage within the following percentiles: <sup>2</sup>				
25 to under 50 .....	–	82	1	–
50 to under 75 .....	–	86	( <sup>1</sup> )	–
75 to under 90 .....	–	87	–	12
90 or greater .....	–	83	–	15
<b>Establishment characteristic</b>				
Goods-producing industries .....	–	87	–	12
Construction .....	–	93	–	7
Manufacturing .....	–	85	–	14
Service-providing industries .....	–	83	–	15
Transportation and warehousing .....	–	86	–	14
Utilities .....	–	82	–	14
Information .....	–	92	–	7
Finance and insurance .....	–	75	–	–
Education and health services .....	–	89	–	9
Educational services .....	–	87	–	12
Junior colleges, colleges, and universities .....	–	90	–	9
Health care and social assistance .....	–	89	–	8
Leisure and hospitality .....	–	92	–	5
Accommodation and food services .....	–	97	–	2
Other services .....	–	89	–	7
1 to 99 workers .....	–	84	–	15
1 to 49 workers .....	–	84	–	15
50 to 99 workers .....	–	81	–	16
100 workers or more .....	1	84	–	–
100 to 499 workers .....	–	85	–	14
500 workers or more .....	( <sup>1</sup> )	83	–	–

See footnotes at end of table.

**Table 28. Outpatient mental health care 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
<b>Geographic area</b>				
New England .....	—	86	—	13
Middle Atlantic .....	—	84	—	13
East North Central .....	—	81	—	18
West North Central .....	—	83	—	16
East South Central .....	—	89	—	11
West South Central .....	—	84	—	16
Mountain .....	—	82	—	10
Pacific .....	—	88	1	—

See footnotes at end of table.

**Table 28. Outpatient mental health care 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 .....	—	83	—	15	1	86	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	84	—	15	—	88	—	11
Management, business, and financial .....	—	84	—	16	—	88	—	11
Professional and related .....	—	84	—	14	—	88	—	10
Service .....	—	79	—	17	—	90	—	9
Sales and office .....	—	81	—	16	—	82	—	18
Office and administrative support .....	—	81	—	15	—	86	—	14
Natural resources, construction, and maintenance .....	—	91	—	9	—	85	—	11
Construction, extraction, farming, fishing, and forestry .....	—	91	—	8	—	91	—	9
Installation, maintenance, and repair .....	—	90	—	10	—	81	—	13
Production, transportation, and material moving .....	—	84	—	15	—	88	—	9
Production .....	—	82	( 1 )	—	—	85	—	11
Transportation and material moving .....	—	88	—	11	—	92	—	6
Full time .....	—	84	1	—	1	87	—	—
Union .....	—	87	—	10	—	91	—	9
Nonunion .....	—	83	—	16	1	85	—	—
Average wage within the following percentiles: <sup>2</sup>								
25 to under 50 .....	—	83	—	15	—	79	—	19
50 to under 75 .....	—	85	( 1 )	—	—	87	—	11
75 to under 90 .....	—	86	( 1 )	—	—	88	—	10
90 or greater .....	—	82	—	17	—	88	—	11
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	87	—	13	—	88	—	10
Construction .....	—	92	—	8	—	100	—	( 1 )
Manufacturing .....	—	85	—	15	—	83	—	14
Service-providing industries .....	—	82	—	16	—	86	—	13
Transportation and warehousing .....	—	85	—	15	—	92	—	7
Utilities .....	—	79	—	17	—	97	—	—
Information .....	—	92	—	7	—	93	—	7
Finance and insurance .....	—	73	—	26	—	83	—	16
Education and health services .....	—	87	—	10	—	93	—	6
Educational services .....	—	85	—	14	—	91	—	9
Junior colleges, colleges, and universities .....	—	90	—	9	—	91	—	9
Health care and social assistance .....	—	88	—	9	—	94	—	6
Leisure and hospitality .....	—	91	—	5	—	94	—	6
Accommodation and food services .....	—	96	—	2	—	100	—	( 1 )
Other services .....	—	99	—	1	—	71	—	18
1 to 99 workers .....	—	84	—	15	—	82	—	15
1 to 49 workers .....	—	85	—	15	—	84	—	15
50 to 99 workers .....	—	82	—	16	—	78	—	17
100 workers or more .....	1	83	—	—	—	89	—	10
100 to 499 workers .....	—	84	—	15	—	89	—	11
500 workers or more .....	—	82	—	15	—	90	—	8

See footnotes at end of table.

**Table 28. Outpatient mental health care 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
<b>Geographic area</b>								
New England .....	—	84	—	15	—	88	—	11
Middle Atlantic .....	—	85	—	11	—	81	—	17
East North Central .....	—	81	—	19	—	83	—	14
West North Central .....	—	84	—	15	—	81	—	19
East South Central .....	—	88	—	11	—	92	—	7
West South Central .....	—	84	—	15	—	82	—	18
Mountain .....	—	81	—	9	—	87	—	13
Pacific .....	—	88	2	—	—	89	—	11

<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).

**Table 29. Inpatient alcohol detoxification 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 .....	4	94	2	( <sup>1</sup> )
<b>Worker characteristic</b>				
Management, professional, and related .....	4	95	—	—
Management, business, and financial .....	3	96	—	—
Professional and related .....	4	95	—	—
Service .....	—	91	—	—
Sales and office .....	—	94	—	( <sup>1</sup> )
Sales and related .....	—	95	—	( <sup>1</sup> )
Office and administrative support .....	—	93	—	( <sup>1</sup> )
Natural resources, construction, and maintenance	3	96	—	—
Construction, extraction, farming, fishing, and forestry .....	—	98	—	—
Installation, maintenance, and repair .....	—	95	—	—
Production, transportation, and material moving ...	—	94	—	( <sup>1</sup> )
Production .....	—	93	—	—
Transportation and material moving .....	—	96	—	( <sup>1</sup> )
Full time .....	4	95	1	( <sup>1</sup> )
Part time .....	6	88	—	—
Union .....	3	94	—	—
Nonunion .....	4	94	1	( <sup>1</sup> )
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	—	95	—	—
10 to under 25 .....	—	87	—	( <sup>1</sup> )
25 to under 50 .....	—	94	2	—
50 to under 75 .....	4	95	—	—
75 to under 90 .....	4	95	—	—
90 or greater .....	3	95	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	95	—	—
Construction .....	—	99	—	—
Manufacturing .....	—	94	—	( <sup>1</sup> )
Service-providing industries .....	4	94	—	—
Trade, transportation, and utilities .....	4	95	2	( <sup>1</sup> )
Wholesale trade .....	—	96	—	—
Retail trade .....	—	93	3	—
Transportation and warehousing .....	—	98	—	—
Utilities .....	—	85	—	—
Information .....	—	94	—	—
Financial activities .....	—	98	—	—
Finance and insurance .....	—	97	—	—
Credit intermediation and related activities .....	—	99	—	—
Insurance carriers and related activities .....	—	94	—	—
Real estate and rental and leasing .....	—	99	—	—
Professional and business services .....	—	94	—	—
Professional and technical services .....	—	98	—	—
Administrative and waste services .....	—	88	—	—

See footnotes at end of table.

**Table 29. Inpatient alcohol detoxification 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
<b>Establishment characteristic</b>				
Education and health services .....	—	92	—	—
Educational services .....	—	89	—	—
Junior colleges, colleges, and universities	9	90	—	—
Health care and social assistance .....	—	93	—	—
Leisure and hospitality .....	—	98	—	—
Accommodation and food services .....	—	100	—	—
Other services .....	—	94	—	6
1 to 99 workers .....	5	93	—	—
1 to 49 workers .....	—	93	—	1
50 to 99 workers .....	—	94	—	—
100 workers or more .....	3	95	2	( <sup>1</sup> )
100 to 499 workers .....	3	95	—	—
500 workers or more .....	3	95	—	—
<b>Geographic area</b>				
New England .....	—	92	—	—
Middle Atlantic .....	2	96	—	—
East North Central .....	—	95	—	( <sup>1</sup> )
West North Central .....	—	97	—	( <sup>1</sup> )
South Atlantic .....	—	94	—	( <sup>1</sup> )
East South Central .....	—	99	—	—
West South Central .....	—	92	—	—
Mountain .....	—	96	—	( <sup>1</sup> )
Pacific .....	6	92	1	( <sup>1</sup> )

See footnotes at end of table.

**Table 29. Inpatient alcohol detoxification 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 .....	—	97	2	—	12	87	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	98	—	—	11	86	—	—
Management, business, and financial .....	1	98	—	—	—	88	—	3
Professional and related .....	—	98	—	—	13	85	—	—
Service .....	—	93	—	—	—	85	—	—
Sales and office .....	—	97	—	—	—	84	—	1
Sales and related .....	—	98	—	—	—	85	—	(1)
Office and administrative support .....	—	97	—	—	—	83	—	2
Natural resources, construction, and maintenance	—	97	—	—	—	93	—	—
Construction, extraction, farming, fishing, and forestry .....	—	97	—	—	—	99	—	—
Installation, maintenance, and repair .....	—	98	—	—	—	88	—	—
Production, transportation, and material moving ...	—	96	—	—	—	89	—	1
Production .....	—	95	—	—	—	87	—	—
Transportation and material moving .....	—	97	—	—	—	92	—	1
Full time .....	—	97	2	—	11	87	—	—
Part time .....	—	92	—	—	—	77	—	2
Union .....	—	95	—	—	9	91	—	—
Nonunion .....	—	97	—	—	13	86	—	—
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	—	95	—	—	—	97	—	—
10 to under 25 .....	—	90	—	—	—	73	—	2
25 to under 50 .....	—	97	2	—	—	84	—	—
50 to under 75 .....	—	97	—	—	8	91	—	—
75 to under 90 .....	—	98	—	—	12	86	—	—
90 or greater .....	—	98	—	—	11	87	—	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	96	—	—	—	89	—	1
Construction .....	—	98	—	—	—	100	—	—
Manufacturing .....	—	96	—	—	—	85	—	1
Service-providing industries .....	—	97	—	—	13	86	—	—
Trade, transportation, and utilities .....	—	97	2	—	13	85	—	—
Wholesale trade .....	—	97	—	—	—	94	—	—
Retail trade .....	—	96	3	—	—	78	—	3
Transportation and warehousing .....	—	100	—	—	—	89	—	—
Utilities .....	—	90	—	—	—	62	—	—
Information .....	—	99	—	—	—	66	—	—
Financial activities .....	—	99	—	—	—	92	—	—
Finance and insurance .....	—	99	—	—	—	90	—	—
Credit intermediation and related activities	—	100	—	—	—	97	—	—
Insurance carriers and related activities ....	—	99	—	—	—	77	—	—
Real estate and rental and leasing .....	—	99	—	—	—	98	—	—
Professional and business services .....	—	93	—	—	—	95	—	—
Professional and technical services .....	—	100	—	—	—	90	—	—
Administrative and waste services .....	—	84	—	—	—	99	—	—

See footnotes at end of table.

**Table 29. Inpatient alcohol detoxification 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
<b>Establishment characteristic</b>								
Education and health services .....	—	98	—	—	—	78	—	—
Educational services .....	3	96	—	—	—	78	—	—
Junior colleges, colleges, and universities .....	5	94	—	—	16	84	—	—
Health care and social assistance .....	—	98	—	—	—	78	—	—
Leisure and hospitality .....	—	99	—	—	—	93	—	—
Accommodation and food services .....	—	100	—	—	—	100	—	—
Other services .....	—	100	—	—	—	82	—	18
1 to 99 workers .....	—	96	—	—	—	84	—	2
1 to 49 workers .....	—	96	—	—	—	84	—	2
50 to 99 workers .....	—	96	—	—	—	81	—	—
100 workers or more .....	—	97	—	—	10	89	—	—
100 to 499 workers .....	—	98	—	—	12	87	—	—
500 workers or more .....	—	96	—	—	7	92	—	—
<b>Geographic area</b>								
New England .....	—	94	—	—	—	89	—	—
Middle Atlantic .....	1	98	—	—	6	88	—	—
East North Central .....	—	96	—	—	—	91	—	1
West North Central .....	—	99	—	—	—	78	—	(1)
South Atlantic .....	—	98	—	—	—	74	—	(1)
East South Central .....	—	99	—	—	—	99	—	—
West South Central .....	—	92	—	—	—	95	—	—
Mountain .....	—	96	—	—	—	95	—	1
Pacific .....	—	96	2	—	14	86	—	—

<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).



