

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

(All workers participating in medical care plans = 100 percent)

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	22	76	-	2
Worker characteristic				
Management, professional, and related	22	77	-	1
Professional and related	21	77	-	1
Teachers	21	78	-	1
Primary, secondary, and special education school teachers	21	78	-	1
Service	22	76	-	2
Protective service	25	73	-	2
Sales and office	23	75	-	2
Office and administrative support	24	74	-	2
Natural resources, construction, and maintenance	21	77	-	2
Production, transportation, and material moving	27	70	-	3
Full time	22	76	-	2
Part time	25	74	-	(²)
Union	34	65	-	2
Nonunion	11	87	-	1
Average wage within the following categories: ³				
Lowest 25 percent	12	86	-	2
Lowest 10 percent	9	89	-	2
Second 25 percent	22	77	-	1
Third 25 percent	22	77	-	1
Highest 25 percent	30	68	-	2
Highest 10 percent	39	59	-	1
Establishment characteristic				
Service-providing industries	22	76	-	2
Education and health services	20	78	-	1
Educational services	20	79	-	1
Elementary and secondary schools	21	78	-	1
Junior colleges, colleges, and universities	17	82	-	1
Health care and social assistance	22	77	-	1
Hospitals	22	77	-	1
Public administration	25	73	-	2
1 to 99 workers	11	86	-	3
1 to 49 workers	12	85	-	3
50 to 99 workers	-	-	-	-
100 workers or more	24	75	-	1
100 to 499 workers	23	76	-	1
500 workers or more	24	75	-	1
State government	22	77	-	1
Local government	22	76	-	2

See footnotes at end of table.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	12	86	—	1	48	50	—	2
Worker characteristic								
Management, professional, and related	12	87	—	1	48	50	—	2
Professional and related	12	87	—	1	48	51	—	2
Teachers	11	87	—	1	48	51	—	1
Primary, secondary, and special education school teachers	12	86	—	2	50	49	—	1
Service	12	86	—	2	48	51	—	1
Protective service	13	85	—	2	51	48	—	1
Sales and office	12	86	—	2	48	49	—	3
Office and administrative support	13	86	—	2	50	47	—	3
Natural resources, construction, and maintenance	13	86	—	2	47	51	—	2
Production, transportation, and material moving	17	79	—	3	56	42	—	2
Full time	13	86	—	1	48	50	—	2
Part time	11	89	—	1	57	43	—	(²)
Union	21	78	—	1	55	43	—	3
Nonunion	6	93	—	2	35	64	—	1
Average wage within the following categories: ³								
Lowest 25 percent	6	92	—	2	38	61	—	2
Lowest 10 percent	6	92	—	3	25	75	—	—
Second 25 percent	12	87	—	1	48	50	—	2
Third 25 percent	14	85	—	1	43	55	—	3
Highest 25 percent	17	81	—	1	55	43	—	2
Highest 10 percent	25	74	—	1	59	38	—	2
Establishment characteristic								
Service-providing industries	12	86	—	1	48	50	—	2
Education and health services	12	87	—	1	47	51	—	1
Educational services	11	88	—	1	48	51	—	1
Elementary and secondary schools	11	87	—	2	51	48	—	1
Junior colleges, colleges, and universities	9	90	—	(²)	40	58	—	2
Health care and social assistance	15	85	—	(²)	44	54	—	2
Hospitals	14	85	—	(²)	44	53	—	3
Public administration	13	85	—	2	49	48	—	3
1 to 99 workers	—	90	—	4	30	70	—	1
1 to 49 workers	—	89	—	3	32	66	—	1
50 to 99 workers	—	—	—	—	26	74	—	—
100 workers or more	13	86	—	1	50	48	—	2
100 to 499 workers	15	83	—	1	55	43	—	2
500 workers or more	12	87	—	1	48	49	—	2
State government	14	86	—	(²)	44	53	—	3
Local government	12	86	—	2	50	49	—	2

See footnotes at end of table.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	40	59	—	1
Middle Atlantic	47	50	—	3
East North Central	17	81	—	2
West North Central	—	92	—	1
South Atlantic	16	84	—	1
West South Central	—	98	—	1
Mountain	19	81	—	—
Pacific	42	57	—	1

See footnotes at end of table.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area								
New England	30	69	—	1	51	47	—	1
Middle Atlantic	45	54	—	1	51	39	—	10
East North Central	12	85	—	2	33	67	—	(²)
West North Central	—	96	—	1	—	61	—	5
South Atlantic	5	95	—	1	45	55	—	1
West South Central	—	98	—	1	—	97	—	—
Mountain	20	80	—	—	—	84	—	—
Pacific	—	90	—	2	69	30	—	(²)

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20102011.htm.