

**Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers .....	1.1	1.1	—	—
<b>Worker characteristic</b>				
Management, professional, and related .....	1.6	1.7	—	—
Management, business, and financial .....	1.7	1.8	—	—
Professional and related .....	2.2	2.3	—	—
Service .....	3.1	3.1	—	—
Sales and office .....	1.8	1.8	—	—
Sales and related .....	2.0	2.1	—	—
Office and administrative support .....	2.2	2.3	—	—
Natural resources, construction, and maintenance .....	2.4	2.4	—	—
Construction, extraction, farming, fishing, and forestry .....	2.9	2.9	—	—
Installation, maintenance, and repair .....	3.6	3.6	—	—
Production, transportation, and material moving .....	1.8	1.7	—	—
Production .....	2.2	2.2	—	—
Transportation and material moving .....	2.4	2.4	—	—
Full time .....	1.2	1.2	—	—
Part time .....	3.5	3.6	—	—
Union .....	2.7	2.7	—	—
Nonunion .....	1.3	1.3	—	—
Average wage within the following percentiles: <sup>2</sup>				
Less than 10 .....	—	4.6	—	—
10 to under 25 .....	2.7	2.7	—	—
25 to under 50 .....	1.7	1.7	—	—
50 to under 75 .....	2.0	2.0	—	—
75 to under 90 .....	1.6	1.7	—	—
90 or greater .....	1.9	1.9	—	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	1.6	1.6	—	—
Construction .....	1.8	1.9	—	—
Manufacturing .....	2.2	2.2	—	—
Service-providing industries .....	1.3	1.4	—	—
Trade, transportation, and utilities .....	1.8	1.8	—	—
Wholesale trade .....	3.9	3.9	—	—
Retail trade .....	2.1	2.2	—	—
Transportation and warehousing .....	2.5	2.8	—	—
Utilities .....	—	6.3	—	—
Information .....	5.0	5.1	—	—
Financial activities .....	1.9	1.9	—	—
Finance and insurance .....	2.2	2.4	—	—
Credit intermediation and related activities .....	2.8	2.8	—	—
Insurance carriers and related activities .....	4.1	4.8	—	—
Real estate and rental and leasing .....	—	4.8	—	—
Professional and business services .....	3.8	4.1	—	—
Professional and technical services .....	—	4.1	—	1.9
Administrative and waste services .....	—	9.8	—	( <sup>1</sup> )

See footnotes at end of table.

**Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
<b>Establishment characteristic</b>				
Education and health services .....	4.5	4.6	—	—
Educational services .....	6.4	6.4	—	—
Junior colleges, colleges, and universities	4.8	4.7	—	—
Health care and social assistance .....	5.0	5.1	—	—
Leisure and hospitality .....	—	6.0	—	( <sup>1</sup> )
Accommodation and food services .....	—	6.7	—	—
Other services .....	10.2	10.2	—	—
1 to 99 workers .....	1.6	1.7	—	—
1 to 49 workers .....	2.2	2.3	—	—
50 to 99 workers .....	2.0	2.0	—	—
100 workers or more .....	1.5	1.6	—	—
100 to 499 workers .....	2.1	2.1	—	—
500 workers or more .....	2.2	2.3	—	—
<b>Geographic area</b>				
New England .....	—	10.5	—	( <sup>1</sup> )
Middle Atlantic .....	2.3	2.2	—	—
East North Central .....	1.6	1.9	—	—
West North Central .....	1.3	1.1	—	—
South Atlantic .....	2.9	3.0	—	—
East South Central .....	3.9	3.3	—	—
West South Central .....	2.8	2.9	—	—
Mountain .....	—	3.8	—	0.7
Pacific .....	2.8	2.9	—	—

See footnotes at end of table.

**Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

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 .....	1.0	1.0	—	—	2.7	2.7	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	1.2	1.4	—	—	3.2	3.3	—	—
Management, business, and financial .....	1.2	1.4	—	—	4.6	4.8	—	—
Professional and related .....	1.8	1.9	—	—	4.6	4.6	—	—
Service .....	3.3	3.3	—	—	6.4	6.3	—	—
Sales and office .....	1.4	1.5	—	—	5.6	5.6	—	—
Sales and related .....	1.5	1.6	—	—	4.4	4.4	—	—
Office and administrative support .....	1.8	2.0	—	—	7.3	7.3	—	—
Natural resources, construction, and maintenance .....	2.3	2.4	—	—	5.0	5.0	—	—
Construction, extraction, farming, fishing, and forestry .....	—	3.2	—	0.9	8.8	8.8	—	—
Installation, maintenance, and repair .....	3.1	3.2	—	—	7.1	7.1	—	—
Production, transportation, and material moving .....	1.3	1.3	—	—	5.8	5.8	—	—
Production .....	1.1	1.1	—	—	7.0	7.0	—	—
Transportation and material moving .....	—	2.2	—	( 1 )	8.6	8.8	—	—
Full time .....	1.0	1.0	—	—	2.8	2.8	—	—
Part time .....	3.1	3.4	—	—	9.0	—	—	—
Union .....	2.9	2.9	—	—	6.9	6.9	—	—
Nonunion .....	1.1	1.1	—	—	3.2	3.2	—	—
Average wage within the following percentiles: <sup>2</sup>								
Less than 10 .....	—	5.1	—	—	—	17.1	—	—
10 to under 25 .....	2.2	2.3	—	—	6.8	6.8	—	—
25 to under 50 .....	1.1	1.1	—	—	5.2	5.2	—	—
50 to under 75 .....	1.8	1.8	—	—	4.0	4.0	—	—
75 to under 90 .....	1.4	1.6	—	—	3.4	3.4	—	—
90 or greater .....	1.6	1.7	—	—	5.3	5.4	—	—
<b>Establishment characteristic</b>								
Goods-producing industries .....	1.1	1.1	—	—	5.0	5.0	—	—
Construction .....	—	1.6	—	0.7	7.8	7.8	—	—
Manufacturing .....	1.5	1.5	—	—	6.3	6.3	—	—
Service-providing industries .....	1.3	1.4	—	—	3.1	3.1	—	—
Trade, transportation, and utilities .....	1.4	1.4	—	—	5.5	5.5	—	—
Wholesale trade .....	3.2	3.2	—	—	—	13.7	—	—
Retail trade .....	1.4	1.6	—	—	7.4	7.4	—	—
Transportation and warehousing .....	—	2.8	—	1.3	—	15.3	—	—
Utilities .....	—	3.6	—	—	16.0	—	—	—
Information .....	—	3.9	—	0.7	12.5	12.5	—	—
Financial activities .....	1.5	1.8	—	—	5.3	5.1	—	—
Finance and insurance .....	2.0	2.3	—	—	6.0	5.6	—	—
Credit intermediation and related activities .....	3.6	3.5	—	—	7.9	7.9	—	—
Insurance carriers and related activities .....	3.2	4.8	—	—	11.1	10.1	—	—
Real estate and rental and leasing .....	—	1.3	—	—	11.6	—	—	—
Professional and business services .....	—	2.7	—	2.2	11.8	11.8	—	—
Professional and technical services .....	—	3.4	—	2.4	8.5	8.3	—	—
Administrative and waste services .....	—	3.0	—	( 1 )	13.3	—	—	—

See footnotes at end of table.

**Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued**

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 .....	4.7	4.7	—	—	6.0	6.0	—	—
Educational services .....	5.3	5.3	—	—	8.8	—	—	0.1
Junior colleges, colleges, and universities .....	5.8	5.9	—	—	2.6	2.5	—	—
Health care and social assistance .....	5.2	5.2	—	—	7.5	7.5	—	—
Leisure and hospitality .....	—	3.7	—	( <sup>1</sup> )	14.9	14.9	—	—
Accommodation and food services .....	—	3.8	—	—	—	—	—	—
Other services .....	—	12.4	—	—	12.9	—	—	—
1 to 99 workers .....	1.6	1.6	—	—	4.4	4.3	—	—
1 to 49 workers .....	1.9	1.9	—	—	5.7	5.6	—	—
50 to 99 workers .....	—	1.8	—	( <sup>1</sup> )	7.2	7.2	—	—
100 workers or more .....	1.3	1.4	—	—	4.0	4.0	—	—
100 to 499 workers .....	1.3	1.4	—	—	6.6	6.6	—	—
500 workers or more .....	2.4	2.6	—	—	5.8	5.8	—	—
<b>Geographic area</b>								
New England .....	—	5.4	—	—	13.1	13.7	—	—
Middle Atlantic .....	3.2	3.0	—	—	3.5	3.4	—	—
East North Central .....	1.0	2.0	—	—	4.6	4.6	—	—
West North Central .....	—	0.6	—	0.5	—	12.2	—	1.9
South Atlantic .....	1.7	1.5	—	—	6.0	6.0	—	—
East South Central .....	—	1.0	—	2.1	7.9	—	—	—
West South Central .....	—	2.8	—	0.4	—	14.4	—	—
Mountain .....	—	1.8	—	0.8	9.8	9.8	—	—
Pacific .....	—	5.0	—	0.7	5.3	5.4	—	—

<sup>1</sup> Less than 0.05.

<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).