**Table 30. Inpatient alcohol rehabilitation 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 .....	–	77	6	–
<b>Worker characteristic</b>				
Management, professional, and related .....	1	78	4	17
Management, business, and financial .....	–	78	5	–
Service .....	–	77	–	14
Office and administrative support .....	–	74	–	17
Installation, maintenance, and repair .....	–	84	–	10
Production, transportation, and material moving ...	–	75	8	–
Production .....	–	73	10	–
Transportation and material moving .....	–	79	–	15
Full time .....	–	77	5	–
Union .....	–	82	–	11
Nonunion .....	–	76	5	–
Average wage within the following percentiles: <sup>2</sup>				
10 to under 25 .....	–	69	–	15
50 to under 75 .....	–	78	6	–
75 to under 90 .....	1	81	4	14
<b>Establishment characteristic</b>				
Goods-producing industries .....	–	76	9	–
Construction .....	–	80	–	10
Manufacturing .....	–	75	9	–
Service-providing industries .....	–	77	4	–
Information .....	–	88	–	7
Real estate and rental and leasing .....	–	77	–	17
Professional and business services .....	–	77	–	16
Administrative and waste services .....	–	68	–	13
Education and health services .....	–	79	3	–
Educational services .....	2	77	5	15
Junior colleges, colleges, and universities	3	76	9	12
Health care and social assistance .....	–	79	–	14
Leisure and hospitality .....	–	85	–	9
Accommodation and food services .....	–	95	–	4
50 to 99 workers .....	–	74	7	–
100 workers or more .....	( <sup>1</sup> )	79	6	15
100 to 499 workers .....	–	79	5	–
500 workers or more .....	1	78	7	14
<b>Geographic area</b>				
New England .....	–	82	1	–
West North Central .....	–	80	–	15
East South Central .....	–	83	–	13
Mountain .....	–	75	–	15

See footnotes at end of table.

**Table 30. Inpatient alcohol rehabilitation 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 .....	( <sup>1</sup> )	79	5	16	—	68	9	—
<b>Worker characteristic</b>								
Management, professional, and related .....	( <sup>1</sup> )	80	3	17	—	72	7	—
Management, business, and financial .....	1	79	—	—	—	76	—	15
Service .....	—	81	—	14	—	64	—	15
Office and administrative support .....	( <sup>1</sup> )	78	—	—	—	63	—	19
Installation, maintenance, and repair .....	—	88	—	9	—	71	—	14
Production, transportation, and material moving ...	—	77	7	—	—	71	—	14
Production .....	—	74	8	—	—	71	—	13
Transportation and material moving .....	—	81	—	14	—	70	—	16
Full time .....	( <sup>1</sup> )	80	4	16	—	69	9	—
Union .....	—	83	—	9	—	77	—	15
Nonunion .....	( <sup>1</sup> )	79	4	17	—	66	10	—
Average wage within the following percentiles: <sup>2</sup>								
10 to under 25 .....	—	72	—	16	—	56	—	13
50 to under 75 .....	—	81	4	—	—	70	10	—
75 to under 90 .....	—	83	3	—	—	75	8	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	78	8	—	—	69	13	—
Construction .....	—	84	—	9	—	64	—	14
Manufacturing .....	—	76	8	—	—	70	—	16
Service-providing industries .....	( <sup>1</sup> )	80	3	17	—	68	8	—
Information .....	—	88	—	7	—	89	—	8
Real estate and rental and leasing .....	—	81	—	19	—	—	—	13
Professional and business services .....	—	75	—	19	—	85	—	7
Administrative and waste services .....	—	66	—	14	—	74	—	11
Education and health services .....	—	85	1	—	—	62	—	17
Educational services .....	—	79	—	14	—	74	—	17
Junior colleges, colleges, and universities .....	—	79	—	9	—	73	—	16
Health care and social assistance .....	—	86	—	13	—	58	—	17
Leisure and hospitality .....	—	90	—	6	—	72	—	15
Accommodation and food services .....	—	96	—	3	—	93	—	7
50 to 99 workers .....	—	77	—	18	—	64	16	—
100 workers or more .....	( <sup>1</sup> )	79	6	15	—	77	6	—
100 to 499 workers .....	—	80	5	—	—	74	—	—
500 workers or more .....	1	78	—	—	—	79	—	13
<b>Geographic area</b>								
New England .....	—	83	—	17	—	82	—	13
West North Central .....	—	81	—	15	—	71	—	19
East South Central .....	—	82	—	14	—	92	—	7
Mountain .....	—	75	—	16	—	77	—	10

<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).

**Table 31. Outpatient alcohol rehabilitation 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 .....	—	79	4	—
<b>Worker characteristic</b>				
Management, professional, and related .....	—	80	2	—
Management, business, and financial .....	—	81	—	17
Professional and related .....	—	79	3	—
Service .....	—	75	—	18
Office and administrative support .....	—	78	—	17
Natural resources, construction, and maintenance .....	—	84	—	12
Installation, maintenance, and repair .....	—	85	—	11
Production, transportation, and material moving ...	—	79	5	—
Production .....	—	76	6	—
Transportation and material moving .....	—	84	—	13
Full time .....	—	79	3	—
Union .....	—	80	—	13
Nonunion .....	( 1 )	79	3	18
Average wage within the following percentiles: <sup>2</sup>				
50 to under 75 .....	—	81	3	—
75 to under 90 .....	—	83	2	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	80	6	—
Construction .....	—	85	—	10
Manufacturing .....	—	78	6	—
Service-providing industries .....	—	79	3	—
Transportation and warehousing .....	—	86	—	14
Information .....	—	84	—	12
Real estate and rental and leasing .....	—	80	—	17
Education and health services .....	—	82	—	14
Educational services .....	—	83	—	—
Health care and social assistance .....	—	81	—	14
Leisure and hospitality .....	—	88	—	9
Accommodation and food services .....	—	95	—	4
Other services .....	—	89	—	7
1 to 99 workers .....	—	79	3	—
1 to 49 workers .....	—	81	—	—
50 to 99 workers .....	—	74	—	19
100 workers or more .....	( 1 )	79	4	17
500 workers or more .....	—	78	—	17
<b>Geographic area</b>				
New England .....	—	82	—	14
Middle Atlantic .....	—	83	—	15
West North Central .....	—	81	—	16
East South Central .....	—	84	—	14
Mountain .....	—	75	—	15

See footnotes at end of table.

**Table 31. Outpatient alcohol rehabilitation 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 .....	—	79	4	—	—	79	3	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	80	2	—	—	78	—	18
Management, business, and financial .....	—	80	—	17	—	83	—	15
Professional and related .....	—	80	—	17	—	75	—	19
Service .....	—	73	—	19	—	83	—	15
Office and administrative support .....	—	77	—	17	—	80	—	18
Natural resources, construction, and maintenance .....	—	86	—	9	—	77	—	19
Installation, maintenance, and repair .....	—	87	—	11	—	80	—	14
Production, transportation, and material moving ...	—	78	5	—	—	84	—	11
Production .....	—	75	6	—	—	81	—	12
Transportation and material moving .....	—	82	—	14	—	88	—	9
Full time .....	—	80	3	—	—	79	3	—
Union .....	—	79	—	12	—	83	—	16
Nonunion .....	( 1 )	79	3	18	—	78	4	—
Average wage within the following percentiles: <sup>2</sup>								
50 to under 75 .....	—	81	3	—	—	81	—	16
75 to under 90 .....	—	83	2	—	—	82	—	15
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	79	6	—	—	82	—	14
Construction .....	—	85	—	9	—	87	—	11
Manufacturing .....	—	77	6	—	—	80	—	15
Service-providing industries .....	—	79	3	—	—	78	—	18
Transportation and warehousing .....	—	84	—	16	—	92	—	8
Information .....	—	85	—	11	—	75	—	16
Real estate and rental and leasing .....	—	81	—	19	—	78	—	13
Education and health services .....	—	83	—	13	—	79	—	16
Educational services .....	—	84	—	14	—	82	—	16
Health care and social assistance .....	—	82	—	13	—	78	—	17
Leisure and hospitality .....	—	90	—	6	—	83	—	17
Accommodation and food services .....	—	96	—	3	—	93	—	7
Other services .....	—	98	—	1	—	71	—	18
1 to 99 workers .....	—	79	—	17	—	78	5	—
1 to 49 workers .....	—	81	—	16	—	78	3	—
50 to 99 workers .....	—	74	—	19	—	76	—	15
100 workers or more .....	( 1 )	79	5	16	—	80	—	18
500 workers or more .....	—	76	—	17	—	83	—	14
<b>Geographic area</b>								
New England .....	—	79	—	16	—	86	—	13
Middle Atlantic .....	—	84	—	13	—	80	—	19
West North Central .....	—	81	—	16	—	81	—	19
East South Central .....	—	83	—	14	—	92	—	7
Mountain .....	—	73	—	16	—	85	—	12

<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).

**Table 32. Inpatient drug detoxification 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 .....	4	94	2	( <sup>1</sup> )
<b>Worker characteristic</b>				
Management, professional, and related .....	4	95	1	–
Management, business, and financial .....	3	95	–	–
Professional and related .....	4	95	–	–
Service .....	–	91	–	–
Sales and office .....	–	94	–	( <sup>1</sup> )
Sales and related .....	–	95	–	( <sup>1</sup> )
Office and administrative support .....	–	93	–	( <sup>1</sup> )
Natural resources, construction, and maintenance	3	96	–	–
Construction, extraction, farming, fishing, and forestry .....	–	98	–	–
Installation, maintenance, and repair .....	–	95	–	–
Production, transportation, and material moving ...	–	94	–	( <sup>1</sup> )
Production .....	–	93	–	–
Transportation and material moving .....	–	96	–	( <sup>1</sup> )
Full time .....	4	95	2	( <sup>1</sup> )
Part time .....	6	88	–	–
Union .....	3	94	–	–
Nonunion .....	4	94	2	( <sup>1</sup> )
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	–	95	–	–
10 to under 25 .....	–	86	–	( <sup>1</sup> )
25 to under 50 .....	–	94	2	–
50 to under 75 .....	4	95	–	–
75 to under 90 .....	4	95	1	–
90 or greater .....	3	95	–	–
<b>Establishment characteristic</b>				
Goods-producing industries .....	–	94	3	–
Construction .....	–	99	–	–
Manufacturing .....	–	94	–	( <sup>1</sup> )
Service-providing industries .....	4	94	–	–
Trade, transportation, and utilities .....	4	94	2	( <sup>1</sup> )
Wholesale trade .....	–	96	–	–
Retail trade .....	–	93	3	–
Transportation and warehousing .....	–	98	–	–
Utilities .....	–	84	–	–
Information .....	–	94	–	–
Financial activities .....	–	97	–	–
Finance and insurance .....	–	97	–	–
Credit intermediation and related activities .....	–	99	–	–
Insurance carriers and related activities .....	–	94	–	–
Real estate and rental and leasing .....	–	99	–	–
Professional and business services .....	–	94	–	–
Professional and technical services .....	–	98	–	–
Administrative and waste services .....	–	88	–	–

See footnotes at end of table.

**Table 32. Inpatient drug detoxification 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
<b>Establishment characteristic</b>				
Education and health services .....	—	92	—	—
Educational services .....	—	89	—	—
Junior colleges, colleges, and universities	9	90	—	—
Health care and social assistance .....	—	93	—	—
Leisure and hospitality .....	—	98	—	—
Accommodation and food services .....	—	100	—	—
Other services .....	—	94	—	6
1 to 99 workers .....	5	93	—	—
1 to 49 workers .....	—	93	—	1
50 to 99 workers .....	—	94	—	—
100 workers or more .....	3	95	2	( <sup>1</sup> )
100 to 499 workers .....	3	95	2	—
500 workers or more .....	3	95	—	—
<b>Geographic area</b>				
New England .....	—	92	—	—
Middle Atlantic .....	2	95	—	—
East North Central .....	—	95	—	( <sup>1</sup> )
West North Central .....	—	97	—	( <sup>1</sup> )
South Atlantic .....	—	93	—	( <sup>1</sup> )
East South Central .....	—	99	—	—
West South Central .....	—	92	—	—
Mountain .....	—	96	—	( <sup>1</sup> )
Pacific .....	6	92	2	( <sup>1</sup> )

See footnotes at end of table.

**Table 32. Inpatient drug detoxification 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 .....	—	96	2	—	12	86	1	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	98	1	—	11	86	—	—
Management, business, and financial .....	1	98	—	—	—	87	—	3
Professional and related .....	—	98	—	—	13	84	—	—
Service .....	—	93	—	—	—	85	—	—
Sales and office .....	—	97	—	—	—	84	—	1
Sales and related .....	—	98	—	—	—	85	—	( <sup>1</sup> )
Office and administrative support .....	—	96	—	—	—	83	—	2
Natural resources, construction, and maintenance	—	97	—	—	—	93	—	—
Construction, extraction, farming, fishing, and forestry .....	—	97	—	—	—	99	—	—
Installation, maintenance, and repair .....	—	97	—	—	—	88	—	—
Production, transportation, and material moving ...	—	95	—	—	—	89	—	1
Production .....	—	95	—	—	—	87	—	—
Transportation and material moving .....	—	97	—	—	—	91	—	1
Full time .....	—	97	2	—	11	87	1	—
Part time .....	—	92	—	—	—	77	—	2
Union .....	—	95	—	—	9	91	—	—
Nonunion .....	—	97	2	—	13	85	—	—
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	—	95	—	—	—	97	—	—
10 to under 25 .....	—	90	—	—	—	73	—	2
25 to under 50 .....	—	97	2	—	—	84	1	—
50 to under 75 .....	—	97	—	—	8	91	—	—
75 to under 90 .....	—	97	—	—	12	85	—	—
90 or greater .....	—	98	—	—	11	86	—	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	96	3	—	—	89	—	1
Construction .....	—	98	—	—	—	100	—	—
Manufacturing .....	—	96	—	—	—	85	—	1
Service-providing industries .....	—	97	—	—	13	85	—	—
Trade, transportation, and utilities .....	—	97	2	—	13	85	—	—
Wholesale trade .....	—	97	—	—	—	94	—	—
Retail trade .....	—	96	4	—	—	78	—	3
Transportation and warehousing .....	—	100	—	—	—	89	—	—
Utilities .....	—	88	—	—	—	62	—	—
Information .....	—	99	—	—	—	66	—	—
Financial activities .....	—	99	—	—	—	91	—	—
Finance and insurance .....	—	99	—	—	—	89	—	—
Credit intermediation and related activities	—	99	—	—	—	97	—	—
Insurance carriers and related activities ....	—	99	—	—	—	77	—	—
Real estate and rental and leasing .....	—	99	—	—	—	98	—	—
Professional and business services .....	—	93	—	—	—	95	—	—
Professional and technical services .....	—	100	—	—	—	90	—	—
Administrative and waste services .....	—	84	—	—	—	99	—	—

See footnotes at end of table.

