

**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).