

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 ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
All workers	13	87	-	-	2	98	-	-
Worker characteristic								
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: ⁶								
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	-	-
Establishment characteristic								
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 ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Establishment characteristic								
Education and health services	10	90	—	—	—	99	—	(⁵)
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	—	(⁵)
1 to 49 workers	13	87	—	—	—	99	—	—
50 to 99 workers	8	92	—	—	—	99	—	(⁵)
100 workers or more	13	87	—	—	2	98	—	—
100 to 499 workers	14	86	—	—	2	98	—	—
500 workers or more	12	88	—	—	—	98	—	—
Geographic area								
New England	10	90	—	—	—	98	—	—
Middle Atlantic	10	90	—	—	—	97	—	—
East North Central	18	82	—	—	—	99	—	(⁵)
West North Central	—	89	—	—	—	99	—	—
South Atlantic	—	86	—	—	—	100	—	—
East South Central	—	94	—	—	—	98	—	—
West South Central	10	90	—	—	—	96	—	(⁵)
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 ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
All workers	—	97	3	—
Worker characteristic				
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	—	(⁵)
Office and administrative support	—	98	—	(⁵)
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	—	(⁵)
Union	—	97	—	—
Nonunion	—	97	3	—
Average wage within the following percentiles: ⁶				
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	—
Establishment characteristic				
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	—	(⁵)
Transportation and warehousing	—	100	—	—
Utilities	—	95	—	—
Information	—	99	—	—
Financial activities	—	97	—	(⁵)
Finance and insurance	—	97	—	(⁵)
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 ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Establishment characteristic				
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	—	(⁵)
1 to 49 workers	—	98	—	—
50 to 99 workers	—	98	—	(⁵)
100 workers or more	—	96	3	—
100 to 499 workers	—	96	4	—
500 workers or more	—	97	3	—
Geographic area				
New England	—	96	—	—
Middle Atlantic	—	95	4	—
East North Central	—	97	—	1
West North Central	—	98	—	—
South Atlantic	—	95	—	(⁵)
East South Central	—	97	—	—
West South Central	—	99	—	(⁵)
Mountain	—	98	—	—
Pacific	—	98	—	(⁵)

¹ Preventative services include dental exams, cleanings, and other preventive care.

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

³ Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

⁴ Major services include dental procedures such as crowns and prosthetics.

⁵ Less than 0.5 percent.

⁶ 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.