**Table 32. Inpatient drug detoxification 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
<b>Establishment characteristic</b>								
Education and health services .....	—	98	—	—	—	77	—	—
Educational services .....	3	96	—	—	—	78	—	—
Junior colleges, colleges, and universities .....	5	94	—	—	16	84	—	—
Health care and social assistance .....	—	98	—	—	—	77	—	—
Leisure and hospitality .....	—	99	—	—	—	93	—	—
Accommodation and food services .....	—	100	—	—	—	100	—	—
Other services .....	—	100	—	—	—	82	—	18
1 to 99 workers .....	—	96	—	—	—	84	—	2
1 to 49 workers .....	—	96	—	—	—	84	—	2
50 to 99 workers .....	—	96	—	—	—	81	—	—
100 workers or more .....	—	97	2	—	10	89	—	—
100 to 499 workers .....	—	97	—	—	12	86	—	—
500 workers or more .....	—	96	—	—	7	91	—	—
<b>Geographic area</b>								
New England .....	—	94	—	—	—	89	—	—
Middle Atlantic .....	1	98	—	—	6	88	—	—
East North Central .....	—	96	—	—	—	91	—	1
West North Central .....	—	99	—	—	—	78	—	( <sup>1</sup> )
South Atlantic .....	—	98	—	—	—	73	—	( <sup>1</sup> )
East South Central .....	—	99	—	—	—	99	—	—
West South Central .....	—	91	—	—	—	95	—	—
Mountain .....	—	96	—	—	—	95	—	1
Pacific .....	—	96	3	—	14	86	—	—

<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).



**Table 33. Inpatient drug rehabilitation 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 <sup>1</sup>	No coverage	Not determinable
All workers .....	—	77	6	—
<b>Worker characteristic</b>				
Management, professional, and related .....	1	78	4	17
Management, business, and financial .....	—	78	4	—
Service .....	—	77	—	14
Office and administrative support .....	—	74	—	17
Installation, maintenance, and repair .....	—	84	—	10
Production, transportation, and material moving ...	—	75	8	—
Production .....	—	73	10	—
Transportation and material moving .....	—	79	—	15
Full time .....	—	77	5	—
Union .....	—	82	—	11
Nonunion .....	—	76	5	—
Average wage within the following percentiles: <sup>3</sup>				
10 to under 25 .....	—	69	—	15
50 to under 75 .....	—	78	6	—
75 to under 90 .....	1	81	4	14
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	76	9	—
Construction .....	—	80	—	10
Manufacturing .....	—	75	9	—
Service-providing industries .....	—	77	4	—
Information .....	—	88	—	7
Real estate and rental and leasing .....	—	77	—	17
Professional and business services .....	—	77	—	16
Administrative and waste services .....	—	68	—	13
Education and health services .....	—	79	3	—
Educational services .....	2	78	5	15
Junior colleges, colleges, and universities	3	77	8	12
Health care and social assistance .....	—	79	—	14
Leisure and hospitality .....	—	85	—	9
Accommodation and food services .....	—	95	—	4
50 to 99 workers .....	—	74	7	—
100 workers or more .....	( <sup>2</sup> )	79	6	15
500 workers or more .....	1	78	7	14
<b>Geographic area</b>				
New England .....	—	82	1	—
West North Central .....	—	80	—	15
East South Central .....	—	83	—	13
Mountain .....	—	75	—	15

See footnotes at end of table.

**Table 33. Inpatient drug rehabilitation 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	( <sup>2</sup> )	79	5	16	—	68	9	—
<b>Worker characteristic</b>								
Management, professional, and related .....	( <sup>2</sup> )	80	3	17	—	72	7	—
Management, business, and financial .....	1	79	—	—	—	76	—	15
Service .....	—	81	—	14	—	64	—	15
Office and administrative support .....	( <sup>2</sup> )	78	—	—	—	63	—	19
Installation, maintenance, and repair .....	—	88	—	9	—	70	—	14
Production, transportation, and material moving ...	—	77	7	—	—	71	—	14
Production .....	—	74	8	—	—	71	—	13
Transportation and material moving .....	—	81	—	14	—	70	—	16
Full time .....	( <sup>2</sup> )	80	4	16	—	69	9	—
Union .....	—	83	—	9	—	77	—	15
Nonunion .....	( <sup>2</sup> )	79	4	17	—	66	10	—
Average wage within the following percentiles: <sup>3</sup>								
10 to under 25 .....	—	72	—	16	—	56	—	13
50 to under 75 .....	—	81	4	—	—	70	10	—
75 to under 90 .....	—	83	3	—	—	75	8	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	78	8	—	—	69	13	—
Construction .....	—	84	—	9	—	64	—	14
Manufacturing .....	—	76	8	—	—	70	—	16
Service-providing industries .....	( <sup>2</sup> )	80	3	17	—	68	9	—
Information .....	—	88	—	7	—	89	—	8
Real estate and rental and leasing .....	—	81	—	19	—	—	—	13
Professional and business services .....	—	75	—	19	—	85	—	7
Administrative and waste services .....	—	66	—	14	—	74	—	11
Education and health services .....	—	85	1	—	—	62	—	17
Educational services .....	—	79	—	14	—	75	—	17
Junior colleges, colleges, and universities .....	—	79	—	9	—	75	—	16
Health care and social assistance .....	—	86	—	13	—	58	—	17
Leisure and hospitality .....	—	90	—	6	—	72	—	15
Accommodation and food services .....	—	96	—	3	—	93	—	7
50 to 99 workers .....	—	76	—	18	—	64	16	—
100 workers or more .....	( <sup>2</sup> )	79	6	15	—	77	6	—
500 workers or more .....	1	78	—	—	—	79	—	13
<b>Geographic area</b>								
New England .....	—	83	—	17	—	82	—	13
West North Central .....	—	81	—	15	—	71	—	19
East South Central .....	—	82	—	14	—	92	—	7
Mountain .....	—	75	—	16	—	76	—	10

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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).

**Table 34. Outpatient drug rehabilitation 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 .....	—	79	4	—
<b>Worker characteristic</b>				
Management, professional, and related .....	—	80	2	—
Management, business, and financial .....	—	81	—	17
Professional and related .....	—	79	2	—
Service .....	—	75	—	18
Office and administrative support .....	—	78	—	17
Natural resources, construction, and maintenance .....	—	83	—	12
Installation, maintenance, and repair .....	—	85	—	11
Production, transportation, and material moving ...	—	79	5	—
Production .....	—	76	6	—
Transportation and material moving .....	—	84	—	13
Full time .....	—	79	3	—
Union .....	—	80	—	13
Nonunion .....	( <sup>1</sup> )	79	4	18
Average wage within the following percentiles: <sup>2</sup>				
50 to under 75 .....	—	81	3	—
75 to under 90 .....	—	83	3	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	79	6	—
Construction .....	—	85	—	10
Manufacturing .....	—	77	6	—
Service-providing industries .....	—	78	3	—
Transportation and warehousing .....	—	86	—	14
Information .....	—	84	—	12
Real estate and rental and leasing .....	—	80	—	17
Education and health services .....	—	82	—	14
Educational services .....	—	84	1	—
Health care and social assistance .....	—	81	—	14
Leisure and hospitality .....	—	88	—	9
Accommodation and food services .....	—	95	—	4
Other services .....	—	89	—	7
1 to 99 workers .....	—	79	3	—
1 to 49 workers .....	—	80	3	—
50 to 99 workers .....	—	74	—	19
100 workers or more .....	( <sup>1</sup> )	79	4	17
500 workers or more .....	—	78	—	17
<b>Geographic area</b>				
New England .....	—	82	—	14
Middle Atlantic .....	—	83	—	15
West North Central .....	—	81	—	16
East South Central .....	—	83	—	14
Mountain .....	—	75	—	15

See footnotes at end of table.

**Table 34. Outpatient drug rehabilitation 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 .....	—	79	4	—	—	79	3	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	80	2	—	—	78	—	18
Management, business, and financial .....	—	80	—	17	—	83	—	15
Professional and related .....	—	80	—	17	—	75	—	19
Service .....	—	73	—	19	—	83	—	15
Office and administrative support .....	—	77	—	17	—	80	—	18
Natural resources, construction, and maintenance .....	—	85	—	9	—	76	—	19
Installation, maintenance, and repair .....	—	87	—	11	—	78	—	14
Production, transportation, and material moving ...	—	78	5	—	—	84	—	11
Production .....	—	75	6	—	—	81	—	12
Transportation and material moving .....	—	82	—	14	—	88	—	9
Full time .....	—	79	3	—	—	79	3	—
Union .....	—	79	—	12	—	83	—	16
Nonunion .....	( 1 )	79	3	18	—	78	4	—
Average wage within the following percentiles: <sup>2</sup>								
50 to under 75 .....	—	81	3	—	—	81	—	16
75 to under 90 .....	—	83	2	—	—	82	—	15
<b>Establishment characteristic</b>								
Goods-producing industries .....	—	79	7	—	—	82	—	14
Construction .....	—	85	—	9	—	87	—	11
Manufacturing .....	—	77	6	—	—	80	—	15
Service-providing industries .....	—	79	3	—	—	78	—	18
Transportation and warehousing .....	—	84	—	16	—	92	—	8
Information .....	—	85	—	11	—	75	—	16
Real estate and rental and leasing .....	—	81	—	19	—	78	—	13
Education and health services .....	—	83	—	13	—	79	—	16
Educational services .....	—	84	—	14	—	83	—	16
Health care and social assistance .....	—	82	—	13	—	78	—	17
Leisure and hospitality .....	—	90	—	6	—	83	—	17
Accommodation and food services .....	—	96	—	3	—	93	—	7
Other services .....	—	98	—	1	—	71	—	18
1 to 99 workers .....	—	79	—	17	—	77	5	—
1 to 49 workers .....	—	81	—	16	—	78	4	—
50 to 99 workers .....	—	74	—	19	—	76	—	15
100 workers or more .....	( 1 )	78	5	16	—	80	—	18
500 workers or more .....	—	76	—	17	—	83	—	14
<b>Geographic area</b>								
New England .....	—	79	—	16	—	86	—	13
Middle Atlantic .....	—	84	—	13	—	80	—	19
West North Central .....	—	81	—	16	—	81	—	19
East South Central .....	—	82	—	14	—	92	—	7
Mountain .....	—	73	—	16	—	84	—	12

<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).

**Table 35. Mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient care			Outpatient care <sup>1</sup>		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers .....	30	30	30	30	30	20
<b>Worker characteristic</b>						
Management, professional, and related .....	30	30	30	30	30	20
Management, business, and financial .....	30	30	30	30	30	20
Professional and related .....	30	30	30	30	30	20
Service .....	30	30	30	26	30	20
Sales and office .....	30	30	30	30	30	21
Sales and related .....	30	30	30	30	30	–
Office and administrative support .....	30	30	30	30	30	21
Natural resources, construction, and maintenance .....	30	30	30	25	26	24
Construction, extraction, farming, fishing, and forestry .....	30	30	30	25	30	25
Installation, maintenance, and repair .....	30	30	30	25	26	20
Production, transportation, and material moving .....	30	30	30	30	30	20
Production .....	30	30	30	30	30	20
Transportation and material moving .....	30	30	30	30	30	20
Full time .....	30	30	30	30	30	20
Part time .....	30	30	45	30	30	20
Union .....	30	30	30	30	30	20
Nonunion .....	30	30	30	30	30	20
Average wage within the following percentiles: <sup>2</sup>						
Less than 10 .....	30	30	30	30	30	20
10 to under 25 .....	30	30	30	26	30	20
25 to under 50 .....	30	30	30	30	30	20
50 to under 75 .....	30	30	30	30	30	20
75 to under 90 .....	30	30	30	30	30	24
90 or greater .....	30	30	30	30	30	20
<b>Establishment characteristic</b>						
Goods-producing industries .....	30	30	30	30	30	20
Construction .....	30	30	30	25	25	24
Manufacturing .....	30	30	30	30	30	20
Service-providing industries .....	30	30	30	30	30	20
Trade, transportation, and utilities .....	30	30	30	30	30	20
Wholesale trade .....	30	30	30	30	30	20
Retail trade .....	30	30	30	30	30	24
Transportation and warehousing .....	30	30	–	–	30	20
Utilities .....	30	30	30	30	30	20
Information .....	30	30	30	30	30	40
Financial activities .....	30	30	30	30	30	30
Finance and insurance .....	30	30	30	30	30	–
Credit intermediation and related activities .....	30	30	30	30	30	–
Insurance carriers and related activities .....	30	30	–	29	30	20
Real estate and rental and leasing .....	30	30	–	30	30	–
Professional and business services .....	30	30	30	24	30	20
Professional and technical services .....	30	30	–	24	30	20
Administrative and waste services .....	30	30	45	20	24	20

See footnotes at end of table.

