

**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).