

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	—	—
Worker characteristic				
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: ²				
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	—	—
Establishment characteristic				
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	—	(¹)
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	—	(¹)

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
Establishment characteristic				
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	—	(¹)
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	—	—
Geographic area				
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	—	—
Worker characteristic								
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	—	(¹)
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: ²								
Less than 10	—	98	—	—	—	82	—	—
10 to under 25	—	93	—	(¹)	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	—	—
Establishment characteristic								
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	—	(¹)	—	—	—	—
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	—	(¹)	—	—	—	—

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
Establishment characteristic								
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	—	(¹)	—	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	—	—
Geographic area								
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	—	—

¹ Less than 0.5 percent.

² 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.