**Table 35. Mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient care			Outpatient care <sup>1</sup>		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
<b>Establishment characteristic</b>						
Education and health services .....	30	30	30	30	30	20
Educational services .....	30	30	30	30	30	24
Junior colleges, colleges, and universities .....	30	30	30	30	30	25
Health care and social assistance .....	30	30	30	30	30	20
Leisure and hospitality .....	30	30	30	26	30	20
Accommodation and food services .....	30	30	30	26	30	20
Other services .....	30	30	30	24	30	20
1 to 99 workers .....	30	30	30	30	30	20
1 to 49 workers .....	30	30	30	25	30	20
50 to 99 workers .....	30	30	30	30	30	21
100 workers or more .....	30	30	30	30	30	20
100 to 499 workers .....	30	30	30	30	30	20
500 workers or more .....	30	30	30	30	30	20
<b>Geographic area</b>						
New England .....	—	30	60	25	30	24
Middle Atlantic .....	30	30	30	30	30	24
East North Central .....	30	30	30	30	30	20
West North Central .....	30	30	30	30	30	25
South Atlantic .....	30	30	30	30	30	30
East South Central .....	30	30	30	30	30	25
West South Central .....	30	30	30	30	30	—
Mountain .....	30	30	—	21	24	20
Pacific .....	30	30	30	20	25	20

<sup>1</sup> Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

<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: 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).

**Table 36. Substance abuse treatment benefits:<sup>1</sup> Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification <sup>2</sup>			Inpatient rehabilitation <sup>3</sup>			Outpatient rehabilitation <sup>4</sup>		
	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 .....	30	30	30	30	30	30	30	30	30
<b>Worker characteristic</b>									
Management, professional, and related .....	30	30	30	30	30	30	30	30	30
Management, business, and financial .....	30	30	30	30	30	30	30	30	30
Professional and related .....	30	30	30	30	30	30	30	30	30
Service .....	30	30	30	30	30	30	30	30	–
Sales and office .....	30	30	30	30	30	30	30	30	30
Sales and related .....	30	30	30	30	30	30	30	30	30
Office and administrative support .....	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance .....	30	30	30	30	30	30	30	30	35
Construction, extraction, farming, fishing, and forestry .....	30	30	30	30	30	45	30	25	35
Installation, maintenance, and repair .....	30	30	–	30	30	30	30	30	35
Production, transportation, and material moving ...	30	30	30	30	30	30	30	30	26
Production .....	30	30	30	30	30	30	30	35	30
Transportation and material moving .....	30	30	–	30	30	30	30	30	24
Full time .....	30	30	30	30	30	30	30	30	30
Part time .....	30	30	30	30	30	30	30	30	30
Union .....	30	30	30	30	30	30	30	30	30
Nonunion .....	30	30	30	30	30	30	30	30	30
Average wage within the following percentiles: <sup>5</sup>									
Less than 10 .....	30	30	–	30	30	30	–	35	–
10 to under 25 .....	30	30	–	30	30	30	30	30	–
25 to under 50 .....	30	30	30	30	30	30	30	30	30
50 to under 75 .....	30	30	30	30	30	30	30	30	30
75 to under 90 .....	30	30	30	30	30	30	30	30	30
90 or greater .....	30	30	30	30	30	30	30	30	30
<b>Establishment characteristic</b>									
Goods-producing industries .....	30	30	30	30	30	30	30	30	30
Construction .....	30	30	30	30	30	30	30	–	–
Manufacturing .....	30	30	30	30	30	30	30	35	30
Service-providing industries .....	30	30	30	30	30	30	30	30	30
Trade, transportation, and utilities .....	30	30	30	30	30	30	30	30	30
Wholesale trade .....	30	30	30	30	30	30	30	30	20
Retail trade .....	30	30	30	30	30	–	30	30	32
Transportation and warehousing .....	30	30	–	30	30	–	30	30	25
Utilities .....	30	30	30	30	30	30	–	–	–
Information .....	30	30	–	–	–	–	–	30	50
Financial activities .....	30	30	30	30	30	30	30	30	30
Finance and insurance .....	30	30	30	30	30	30	30	30	30
Credit intermediation and related activities .....	30	30	30	30	30	30	–	–	30
Insurance carriers and related activities ....	30	30	30	30	30	–	30	30	–
Real estate and rental and leasing .....	30	30	–	30	30	–	30	30	–
Professional and business services .....	30	30	30	30	30	30	30	32	20
Professional and technical services .....	30	–	30	30	–	30	32	35	20
Administrative and waste services .....	30	30	30	30	30	–	30	30	20

See footnotes at end of table.

**Table 36. Substance abuse treatment benefits:<sup>1</sup> Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification <sup>2</sup>			Inpatient rehabilitation <sup>3</sup>			Outpatient rehabilitation <sup>4</sup>		
	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
<b>Establishment characteristic</b>									
Education and health services .....	30	30	—	30	30	30	30	30	30
Educational services .....	30	30	—	30	30	30	30	30	32
Junior colleges, colleges, and universities .....	30	30	30	30	30	30	50	—	60
Health care and social assistance .....	30	30	—	30	30	30	30	30	30
Leisure and hospitality .....	30	30	—	30	30	30	30	30	—
Accommodation and food services .....	30	30	—	30	30	—	30	30	—
Other services .....	30	30	—	30	30	—	30	30	—
1 to 99 workers .....	30	30	30	30	30	30	30	30	30
1 to 49 workers .....	30	30	30	30	30	30	30	30	30
50 to 99 workers .....	30	30	30	30	30	30	30	30	30
100 workers or more .....	30	30	30	30	30	30	30	30	30
100 to 499 workers .....	30	30	30	30	30	30	30	30	30
500 workers or more .....	30	30	30	30	30	30	30	30	32
<b>Geographic area</b>									
New England .....	30	30	30	30	30	30	30	30	30
Middle Atlantic .....	—	—	—	30	30	30	60	50	60
East North Central .....	30	30	30	30	30	30	30	30	25
West North Central .....	30	30	—	30	30	—	30	30	26
South Atlantic .....	30	30	30	30	30	30	30	30	30
East South Central .....	30	30	30	30	30	30	30	30	25
West South Central .....	30	30	30	30	30	30	30	30	—
Mountain .....	30	30	30	30	30	30	24	24	—
Pacific .....	30	30	30	30	30	—	30	30	—

<sup>1</sup> Substance abuse treatment benefits provide inpatient and outpatient care for alcohol or drug dependency.

<sup>2</sup> Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

<sup>3</sup> Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

<sup>4</sup> Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

<sup>5</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: 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).



**Table 37. Alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification <sup>1</sup>			Inpatient rehabilitation <sup>2</sup>			Outpatient rehabilitation <sup>3</sup>		
	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 .....	30	30	30	30	30	30	30	30	30
<b>Worker characteristic</b>									
Management, professional, and related .....	30	30	30	30	30	30	30	30	30
Management, business, and financial .....	30	30	30	30	30	30	30	30	30
Professional and related .....	30	30	30	30	30	30	30	30	30
Service .....	30	30	30	30	30	30	30	30	–
Sales and office .....	30	30	30	30	30	30	30	30	30
Sales and related .....	30	30	30	30	30	30	30	30	30
Office and administrative support .....	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance .....	30	30	30	30	30	30	30	30	35
Construction, extraction, farming, fishing, and forestry .....	30	30	30	30	30	45	30	25	35
Installation, maintenance, and repair .....	30	30	–	30	30	30	30	30	35
Production, transportation, and material moving ...	30	30	30	30	30	30	30	30	26
Production .....	30	30	30	30	30	30	30	35	30
Transportation and material moving .....	30	30	–	30	30	30	30	30	24
Full time .....	30	30	30	30	30	30	30	30	30
Part time .....	30	30	30	30	30	30	30	30	30
Union .....	30	30	30	30	30	30	30	30	30
Nonunion .....	30	30	30	30	30	30	30	30	30
Average wage within the following percentiles: <sup>4</sup>									
Less than 10 .....	30	30	–	30	30	30	–	35	–
10 to under 25 .....	30	30	–	30	30	30	30	30	–
25 to under 50 .....	30	30	30	30	30	30	30	30	30
50 to under 75 .....	30	30	30	30	30	30	30	30	30
75 to under 90 .....	30	30	30	30	30	30	30	30	30
90 or greater .....	30	30	30	30	30	30	30	30	30
<b>Establishment characteristic</b>									
Goods-producing industries .....	30	30	30	30	30	30	30	30	30
Construction .....	30	30	30	30	30	30	30	–	–
Manufacturing .....	30	30	30	30	30	30	30	35	30
Service-providing industries .....	30	30	30	30	30	30	30	30	30
Trade, transportation, and utilities .....	30	30	30	30	30	30	30	30	30
Wholesale trade .....	30	30	30	30	30	30	30	30	20
Retail trade .....	30	30	30	30	30	–	30	30	32
Transportation and warehousing .....	30	30	–	30	30	–	30	30	25
Utilities .....	30	30	30	30	30	30	–	–	–
Information .....	30	30	–	–	–	–	–	30	50
Financial activities .....	30	30	30	30	30	30	30	30	30
Finance and insurance .....	30	30	30	30	30	30	30	30	30
Credit intermediation and related activities .....	30	30	30	30	30	30	–	–	30
Insurance carriers and related activities ....	30	30	30	30	30	–	30	30	–
Real estate and rental and leasing .....	30	30	–	30	30	–	30	30	–
Professional and business services .....	30	30	30	30	30	30	32	32	20
Professional and technical services .....	30	–	30	30	–	30	40	45	20
Administrative and waste services .....	30	30	30	30	30	–	30	30	20

See footnotes at end of table.

**Table 37. Alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification <sup>1</sup>			Inpatient rehabilitation <sup>2</sup>			Outpatient rehabilitation <sup>3</sup>		
	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
<b>Establishment characteristic</b>									
Education and health services .....	30	30	—	30	30	30	30	30	30
Educational services .....	30	30	—	30	30	30	30	30	32
Junior colleges, colleges, and universities .....	30	30	30	30	30	30	50	50	60
Health care and social assistance .....	30	30	—	30	30	30	30	30	30
Leisure and hospitality .....	30	30	—	30	30	30	30	30	—
Accommodation and food services .....	30	30	—	30	30	—	30	30	—
Other services .....	30	30	—	30	30	—	30	30	—
1 to 99 workers .....	30	30	30	30	30	30	30	30	30
1 to 49 workers .....	30	30	30	30	30	30	30	30	30
50 to 99 workers .....	30	30	30	30	30	30	30	30	30
100 workers or more .....	30	30	30	30	30	30	30	30	30
100 to 499 workers .....	30	30	30	30	30	30	30	30	30
500 workers or more .....	30	30	30	30	30	30	30	30	32
<b>Geographic area</b>									
New England .....	30	30	30	30	30	30	30	30	30
Middle Atlantic .....	—	—	—	30	30	30	60	50	60
East North Central .....	30	30	30	30	30	30	30	30	25
West North Central .....	30	30	—	30	30	—	30	30	26
South Atlantic .....	30	30	30	30	30	30	30	30	30
East South Central .....	30	30	30	30	30	30	30	30	25
West South Central .....	30	30	30	30	30	30	30	30	—
Mountain .....	30	30	30	30	30	30	30	30	—
Pacific .....	30	30	30	30	30	—	30	30	—

<sup>1</sup> Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

<sup>2</sup> Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

<sup>3</sup> Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

<sup>4</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: 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).

