

Table 26. Outpatient 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	14	85	—	2
Worker characteristic				
Management, professional, and related	13	85	—	1
Professional and related	13	85	—	1
Teachers	14	85	—	1
Primary, secondary, and special education school teachers	14	84	—	1
Service	14	84	—	2
Protective service	16	82	—	2
Sales and office	14	84	—	2
Office and administrative support	15	83	—	2
Natural resources, construction, and maintenance	11	87	—	2
Production, transportation, and material moving	18	79	—	3
Full time	14	85	—	2
Part time	15	85	—	1
Union	20	78	—	2
Nonunion	7	91	—	1
Average wage within the following categories: ³				
Lowest 25 percent	8	90	—	2
Lowest 10 percent	6	92	—	2
Second 25 percent	14	85	—	1
Third 25 percent	13	86	—	1
Highest 25 percent	19	80	—	2
Highest 10 percent	24	75	—	1
Establishment characteristic				
Service-providing industries	14	85	—	2
Education and health services	13	86	—	1
Educational services	13	86	—	1
Elementary and secondary schools	14	85	—	1
Junior colleges, colleges, and universities	10	89	—	1
Health care and social assistance	13	86	—	1
Hospitals	14	85	—	1
Public administration	15	83	—	2
1 to 99 workers	5	92	—	3
1 to 49 workers	6	91	—	3
50 to 99 workers	—	—	—	—
100 workers or more	15	84	—	1
100 to 499 workers	17	82	—	1
500 workers or more	14	84	—	1
State government	11	88	—	1
Local government	15	84	—	2

See footnotes at end of table.

Table 26. Outpatient 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	9	90	—	1	27	71	—	2
Worker characteristic								
Management, professional, and related	9	90	—	1	26	72	—	2
Professional and related	9	90	—	1	26	72	—	2
Teachers	9	90	—	1	28	72	—	1
Primary, secondary, and special education school teachers	10	88	—	2	27	72	—	1
Service	8	90	—	2	28	70	—	1
Protective service	10	89	—	2	30	69	—	1
Sales and office	9	90	—	2	28	69	—	3
Office and administrative support	9	89	—	2	29	68	—	3
Natural resources, construction, and maintenance	6	92	—	2	27	71	—	2
Production, transportation, and material moving	12	85	—	3	38	60	—	2
Full time	9	90	—	1	27	71	—	2
Part time	9	90	—	1	27	73	—	(²)
Union	15	83	—	1	29	68	—	3
Nonunion	4	95	—	2	23	76	—	1
Average wage within the following categories: ³								
Lowest 25 percent	4	94	—	2	25	73	—	2
Lowest 10 percent	—	94	—	3	19	81	—	(²)
Second 25 percent	8	90	—	1	29	70	—	2
Third 25 percent	9	90	—	1	23	74	—	3
Highest 25 percent	13	86	—	1	30	68	—	2
Highest 10 percent	18	81	—	1	33	65	—	2
Establishment characteristic								
Service-providing industries	9	90	—	1	27	71	—	2
Education and health services	9	90	—	1	27	72	—	1
Educational services	8	90	—	1	27	71	—	1
Elementary and secondary schools	10	89	—	2	27	72	—	1
Junior colleges, colleges, and universities	4	96	—	(²)	29	69	—	2
Health care and social assistance	11	89	—	(²)	21	77	—	2
Hospitals	—	90	—	(²)	29	68	—	3
Public administration	9	89	—	2	28	69	—	3
1 to 99 workers	4	93	—	4	10	89	—	1
1 to 49 workers	5	92	—	3	—	87	—	1
50 to 99 workers	—	—	—	—	8	92	—	—
100 workers or more	9	89	—	1	28	70	—	2
100 to 499 workers	12	86	—	1	35	63	—	2
500 workers or more	8	91	—	1	27	71	—	2
State government	7	93	—	(²)	22	75	—	3
Local government	9	89	—	2	29	69	—	2

See footnotes at end of table.

Table 26. Outpatient 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	32	66	—	1
Middle Atlantic	34	63	—	3
East North Central	15	83	—	2
West North Central	—	92	—	1
South Atlantic	10	90	—	1
West South Central	—	98	—	1
Mountain	6	94	—	—
Pacific	15	84	—	1

See footnotes at end of table.

Table 26. Outpatient 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	22	76	—	1	44	54	—	1
Middle Atlantic	31	69	—	1	42	48	—	9
East North Central	11	87	—	2	30	70	—	(²)
West North Central	—	96	—	1	—	61	—	5
South Atlantic	4	96	—	1	26	73	—	1
West South Central	—	98	—	1	—	99	—	—
Mountain	—	95	—	—	—	90	—	—
Pacific	—	92	—	2	22	77	—	(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.