

**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).