**Table 38. Drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification <sup>1</sup>			Inpatient rehabilitation <sup>2</sup>			Outpatient rehabilitation <sup>3</sup>		
	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 .....	30	30	30	30	30	30	30	30	30
<b>Worker characteristic</b>									
Management, professional, and related .....	30	30	30	30	30	30	30	30	30
Management, business, and financial .....	30	30	30	30	30	30	30	30	30
Professional and related .....	30	30	30	30	30	30	30	30	26
Service .....	30	30	30	30	30	30	30	30	–
Sales and office .....	30	30	30	30	30	30	30	30	30
Sales and related .....	30	30	30	30	30	30	30	30	30
Office and administrative support .....	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance .....	30	30	30	30	30	30	30	30	35
Construction, extraction, farming, fishing, and forestry .....	30	30	30	30	30	45	30	25	35
Installation, maintenance, and repair .....	30	30	–	30	30	30	30	30	35
Production, transportation, and material moving ...	30	30	30	30	30	30	30	30	25
Production .....	30	30	30	30	30	30	30	35	25
Transportation and material moving .....	30	30	–	30	30	30	30	30	24
Full time .....	30	30	30	30	30	30	30	30	30
Part time .....	30	30	30	30	30	30	30	30	30
Union .....	30	30	30	30	30	30	30	30	30
Nonunion .....	30	30	30	30	30	30	30	30	30
Average wage within the following percentiles: <sup>4</sup>									
Less than 10 .....	30	30	–	30	30	30	–	35	–
10 to under 25 .....	30	30	–	30	30	30	30	30	–
25 to under 50 .....	30	30	30	30	30	30	30	30	25
50 to under 75 .....	30	30	30	30	30	30	30	30	30
75 to under 90 .....	30	30	30	30	30	30	30	30	30
90 or greater .....	30	30	30	30	30	30	30	30	30
<b>Establishment characteristic</b>									
Goods-producing industries .....	30	30	30	30	30	30	30	30	30
Construction .....	30	30	30	30	30	30	30	–	–
Manufacturing .....	30	30	30	30	30	30	30	35	30
Service-providing industries .....	30	30	30	30	30	30	30	30	30
Trade, transportation, and utilities .....	30	30	30	30	30	30	30	30	24
Wholesale trade .....	30	30	–	30	30	30	30	30	20
Retail trade .....	30	30	30	30	30	–	30	30	30
Transportation and warehousing .....	30	30	–	30	30	–	30	30	25
Utilities .....	30	30	30	30	30	30	–	–	–
Information .....	30	30	–	–	–	–	–	30	50
Financial activities .....	30	30	30	30	30	30	30	30	30
Finance and insurance .....	30	30	30	30	30	30	30	30	30
Credit intermediation and related activities .....	30	30	30	30	30	30	–	–	30
Insurance carriers and related activities ....	30	30	30	30	30	–	30	30	–
Real estate and rental and leasing .....	30	30	–	30	30	–	30	30	–
Professional and business services .....	30	30	30	30	30	30	30	30	20
Professional and technical services .....	30	–	30	30	30	30	–	–	20
Administrative and waste services .....	30	30	30	30	30	–	30	30	20

See footnotes at end of table.

**Table 38. Drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification <sup>1</sup>			Inpatient rehabilitation <sup>2</sup>			Outpatient rehabilitation <sup>3</sup>		
	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
<b>Establishment characteristic</b>									
Education and health services .....	30	30	—	30	30	30	30	30	30
Educational services .....	30	30	—	30	30	30	30	30	24
Junior colleges, colleges, and universities .....	30	30	30	30	30	30	50	—	60
Health care and social assistance .....	30	30	—	30	30	30	30	30	30
Leisure and hospitality .....	30	30	—	30	30	30	30	30	—
Accommodation and food services .....	30	30	—	30	30	—	30	30	—
Other services .....	30	30	—	30	30	—	30	30	—
1 to 99 workers .....	30	30	30	30	30	30	30	30	30
1 to 49 workers .....	30	30	30	30	30	30	30	30	30
50 to 99 workers .....	30	30	30	30	30	30	30	30	30
100 workers or more .....	30	30	30	30	30	30	30	30	30
100 to 499 workers .....	30	30	30	30	30	30	30	30	26
500 workers or more .....	30	30	30	30	30	30	30	30	—
<b>Geographic area</b>									
New England .....	30	30	30	30	30	30	30	30	24
Middle Atlantic .....	—	—	—	30	30	30	60	50	60
East North Central .....	30	30	30	30	30	30	30	30	25
West North Central .....	30	30	—	30	30	—	30	30	26
South Atlantic .....	30	30	30	30	30	30	30	30	30
East South Central .....	30	30	30	30	30	30	30	30	25
West South Central .....	30	30	30	30	30	30	30	30	—
Mountain .....	30	30	30	30	30	30	24	24	—
Pacific .....	30	30	30	30	30	—	30	30	—

<sup>1</sup> Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

<sup>2</sup> Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

<sup>3</sup> Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

<sup>4</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: 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).

**Table 39. Dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>	Orthodontia		
				Total	Employee and dependent	Dependent only
All workers .....	100	100	97	72	37	35
<b>Worker characteristic</b>						
Management, professional, and related .....	100	100	97	73	40	33
Management, business, and financial .....	100	100	97	75	40	35
Professional and related .....	100	100	97	72	39	32
Service .....	100	100	98	66	27	39
Sales and office .....	100	100	98	72	38	34
Sales and related .....	100	100	97	57	36	20
Office and administrative support .....	100	100	98	79	38	41
Natural resources, construction, and maintenance	100	100	93	71	37	34
Construction, extraction, farming, fishing, and forestry .....	100	100	93	62	27	35
Installation, maintenance, and repair .....	100	100	93	80	46	34
Production, transportation, and material moving ...	100	100	97	75	36	40
Production .....	100	100	97	75	32	43
Transportation and material moving .....	100	100	98	76	41	35
Full time .....	100	100	97	72	37	35
Part time .....	100	100	97	76	31	45
Union .....	100	100	98	76	40	36
Nonunion .....	100	100	97	71	36	35
Average wage within the following percentiles: <sup>4</sup>						
Less than 10 .....	100	100	97	71	29	42
10 to under 25 .....	100	100	98	63	31	32
25 to under 50 .....	100	100	97	73	34	39
50 to under 75 .....	100	100	97	71	33	38
75 to under 90 .....	100	100	97	74	41	33
90 or greater .....	100	100	95	75	44	31
<b>Establishment characteristic</b>						
Goods-producing industries .....	100	100	95	76	35	41
Construction .....	100	100	91	58	24	34
Manufacturing .....	100	100	97	82	39	42
Service-providing industries .....	100	100	98	71	37	34
Trade, transportation, and utilities .....	100	100	96	67	40	27
Wholesale trade .....	100	100	91	64	36	27
Retail trade .....	100	100	97	57	37	20
Transportation and warehousing .....	100	100	100	90	53	37
Utilities .....	100	100	96	82	37	45
Information .....	100	100	99	84	67	17
Financial activities .....	100	100	97	82	40	42
Finance and insurance .....	100	100	97	83	44	39
Credit intermediation and related activities	100	100	97	83	31	52
Insurance carriers and related activities ...	100	100	98	81	50	32
Real estate and rental and leasing .....	100	100	95	79	—	—
Professional and business services .....	100	100	100	69	36	33
Professional and technical services .....	100	100	100	79	51	28
Administrative and waste services .....	100	100	100	58	—	—

See footnotes at end of table.

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

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

Characteristic	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>	Orthodontia		
				Total	Employee and dependent	Dependent only
<b>Establishment characteristic</b>						
Education and health services .....	100	100	97	71	31	41
Educational services .....	99	99	96	76	51	26
Junior colleges, colleges, and universities .....	99	99	95	76	43	34
Health care and social assistance .....	100	100	97	70	27	43
Leisure and hospitality .....	100	100	100	60	22	37
Accommodation and food services .....	100	100	100	54	—	—
Other services .....	100	100	100	63	—	—
1 to 99 workers .....	100	100	99	63	34	29
1 to 49 workers .....	100	100	98	63	35	28
50 to 99 workers .....	100	100	99	63	32	32
100 workers or more .....	100	100	96	77	38	38
100 to 499 workers .....	100	100	96	73	38	35
500 workers or more .....	100	100	97	81	39	42
<b>Geographic area</b>						
New England .....	100	100	96	71	37	33
Middle Atlantic .....	100	100	96	72	35	38
East North Central .....	100	100	97	74	38	36
West North Central .....	100	100	98	75	33	42
South Atlantic .....	100	100	95	67	34	32
East South Central .....	100	100	97	74	30	44
West South Central .....	100	100	99	73	39	34
Mountain .....	100	100	98	84	41	43
Pacific .....	100	100	98	69	39	30

<sup>1</sup> Preventative services include dental exams, cleanings, and other preventive care.

<sup>2</sup> Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

<sup>3</sup> Major services include dental procedures such as crowns and prosthetics.

<sup>4</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).

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

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

Characteristic	Preventive services <sup>1</sup>				Basic services <sup>3</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
All workers .....	13	87	-	-	2	98	-	-
<b>Worker characteristic</b>								
Management, professional, and related .....	13	87	-	-	-	99	-	( 5 )
Management, business, and financial .....	10	90	-	-	-	98	-	-
Professional and related .....	15	85	-	-	-	99	-	( 5 )
Service .....	22	78	-	-	-	99	-	-
Sales and office .....	12	88	-	-	2	98	-	-
Sales and related .....	13	87	-	-	-	97	-	( 5 )
Office and administrative support .....	12	88	-	-	-	98	-	( 5 )
Natural resources, construction, and maintenance	12	88	-	-	-	96	-	-
Construction, extraction, farming, fishing, and forestry .....	12	88	-	-	-	97	-	-
Installation, maintenance, and repair .....	12	88	-	-	-	96	-	-
Production, transportation, and material moving ...	7	93	-	-	-	99	-	-
Production .....	6	94	-	-	-	99	-	-
Transportation and material moving .....	7	93	-	-	-	99	-	-
Full time .....	13	87	-	-	2	98	-	-
Part time .....	11	89	-	-	-	96	-	-
Union .....	13	87	-	-	-	97	-	-
Nonunion .....	13	87	-	-	1	99	-	-
Average wage within the following percentiles: <sup>6</sup>								
Less than 10 .....	-	86	-	-	-	93	-	-
10 to under 25 .....	-	81	-	-	-	99	-	-
25 to under 50 .....	10	90	-	-	2	98	-	-
50 to under 75 .....	11	89	-	-	-	98	-	( 5 )
75 to under 90 .....	12	88	-	-	-	98	-	( 5 )
90 or greater .....	15	85	-	-	-	98	-	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	10	90	-	-	-	97	-	-
Construction .....	18	82	-	-	-	93	-	-
Manufacturing .....	7	93	-	-	-	99	-	-
Service-providing industries .....	13	87	-	-	1	99	-	-
Trade, transportation, and utilities .....	11	89	-	-	3	97	-	-
Wholesale trade .....	14	86	-	-	-	97	-	-
Retail trade .....	13	87	-	-	-	96	-	-
Transportation and warehousing .....	-	96	-	-	-	100	-	-
Utilities .....	-	90	-	-	-	97	-	-
Information .....	-	89	-	-	-	100	-	-
Financial activities .....	15	85	-	-	2	98	-	-
Finance and insurance .....	14	86	-	-	2	98	-	-
Credit intermediation and related activities	18	82	-	-	2	98	-	-
Insurance carriers and related activities ....	12	88	-	-	-	98	-	-
Real estate and rental and leasing .....	-	78	-	-	-	100	-	-
Professional and business services .....	14	86	-	-	-	99	-	-
Professional and technical services .....	14	86	-	-	-	99	-	-
Administrative and waste services .....	-	87	-	-	-	100	-	-

See footnotes at end of table.

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

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

Characteristic	Preventive services <sup>1</sup>				Basic services <sup>3</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
<b>Establishment characteristic</b>								
Education and health services .....	10	90	—	—	—	99	—	( <sup>5</sup> )
Educational services .....	—	85	—	1	—	98	—	1
Junior colleges, colleges, and universities .....	—	90	—	1	—	98	—	1
Health care and social assistance .....	9	91	—	—	—	99	—	—
Leisure and hospitality .....	—	75	—	—	—	100	—	—
Accommodation and food services .....	—	77	—	—	—	100	—	—
Other services .....	—	62	—	—	—	100	—	—
1 to 99 workers .....	12	88	—	—	—	99	—	( <sup>5</sup> )
1 to 49 workers .....	13	87	—	—	—	99	—	—
50 to 99 workers .....	8	92	—	—	—	99	—	( <sup>5</sup> )
100 workers or more .....	13	87	—	—	2	98	—	—
100 to 499 workers .....	14	86	—	—	2	98	—	—
500 workers or more .....	12	88	—	—	—	98	—	—
<b>Geographic area</b>								
New England .....	10	90	—	—	—	98	—	—
Middle Atlantic .....	10	90	—	—	—	97	—	—
East North Central .....	18	82	—	—	—	99	—	( <sup>5</sup> )
West North Central .....	—	89	—	—	—	99	—	—
South Atlantic .....	—	86	—	—	—	100	—	—
East South Central .....	—	94	—	—	—	98	—	—
West South Central .....	10	90	—	—	—	96	—	( <sup>5</sup> )
Mountain .....	—	84	—	—	—	97	—	—
Pacific .....	12	88	—	—	—	99	—	—

See footnotes at end of table.



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

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

Characteristic	Major services <sup>4</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
All workers .....	—	97	3	—
<b>Worker characteristic</b>				
Management, professional, and related .....	—	97	3	—
Management, business, and financial .....	—	97	3	—
Professional and related .....	—	97	3	—
Service .....	—	98	—	—
Sales and office .....	—	98	2	—
Sales and related .....	—	97	—	( <sup>5</sup> )
Office and administrative support .....	—	98	—	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	—	93	—	—
Construction, extraction, farming, fishing, and forestry .....	—	93	—	—
Installation, maintenance, and repair .....	—	93	—	—
Production, transportation, and material moving ...	—	97	—	1
Production .....	—	97	—	2
Transportation and material moving .....	—	98	—	—
Full time .....	—	97	3	—
Part time .....	—	97	—	( <sup>5</sup> )
Union .....	—	97	—	—
Nonunion .....	—	97	3	—
Average wage within the following percentiles: <sup>6</sup>				
Less than 10 .....	—	97	—	—
10 to under 25 .....	—	98	—	1
25 to under 50 .....	—	97	2	—
50 to under 75 .....	—	97	2	—
75 to under 90 .....	—	97	2	—
90 or greater .....	—	95	5	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	95	—	1
Construction .....	—	91	—	—
Manufacturing .....	—	97	—	1
Service-providing industries .....	—	98	2	—
Trade, transportation, and utilities .....	—	96	4	—
Wholesale trade .....	—	91	9	—
Retail trade .....	—	97	—	( <sup>5</sup> )
Transportation and warehousing .....	—	100	—	—
Utilities .....	—	95	—	—
Information .....	—	99	—	—
Financial activities .....	—	97	—	( <sup>5</sup> )
Finance and insurance .....	—	97	—	( <sup>5</sup> )
Credit intermediation and related activities .....	—	96	—	—
Insurance carriers and related activities .....	—	98	—	—
Real estate and rental and leasing .....	—	95	—	—
Professional and business services .....	—	100	—	—
Professional and technical services .....	—	100	—	—
Administrative and waste services .....	—	100	—	—

See footnotes at end of table.

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

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

Characteristic	Major services <sup>4</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
<b>Establishment characteristic</b>				
Education and health services .....	—	97	3	—
Educational services .....	—	96	3	—
Junior colleges, colleges, and universities .....	—	95	4	—
Health care and social assistance .....	—	97	—	—
Leisure and hospitality .....	—	100	—	—
Accommodation and food services .....	—	100	—	—
Other services .....	—	100	—	—
1 to 99 workers .....	—	98	—	( <sup>5</sup> )
1 to 49 workers .....	—	98	—	—
50 to 99 workers .....	—	98	—	( <sup>5</sup> )
100 workers or more .....	—	96	3	—
100 to 499 workers .....	—	96	4	—
500 workers or more .....	—	97	3	—
<b>Geographic area</b>				
New England .....	—	96	—	—
Middle Atlantic .....	—	95	4	—
East North Central .....	—	97	—	1
West North Central .....	—	98	—	—
South Atlantic .....	—	95	—	( <sup>5</sup> )
East South Central .....	—	97	—	—
West South Central .....	—	99	—	( <sup>5</sup> )
Mountain .....	—	98	—	—
Pacific .....	—	98	—	( <sup>5</sup> )

<sup>1</sup> Preventative services include dental exams, cleanings, and other preventive care.

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

<sup>3</sup> Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

<sup>4</sup> Major services include dental procedures such as crowns and prosthetics.

<sup>5</sup> Less than 0.5 percent.

<sup>6</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).

**Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Employee and dependent				Median percent of covered charges <sup>2</sup>
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	
All workers .....	—	37	62	—	50
<b>Worker characteristic</b>					
Management, professional, and related .....	—	40	59	—	50
Management, business, and financial .....	—	40	57	—	50
Professional and related .....	—	39	60	—	50
Service .....	—	27	73	—	50
Sales and office .....	—	38	60	—	50
Sales and related .....	—	36	60	—	50
Office and administrative support .....	—	38	60	—	50
Natural resources, construction, and maintenance .....	—	37	63	—	50
Construction, extraction, farming, fishing, and forestry .....	—	27	73	—	—
Installation, maintenance, and repair .....	—	46	53	—	50
Production, transportation, and material moving ...	—	36	63	—	50
Production .....	—	32	66	—	50
Transportation and material moving .....	—	41	59	—	50
Full time .....	—	37	62	—	50
Part time .....	—	31	67	—	50
Union .....	—	40	60	—	50
Nonunion .....	—	36	62	—	50
Average wage within the following percentiles: <sup>3</sup>					
Less than 10 .....	—	29	71	—	50
10 to under 25 .....	—	31	67	—	50
25 to under 50 .....	—	34	65	—	50
50 to under 75 .....	—	33	66	—	50
75 to under 90 .....	—	41	58	—	50
90 or greater .....	—	44	54	—	50
<b>Establishment characteristic</b>					
Goods-producing industries .....	—	35	63	—	50
Construction .....	—	24	73	—	—
Manufacturing .....	—	39	59	—	50
Service-providing industries .....	—	37	62	—	50
Trade, transportation, and utilities .....	—	40	58	—	50
Wholesale trade .....	—	36	64	—	50
Retail trade .....	—	37	58	—	50
Transportation and warehousing .....	—	53	47	—	50
Utilities .....	—	37	60	—	50
Information .....	—	67	33	—	50
Financial activities .....	—	40	57	—	50
Finance and insurance .....	—	44	53	—	50
Credit intermediation and related activities .....	—	31	66	—	50
Insurance carriers and related activities ....	—	50	47	—	50
Real estate and rental and leasing .....	—	—	71	3	50
Professional and business services .....	—	36	64	—	50
Professional and technical services .....	—	51	49	—	50
Administrative and waste services .....	—	30	70	—	50

See footnotes at end of table.

**Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Employee and dependent				Median percent of covered charges <sup>2</sup>
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	
<b>Establishment characteristic</b>					
Education and health services .....	—	31	69	—	50
Educational services .....	—	51	48	—	50
Junior colleges, colleges, and universities .....	—	43	56	—	50
Health care and social assistance .....	—	27	73	—	50
Leisure and hospitality .....	—	22	78	—	50
Accommodation and food services .....	—	22	78	—	50
Other services .....	—	—	67	—	—
1 to 99 workers .....	—	34	65	—	50
1 to 49 workers .....	—	35	63	—	50
50 to 99 workers .....	—	32	68	—	50
100 workers or more .....	—	38	61	—	50
100 to 499 workers .....	—	38	61	—	50
500 workers or more .....	—	39	61	—	50
<b>Geographic area</b>					
New England .....	—	37	63	—	50
Middle Atlantic .....	—	35	64	—	50
East North Central .....	—	38	59	—	50
West North Central .....	—	33	66	—	50
South Atlantic .....	—	34	65	—	50
East South Central .....	—	30	70	—	50
West South Central .....	—	39	61	—	50
Mountain .....	—	41	59	—	50
Pacific .....	—	39	59	—	50

See footnotes at end of table.

**Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Dependent only				Median percent of covered charges <sup>2</sup>	Median lifetime maximum <sup>2</sup>
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable		
All workers .....	—	35	63	—	50	\$1,500
<b>Worker characteristic</b>						
Management, professional, and related .....	—	33	66	—	50	1,500
Management, business, and financial .....	—	35	63	—	50	1,500
Professional and related .....	—	32	67	—	50	1,500
Service .....	—	39	61	—	50	1,000
Sales and office .....	—	34	64	—	50	1,500
Sales and related .....	—	20	76	—	50	—
Office and administrative support .....	—	41	58	—	50	1,500
Natural resources, construction, and maintenance .....	—	34	65	—	50	1,500
Construction, extraction, farming, fishing, and forestry .....	—	35	65	—	50	1,500
Installation, maintenance, and repair .....	—	34	65	—	50	1,500
Production, transportation, and material moving ...	—	40	59	—	50	1,500
Production .....	—	43	55	—	50	1,500
Transportation and material moving .....	—	35	65	—	50	1,500
Full time .....	—	35	64	—	50	1,500
Part time .....	—	45	53	—	50	—
Union .....	—	36	64	—	50	1,500
Nonunion .....	—	35	63	—	50	1,500
Average wage within the following percentiles: <sup>3</sup>						
Less than 10 .....	—	42	58	—	50	1,000
10 to under 25 .....	—	32	66	—	50	—
25 to under 50 .....	—	39	59	—	50	1,500
50 to under 75 .....	—	38	61	—	50	1,500
75 to under 90 .....	—	33	66	—	50	1,500
90 or greater .....	—	31	68	—	50	1,500
<b>Establishment characteristic</b>						
Goods-producing industries .....	—	41	57	—	50	1,500
Construction .....	—	34	63	—	50	1,500
Manufacturing .....	—	42	56	—	50	1,500
Service-providing industries .....	—	34	65	—	50	1,500
Trade, transportation, and utilities .....	—	27	71	—	50	1,500
Wholesale trade .....	—	27	73	—	50	1,500
Retail trade .....	—	20	76	—	50	1,000
Transportation and warehousing .....	—	37	63	—	50	1,750
Utilities .....	—	45	52	—	50	1,500
Information .....	—	17	83	—	50	1,500
Financial activities .....	—	42	55	—	50	1,500
Finance and insurance .....	—	39	58	—	50	1,500
Credit intermediation and related activities .....	—	52	45	—	50	1,500
Insurance carriers and related activities .....	—	32	65	—	50	1,500
Real estate and rental and leasing .....	—	53	44	—	50	—
Professional and business services .....	—	33	66	—	50	1,500
Professional and technical services .....	—	28	72	—	50	1,500
Administrative and waste services .....	—	—	73	—	50	1,500

See footnotes at end of table.

**Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Dependent only				Median percent of covered charges <sup>2</sup>	Median lifetime maximum <sup>2</sup>
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable		
<b>Establishment characteristic</b>						
Education and health services .....	—	41	59	—	50	—
Educational services .....	—	26	73	—	50	\$1,400
Junior colleges, colleges, and universities .....	—	34	65	—	50	1,500
Health care and social assistance .....	—	43	57	—	50	—
Leisure and hospitality .....	—	37	63	—	50	1,500
Accommodation and food services .....	—	—	68	—	50	1,500
Other services .....	—	—	70	—	50	1,000
1 to 99 workers .....	—	29	69	—	50	1,250
1 to 49 workers .....	—	28	70	—	50	1,250
50 to 99 workers .....	—	32	67	—	50	1,200
100 workers or more .....	—	38	61	—	50	1,500
100 to 499 workers .....	—	35	64	—	50	1,500
500 workers or more .....	—	42	57	—	50	1,500
<b>Geographic area</b>						
New England .....	—	33	67	—	50	—
Middle Atlantic .....	—	38	61	—	50	1,500
East North Central .....	—	36	62	—	50	1,500
West North Central .....	—	42	57	—	50	1,000
South Atlantic .....	—	32	67	—	50	1,500
East South Central .....	—	44	56	—	50	1,500
West South Central .....	—	34	66	—	50	1,500
Mountain .....	—	43	57	—	50	1,500
Pacific .....	—	30	69	—	50	1,500

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

<sup>2</sup> Medians include only those plans that have the specified provision.

<sup>3</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).

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

(Includes all workers participating in dental care plans)

Characteristic	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>
All workers .....	100	80	50
<b>Worker characteristic</b>			
Management, professional, and related .....	100	80	50
Management, business, and financial .....	100	80	50
Professional and related .....	100	80	50
Service .....	100	80	50
Sales and office .....	100	80	50
Sales and related .....	100	80	50
Office and administrative support .....	100	80	50
Natural resources, construction, and maintenance .....	100	80	50
Construction, extraction, farming, fishing, and forestry .....	100	80	60
Installation, maintenance, and repair .....	100	80	50
Production, transportation, and material moving ...	100	80	50
Production .....	100	80	50
Transportation and material moving .....	100	80	50
Full time .....	100	80	50
Part time .....	100	80	50
Union .....	100	80	50
Nonunion .....	100	80	50
Average wage within the following percentiles: <sup>4</sup>			
Less than 10 .....	100	80	50
10 to under 25 .....	100	80	50
25 to under 50 .....	100	80	50
50 to under 75 .....	100	80	50
75 to under 90 .....	100	80	50
90 or greater .....	100	80	50
<b>Establishment characteristic</b>			
Goods-producing industries .....	100	80	50
Construction .....	100	80	50
Manufacturing .....	100	80	50
Service-providing industries .....	100	80	50
Trade, transportation, and utilities .....	100	80	50
Wholesale trade .....	100	80	50
Retail trade .....	100	80	50
Transportation and warehousing .....	100	80	50
Utilities .....	100	80	50
Information .....	100	80	50
Financial activities .....	100	80	50
Finance and insurance .....	100	80	50
Credit intermediation and related activities .....	100	80	50
Insurance carriers and related activities ....	100	80	50
Real estate and rental and leasing .....	100	80	50
Professional and business services .....	100	80	50
Professional and technical services .....	100	80	50
Administrative and waste services .....	100	80	50
Education and health services .....	100	80	50
Educational services .....	100	80	50
Junior colleges, colleges, and universities .....	100	80	50

See footnotes at end of table.

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

(Includes all workers participating in dental care plans)

Characteristic	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>
<b>Establishment characteristic</b>			
Health care and social assistance .....	100	80	50
Leisure and hospitality .....	100	80	50
Accommodation and food services .....	100	80	50
Other services .....	100	80	50
1 to 99 workers .....	100	80	50
1 to 49 workers .....	100	80	50
50 to 99 workers .....	100	80	50
100 workers or more .....	100	80	50
100 to 499 workers .....	100	80	50
500 workers or more .....	100	80	50
<b>Geographic area</b>			
New England .....	100	80	50
Middle Atlantic .....	100	80	50
East North Central .....	100	80	50
West North Central .....	100	80	50
South Atlantic .....	100	80	50
East South Central .....	100	80	50
West South Central .....	100	80	50
Mountain .....	100	80	50
Pacific .....	100	80	50

<sup>1</sup> Preventative services include dental exams, cleanings, and other preventive care.

<sup>2</sup> Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

<sup>3</sup> Major services include dental procedures such as crowns and prosthetics.

<sup>4</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: 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).



**Table 43. Dental care benefits: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

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

Characteristic	Total	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 .....	100	72	\$25	\$50	\$50	\$50	\$50	26	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	71	25	50	50	50	50	28	2
Management, business, and financial .....	100	71	25	50	50	50	50	26	2
Professional and related .....	100	70	25	50	50	50	50	29	1
Service .....	100	67	25	25	50	50	50	31	1
Sales and office .....	100	75	25	50	50	50	50	22	3
Sales and related .....	100	77	50	50	50	50	50	20	3
Office and administrative support .....	100	75	25	50	50	50	50	23	2
Natural resources, construction, and maintenance	100	66	25	30	50	50	60	31	3
Construction, extraction, farming, fishing, and forestry .....	100	56	25	25	50	50	50	40	3
Installation, maintenance, and repair .....	100	74	25	50	50	50	75	23	3
Production, transportation, and material moving ...	100	77	25	50	50	50	50	20	3
Production .....	100	78	25	25	50	50	50	19	4
Transportation and material moving .....	100	75	25	50	50	50	50	23	2
Full time .....	100	72	25	50	50	50	50	25	2
Part time .....	100	67	25	50	50	50	50	29	4
Union .....	100	58	25	25	50	50	50	40	2
Nonunion .....	100	75	25	50	50	50	50	22	2
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	66	25	50	50	50	50	27	7
10 to under 25 .....	100	79	25	50	50	50	50	–	–
25 to under 50 .....	100	74	25	50	50	50	50	25	2
50 to under 75 .....	100	73	25	30	50	50	50	25	3
75 to under 90 .....	100	70	25	50	50	50	50	29	2
90 or greater .....	100	71	25	50	50	50	50	28	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	74	25	25	50	50	50	24	2
Construction .....	100	61	25	25	50	50	50	36	3
Manufacturing .....	100	78	25	25	50	50	50	20	2
Service-providing industries .....	100	72	25	50	50	50	50	26	2
Trade, transportation, and utilities .....	100	78	25	50	50	50	50	19	3
Wholesale trade .....	100	74	25	50	50	50	50	26	( <sup>3</sup> )
Retail trade .....	100	77	25	50	50	50	50	18	5
Transportation and warehousing .....	100	88	25	50	50	50	60	–	–
Utilities .....	100	77	25	25	50	50	50	23	1
Information .....	100	72	25	50	50	50	50	28	( <sup>3</sup> )
Financial activities .....	100	75	25	50	50	50	60	22	3
Finance and insurance .....	100	78	25	50	50	50	60	20	3
Credit intermediation and related activities	100	73	25	50	50	50	50	24	3
Insurance carriers and related activities ....	100	80	25	50	50	50	75	17	3
Real estate and rental and leasing .....	100	65	50	50	50	50	75	30	5
Professional and business services .....	100	73	25	50	50	50	50	25	2
Professional and technical services .....	100	67	25	50	50	50	50	31	1
Administrative and waste services .....	100	77	25	25	50	50	50	–	–

See footnotes at end of table.

**Table 43. Dental care benefits: Amount of annual individual deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Total	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		
<b>Establishment characteristic</b>									
Education and health services .....	100	62	\$25	\$25	\$50	\$50	\$50	37	1
Educational services .....	100	66	25	50	50	50	75	32	3
Junior colleges, colleges, and universities .....	100	65	25	50	50	50	50	34	1
Health care and social assistance .....	100	62	25	25	50	50	50	38	1
Leisure and hospitality .....	100	62	50	50	50	50	50	36	2
Accommodation and food services .....	100	59	25	50	50	50	50	39	—
Other services .....	100	72	25	25	50	50	50	—	—
1 to 99 workers .....	100	71	25	50	50	50	50	26	4
1 to 49 workers .....	100	71	25	50	50	50	50	24	5
50 to 99 workers .....	100	70	25	50	50	50	75	29	1
100 workers or more .....	100	73	25	50	50	50	50	26	2
100 to 499 workers .....	100	76	25	50	50	50	50	22	2
500 workers or more .....	100	69	25	25	50	50	50	30	1
<b>Geographic area</b>									
New England .....	100	74	25	50	50	50	50	—	—
Middle Atlantic .....	100	62	25	25	50	50	50	34	4
East North Central .....	100	65	25	50	50	50	50	32	3
West North Central .....	100	75	25	25	50	50	50	24	2
South Atlantic .....	100	81	25	50	50	50	50	17	2
East South Central .....	100	83	25	30	50	50	50	—	—
West South Central .....	100	74	25	50	50	50	50	25	1
Mountain .....	100	75	25	50	50	50	50	20	5
Pacific .....	100	74	25	50	50	50	50	25	1

<sup>1</sup> 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.

<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.

<sup>3</sup> Less than 0.5 percent.

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).

**Table 44. Dental care benefits: Amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

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

Characteristic	Total	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 .....	100	56	\$75	\$100	\$150	\$150	\$150	41	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	56	75	100	150	150	150	43	2
Management, business, and financial .....	100	55	75	100	150	150	150	42	2
Professional and related .....	100	56	75	100	150	150	150	43	1
Service .....	100	46	50	75	150	150	150	53	1
Sales and office .....	100	61	75	100	150	150	150	36	3
Sales and related .....	100	61	75	100	150	150	150	36	3
Office and administrative support .....	100	61	75	100	150	150	150	36	2
Natural resources, construction, and maintenance	100	47	75	100	150	150	200	50	3
Construction, extraction, farming, fishing, and forestry .....	100	38	50	75	150	150	150	59	3
Installation, maintenance, and repair .....	100	55	90	100	150	150	225	42	3
Production, transportation, and material moving ...	100	62	75	100	150	150	150	35	3
Production .....	100	65	75	75	150	150	150	31	4
Transportation and material moving .....	100	57	100	125	150	150	200	42	2
Full time .....	100	56	75	100	150	150	150	41	2
Part time .....	100	55	75	150	150	150	150	42	4
Union .....	100	39	75	75	125	150	150	59	2
Nonunion .....	100	60	75	100	150	150	150	37	2
Average wage within the following percentiles: <sup>2</sup>									
Less than 10 .....	100	33	50	100	150	150	150	60	7
10 to under 25 .....	100	51	75	100	150	150	200	47	—
25 to under 50 .....	100	63	75	100	150	150	150	36	2
50 to under 75 .....	100	59	75	75	150	150	150	38	3
75 to under 90 .....	100	53	75	90	150	150	150	45	2
90 or greater .....	100	53	75	100	150	150	150	46	2
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	59	75	75	150	150	150	39	2
Construction .....	100	40	50	75	150	150	200	57	3
Manufacturing .....	100	66	75	75	150	150	150	32	2
Service-providing industries .....	100	56	75	100	150	150	150	42	2
Trade, transportation, and utilities .....	100	60	75	100	150	150	225	36	3
Wholesale trade .....	100	61	50	100	150	150	200	38	( <sup>3</sup> )
Retail trade .....	100	62	75	100	150	150	200	33	5
Transportation and warehousing .....	100	58	100	100	150	225	240	40	—
Utilities .....	100	52	75	75	150	150	200	48	1
Information .....	100	58	75	100	150	150	150	42	( <sup>3</sup> )
Financial activities .....	100	64	75	150	150	150	150	33	3
Finance and insurance .....	100	65	75	150	150	150	150	32	3
Credit intermediation and related activities	100	58	75	150	150	150	150	39	3
Insurance carriers and related activities ....	100	74	75	150	150	150	150	23	3
Real estate and rental and leasing .....	100	57	150	150	150	150	225	38	5
Professional and business services .....	100	52	75	100	150	150	150	46	2
Professional and technical services .....	100	43	75	150	150	150	240	56	1
Administrative and waste services .....	100	51	75	75	150	150	150	46	—

See footnotes at end of table.

**Table 44. Dental care benefits: Amount of annual family deductible,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Total	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		
<b>Establishment characteristic</b>									
Education and health services .....	100	56	\$50	\$75	\$150	\$150	\$150	43	1
Educational services .....	100	53	100	100	150	150	150	44	3
Junior colleges, colleges, and universities .....	100	51	75	100	150	150	150	48	1
Health care and social assistance .....	100	57	50	75	150	150	150	42	1
Leisure and hospitality .....	100	28	75	100	150	150	150	70	2
Accommodation and food services .....	100	—	—	—	—	—	—	79	—
Other services .....	100	49	75	75	150	150	150	41	—
1 to 99 workers .....	100	52	75	150	150	150	150	45	4
1 to 49 workers .....	100	52	75	100	150	150	150	43	5
50 to 99 workers .....	100	51	75	150	150	150	200	48	1
100 workers or more .....	100	59	75	75	150	150	150	40	2
100 to 499 workers .....	100	60	75	100	150	150	200	38	2
500 workers or more .....	100	57	75	75	150	150	150	41	1
<b>Geographic area</b>									
New England .....	100	63	75	100	150	150	150	36	—
Middle Atlantic .....	100	54	50	75	150	150	150	43	4
East North Central .....	100	53	75	100	150	150	150	44	3
West North Central .....	100	55	75	75	150	150	150	44	2
South Atlantic .....	100	64	75	100	150	150	150	34	2
East South Central .....	100	71	75	90	150	150	150	28	—
West South Central .....	100	54	50	100	150	150	150	45	1
Mountain .....	100	60	75	100	150	150	200	35	5
Pacific .....	100	52	75	75	150	150	200	47	1

<sup>1</sup> 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.

<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.

<sup>3</sup> Less than 0.5 percent.

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).

**Table 45. Dental care benefits: Amount of annual plan maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008**

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

Characteristic	Total	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 .....	100	88	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	10	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	85	1,000	1,000	1,500	1,500	2,000	11	5
Management, business, and financial .....	100	85	1,000	1,000	1,500	1,750	2,000	11	4
Professional and related .....	100	84	1,000	1,000	1,500	1,500	2,000	10	5
Service .....	100	89	1,000	1,000	1,500	1,500	2,000	—	—
Sales and office .....	100	89	1,000	1,000	1,300	1,500	2,000	10	1
Sales and related .....	100	90	1,000	1,000	1,000	1,500	1,500	9	1
Office and administrative support .....	100	88	1,000	1,000	1,500	1,500	2,000	10	2
Natural resources, construction, and maintenance .....	100	90	1,000	1,000	1,500	1,700	2,000	10	( <sup>2</sup> )
Construction, extraction, farming, fishing, and forestry .....	100	92	1,000	1,000	1,500	2,000	2,000	8	( <sup>2</sup> )
Installation, maintenance, and repair .....	100	89	1,000	1,000	1,500	1,500	2,000	11	( <sup>2</sup> )
Production, transportation, and material moving .....	100	92	1,000	1,000	1,500	2,000	2,500	6	2
Production .....	100	93	1,000	1,000	1,500	2,000	2,500	5	2
Transportation and material moving .....	100	91	750	1,000	1,250	1,500	2,500	—	—
Full time .....	100	88	1,000	1,000	1,500	1,500	2,000	9	2
Part time .....	100	87	1,000	1,000	1,000	1,500	2,000	12	2
Union .....	100	87	1,000	1,000	1,500	2,000	2,500	12	( <sup>2</sup> )
Nonunion .....	100	88	1,000	1,000	1,500	1,500	2,000	9	3
Average wage within the following percentiles: <sup>3</sup>									
Less than 10 .....	100	89	1,000	1,000	1,000	1,750	2,000	—	—
10 to under 25 .....	100	85	1,000	1,000	1,500	1,500	2,000	—	—
25 to under 50 .....	100	92	1,000	1,000	1,200	1,500	2,000	7	1
50 to under 75 .....	100	91	1,000	1,000	1,500	1,600	2,000	8	1
75 to under 90 .....	100	87	1,000	1,000	1,500	1,600	2,000	10	3
90 or greater .....	100	81	1,000	1,000	1,500	1,800	2,000	13	6
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	92	1,000	1,000	1,500	2,000	2,000	7	1
Construction .....	100	88	1,000	1,000	1,500	1,800	2,000	—	—
Manufacturing .....	100	94	1,000	1,000	1,500	2,000	2,250	—	—
Service-providing industries .....	100	87	1,000	1,000	1,500	1,500	2,000	10	3
Trade, transportation, and utilities .....	100	90	1,000	1,000	1,000	1,500	2,000	9	1
Wholesale trade .....	100	89	1,000	1,000	1,000	1,500	1,500	—	—
Retail trade .....	100	88	1,000	1,000	1,000	1,000	1,500	10	2
Transportation and warehousing .....	100	95	1,000	1,200	1,500	2,000	2,500	—	—
Utilities .....	100	87	750	1,000	1,500	2,000	2,000	—	—
Information .....	100	86	1,000	1,300	1,500	2,000	2,000	—	—
Financial activities .....	100	86	1,000	1,000	1,500	2,000	2,000	10	4
Finance and insurance .....	100	87	1,000	1,000	1,500	2,000	2,000	10	3
Credit intermediation and related activities .....	100	86	1,000	1,000	1,500	1,500	2,000	10	4
Insurance carriers and related activities .....	100	87	1,000	1,000	1,500	2,000	2,000	11	2
Real estate and rental and leasing .....	100	82	1,000	1,000	1,000	1,500	2,000	—	—
Professional and business services .....	100	79	1,000	1,200	1,500	2,000	2,000	15	6
Professional and technical services .....	100	71	1,000	1,000	1,500	1,500	2,000	18	12
Administrative and waste services .....	100	85	1,000	1,000	1,500	2,000	2,500	—	—

See footnotes at end of table.

**Table 45. Dental care benefits: Amount of annual plan maximum,<sup>1</sup> private industry workers, National Compensation Survey, 2008—Continued**

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

Characteristic	Total	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		
<b>Establishment characteristic</b>									
Education and health services .....	100	91	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	8	1
Educational services .....	100	86	1,000	1,000	1,500	1,500	2,000	13	( <sup>2</sup> )
Junior colleges, colleges, and universities .....	100	85	1,000	1,000	1,500	1,700	3,000	15	( <sup>2</sup> )
Health care and social assistance .....	100	92	1,000	1,000	1,000	1,500	1,500	7	1
Leisure and hospitality .....	100	87	1,000	1,500	1,500	2,000	2,000	—	—
Accommodation and food services .....	100	88	1,000	1,500	1,500	2,000	2,000	—	—
Other services .....	100	93	1,000	1,000	1,000	1,500	2,000	—	—
1 to 99 workers .....	100	90	1,000	1,000	1,200	1,500	2,000	8	2
1 to 49 workers .....	100	91	1,000	1,000	1,200	1,500	2,000	6	3
50 to 99 workers .....	100	89	1,000	1,000	1,200	1,500	2,000	—	—
100 workers or more .....	100	87	1,000	1,000	1,500	1,750	2,000	11	2
100 to 499 workers .....	100	87	1,000	1,000	1,500	1,500	2,000	9	4
500 workers or more .....	100	87	1,000	1,000	1,500	1,850	2,000	12	1
<b>Geographic area</b>									
New England .....	100	95	1,000	1,000	1,500	1,500	2,000	—	—
Middle Atlantic .....	100	86	1,000	1,000	1,500	2,000	2,000	12	2
East North Central .....	100	86	1,000	1,000	1,250	1,500	2,000	12	2
West North Central .....	100	94	1,000	1,000	1,000	1,500	2,000	5	1
South Atlantic .....	100	88	1,000	1,000	1,250	1,500	2,000	6	6
East South Central .....	100	91	1,000	1,000	1,500	1,600	2,000	—	—
West South Central .....	100	88	1,000	1,000	1,500	1,500	2,000	9	3
Mountain .....	100	92	1,000	1,000	1,500	1,500	2,000	—	—
Pacific .....	100	86	1,000	1,000	1,500	2,000	2,500	12	2

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5 percent.

<sup>3</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).

**Table 46. Vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008**

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

Characteristic	Eye exams	Glasses	Contact lenses <sup>1</sup>
All workers .....	99	100	88
<b>Worker characteristic</b>			
Management, professional, and related .....	99	99	86
Management, business, and financial .....	99	99	82
Professional and related .....	100	99	89
Service .....	100	100	85
Sales and office .....	99	100	93
Sales and related .....	100	100	98
Office and administrative support .....	99	100	91
Natural resources, construction, and maintenance .....	99	100	85
Construction, extraction, farming, fishing, and forestry .....	100	100	82
Installation, maintenance, and repair .....	99	99	87
Production, transportation, and material moving ...	99	100	91
Production .....	99	100	90
Transportation and material moving .....	99	100	92
Full time .....	99	100	88
Part time .....	100	100	93
Union .....	100	99	88
Nonunion .....	99	100	89
Average wage within the following percentiles: <sup>2</sup>			
Less than 10 .....	100	100	82
10 to under 25 .....	100	100	94
25 to under 50 .....	99	100	88
50 to under 75 .....	99	100	90
75 to under 90 .....	99	99	85
90 or greater .....	99	99	89
<b>Establishment characteristic</b>			
Goods-producing industries .....	99	100	89
Construction .....	100	100	84
Manufacturing .....	99	100	92
Service-providing industries .....	99	99	88
Trade, transportation, and utilities .....	99	99	90
Wholesale trade .....	100	100	86
Retail trade .....	100	100	94
Transportation and warehousing .....	100	100	93
Utilities .....	87	77	71
Information .....	100	100	97
Financial activities .....	98	100	88
Finance and insurance .....	98	100	93
Credit intermediation and related activities .....	98	100	92
Insurance carriers and related activities ....	100	100	93
Real estate and rental and leasing .....	100	100	73
Professional and business services .....	100	100	93
Professional and technical services .....	100	100	93
Administrative and waste services .....	100	100	97
Education and health services .....	99	99	81
Educational services .....	98	97	74
Junior colleges, colleges, and universities .....	98	96	77

See footnotes at end of table.

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

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

Characteristic	Eye exams	Glasses	Contact lenses <sup>1</sup>
<b>Establishment characteristic</b>			
Health care and social assistance .....	99	99	83
Leisure and hospitality .....	100	100	81
Accommodation and food services .....	100	100	78
Other services .....	100	100	75
1 to 99 workers .....	100	100	86
1 to 49 workers .....	99	100	86
50 to 99 workers .....	100	100	84
100 workers or more .....	99	99	90
100 to 499 workers .....	99	99	89
500 workers or more .....	99	99	91
<b>Geographic area</b>			
New England .....	99	100	78
Middle Atlantic .....	99	99	79
East North Central .....	99	100	91
West North Central .....	97	97	85
South Atlantic .....	99	100	92
East South Central .....	99	100	86
West South Central .....	98	100	84
Mountain .....	100	100	89
Pacific .....	100	100	96

<sup>1</sup> Includes plans that provide coverage for elective 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.

<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: 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).



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

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

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	21	78	-	-	9	90	-	-
<b>Worker characteristic</b>								
Management, professional, and related .....	20	79	( <sup>3</sup> )	( <sup>3</sup> )	7	92	-	-
Management, business, and financial .....	18	81	-	-	-	93	-	1
Professional and related .....	21	78	-	-	7	92	-	-
Service .....	17	83	-	-	-	86	-	-
Sales and office .....	24	75	-	-	10	90	-	-
Sales and related .....	-	88	-	-	-	91	-	-
Office and administrative support .....	30	69	-	-	-	90	-	( <sup>3</sup> )
Natural resources, construction, and maintenance .....	21	78	-	-	-	85	-	( <sup>3</sup> )
Construction, extraction, farming, fishing, and forestry .....	24	76	-	-	-	85	-	( <sup>3</sup> )
Installation, maintenance, and repair .....	19	80	-	-	-	85	-	( <sup>3</sup> )
Production, transportation, and material moving ...	22	77	-	-	8	91	-	-
Production .....	22	78	-	-	7	93	-	-
Transportation and material moving .....	23	77	-	-	-	89	-	( <sup>3</sup> )
Full time .....	21	78	-	-	8	91	-	-
Part time .....	20	80	-	-	-	77	-	-
Union .....	27	73	-	-	20	79	-	-
Nonunion .....	19	80	-	-	6	94	-	-
Average wage within the following percentiles: <sup>4</sup>								
Less than 10 .....	-	88	-	-	-	94	-	-
10 to under 25 .....	-	89	-	( <sup>3</sup> )	-	94	-	-
25 to under 50 .....	22	77	-	-	12	88	-	-
50 to under 75 .....	26	73	-	-	10	90	-	-
75 to under 90 .....	19	80	-	-	8	91	-	-
90 or greater .....	18	81	-	-	9	90	-	-
<b>Establishment characteristic</b>								
Goods-producing industries .....	23	76	-	-	9	91	-	-
Construction .....	20	80	-	-	-	88	-	-
Manufacturing .....	24	74	-	-	8	92	-	-
Service-providing industries .....	21	79	-	-	9	90	-	-
Trade, transportation, and utilities .....	15	84	-	-	-	93	-	1
Wholesale trade .....	-	90	-	-	-	97	-	-
Retail trade .....	-	90	-	-	-	97	-	-
Transportation and warehousing .....	-	66	-	-	-	80	-	-
Utilities .....	-	65	-	12	-	72	-	12
Information .....	-	75	-	-	-	91	-	-
Financial activities .....	15	83	-	-	7	93	-	-
Finance and insurance .....	14	84	-	-	9	91	-	-
Credit intermediation and related activities .....	-	85	-	-	-	94	-	-
Insurance carriers and related activities ....	-	84	-	-	-	89	-	-
Real estate and rental and leasing .....	-	80	-	-	-	98	-	-
Professional and business services .....	23	77	-	-	-	92	-	-
Professional and technical services .....	-	80	-	( <sup>3</sup> )	-	97	-	-
Administrative and waste services .....	-	87	-	-	-	87	-	-

See footnotes at end of table.

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

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

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Establishment characteristic</b>								
Education and health services .....	31	68	—	—	—	81	—	—
Educational services .....	—	90	—	—	—	90	—	—
Junior colleges, colleges, and universities	—	83	—	—	—	84	—	—
Health care and social assistance .....	35	64	—	—	—	79	—	—
Leisure and hospitality .....	—	87	—	—	—	89	—	—
Accommodation and food services .....	—	90	—	—	—	89	—	—
Other services .....	—	95	—	—	—	100	—	—
1 to 99 workers .....	20	80	—	—	—	93	—	—
1 to 49 workers .....	17	83	—	—	—	95	—	—
50 to 99 workers .....	25	75	—	—	—	90	—	—
100 workers or more .....	22	77	—	—	11	89	—	—
100 to 499 workers .....	18	81	—	—	11	88	—	—
500 workers or more .....	26	73	—	—	11	89	—	—
<b>Geographic area</b>								
New England .....	—	78	—	—	—	83	—	—
Middle Atlantic .....	30	69	—	—	15	84	—	—
East North Central .....	19	80	—	—	8	92	—	—
West North Central .....	—	84	—	3	—	88	—	2
South Atlantic .....	—	80	—	( <sup>3</sup> )	—	93	—	—
East South Central .....	—	78	—	1	—	98	—	—
West South Central .....	—	81	—	1	—	97	—	—
Mountain .....	—	89	—	—	—	96	—	—
Pacific .....	23	77	—	—	—	89	—	—

See footnotes at end of table.

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

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

Characteristic	Contact lenses <sup>2</sup>			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	4	84	9	3
<b>Worker characteristic</b>				
Management, professional, and related .....	4	82	10	3
Management, business, and financial .....	—	75	—	6
Professional and related .....	3	86	9	2
Service .....	—	82	—	1
Sales and office .....	—	90	6	—
Sales and related .....	—	95	—	2
Office and administrative support .....	—	88	8	—
Natural resources, construction, and maintenance .....	—	78	—	6
Construction, extraction, farming, fishing, and forestry .....	—	77	—	7
Installation, maintenance, and repair .....	—	78	—	6
Production, transportation, and material moving .....	—	87	—	3
Production .....	—	88	—	3
Transportation and material moving .....	—	86	—	2
Full time .....	3	85	9	3
Part time .....	—	80	—	1
Union .....	—	82	11	—
Nonunion .....	3	85	8	3
Average wage within the following percentiles: <sup>4</sup>				
Less than 10 .....	—	77	—	( <sup>3</sup> )
10 to under 25 .....	—	92	—	( <sup>3</sup> )
25 to under 50 .....	—	85	10	—
50 to under 75 .....	3	87	7	3
75 to under 90 .....	—	82	10	—
90 or greater .....	—	82	9	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	—	85	—	4
Construction .....	—	78	—	5
Manufacturing .....	—	88	—	2
Service-providing industries .....	4	84	9	3
Trade, transportation, and utilities .....	—	85	—	5
Wholesale trade .....	—	81	—	10
Retail trade .....	—	91	—	1
Transportation and warehousing .....	—	87	—	—
Utilities .....	—	71	—	12
Information .....	—	91	—	1
Financial activities .....	—	87	—	6
Finance and insurance .....	—	93	—	2
Credit intermediation and related activities .....	—	92	—	1
Insurance carriers and related activities .....	—	93	—	5
Real estate and rental and leasing .....	—	71	—	18
Professional and business services .....	—	89	—	1
Professional and technical services .....	—	93	—	—
Administrative and waste services .....	—	90	—	—

See footnotes at end of table.

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

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

Characteristic	Contact lenses <sup>2</sup>			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Establishment characteristic</b>				
Education and health services .....	—	77	—	2
Educational services .....	—	70	—	1
Junior colleges, colleges, and universities .....	—	70	21	—
Health care and social assistance .....	—	78	—	2
Leisure and hospitality .....	—	78	—	1
Accommodation and food services .....	—	78	—	1
Other services .....	—	75	—	—
1 to 99 workers .....	—	83	12	—
1 to 49 workers .....	—	83	—	3
50 to 99 workers .....	—	82	—	1
100 workers or more .....	5	85	7	3
100 to 499 workers .....	—	85	7	—
500 workers or more .....	5	86	7	2
<b>Geographic area</b>				
New England .....	—	77	—	3
Middle Atlantic .....	—	76	16	—
East North Central .....	—	87	—	2
West North Central .....	—	72	—	2
South Atlantic .....	—	89	—	2
East South Central .....	—	84	—	1
West South Central .....	—	83	—	1
Mountain .....	—	87	—	7
Pacific .....	—	90	—	2

<sup>1</sup> Includes plans subject to copayment, cash allowance, and retail discount.

<sup>2</sup> Includes plans that provide coverage for elective 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.

<sup>3</sup> Less than 0.5 percent.

<sup>4</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).