

National Compensation Survey: Health Plan Provisions in Private Industry in the United States, 2008



U.S. Department of Labor
Hilda L. Solis, Secretary

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of occupational earnings, compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the detailed provisions of employer-provided health plans in private industry in 2008. Under the NCS program, information on the incidence and provision of benefits is published in several stages. An earlier summary provided data on the incidence of (access to and participation in) selected benefits and detailed provisions of paid holidays, life insurance plans, and some other benefit plans, as well as on employer and employee shares of contributions to medical care premiums and their average amounts. Similar data for civilian, private industry, and State and local government workers for March 2009 will be issued later this year.

Questions regarding these data and recent and historical NCS benefits data can be addressed by calling the information line at (202) 691-6199 or by e-mailing to NCSInfo@bls.gov. Information is available to sensory-impaired individuals on request, (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent by mail to the U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue, NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
All workers	100	78	4	58	10	5	(¹)
Worker characteristic							
Management, professional, and related	100	78	—	57	10	7	—
Management, business, and financial	100	77	3	58	11	5	(¹)
Professional and related	100	79	—	56	10	—	(¹)
Service	100	78	—	59	9	—	(¹)
Sales and office	100	78	3	59	10	5	(¹)
Sales and related	100	80	2	65	10	3	(¹)
Office and administrative support	100	76	4	56	10	6	(¹)
Natural resources, construction, and maintenance	100	75	—	53	10	7	—
Construction, extraction, farming, fishing, and forestry	100	76	—	58	—	—	(¹)
Installation, maintenance, and repair	100	74	—	49	14	5	—
Production, transportation, and material moving ...	100	79	3	62	10	2	1
Production	100	79	—	64	11	—	—
Transportation and material moving	100	78	4	59	9	4	1
Full time	100	78	4	59	10	5	(¹)
Part time	100	76	—	54	11	—	(¹)
Union	100	73	6	54	7	6	(¹)
Nonunion	100	79	4	59	11	5	(¹)
Average wage within the following percentiles: ²							
10 to under 25	100	79	—	65	10	2	—
25 to under 50	100	81	3	63	11	4	(¹)
50 to under 75	100	74	4	56	9	6	(¹)
75 to under 90	100	78	6	56	10	5	(¹)
90 or greater	100	77	—	56	10	—	(¹)
Establishment characteristic							
Goods-producing industries	100	80	3	63	10	4	—
Construction	100	81	—	64	—	—	—
Manufacturing	100	80	3	63	12	—	—
Service-providing industries	100	77	4	57	10	6	(¹)
Trade, transportation, and utilities	100	80	2	62	11	3	(¹)
Wholesale trade	100	74	—	60	7	5	—
Retail trade	100	82	—	63	14	3	—
Transportation and warehousing	100	82	—	63	11	—	(¹)
Information	100	84	—	49	16	—	—
Financial activities	100	77	7	53	10	7	(¹)
Finance and insurance	100	78	5	53	9	10	(¹)
Credit intermediation and related activities	100	76	5	50	8	12	(¹)
Insurance carriers and related activities	100	79	—	52	13	8	—
Real estate and rental and leasing	100	73	—	51	—	—	—
Professional and business services	100	79	—	61	6	—	(¹)
Professional and technical services	100	84	—	64	—	—	—
Education and health services	100	74	—	51	14	—	(¹)
Educational services	100	63	—	48	—	—	(¹)
Junior colleges, colleges, and universities	100	62	—	44	—	—	(¹)
Health care and social assistance	100	76	—	52	14	—	(¹)

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Establishment characteristic							
Leisure and hospitality	100	71	—	57	—	—	(¹)
Other services	100	65	—	44	—	—	1
1 to 99 workers	100	76	5	58	10	4	(¹)
1 to 49 workers	100	75	4	58	9	4	—
50 to 99 workers	100	81	—	58	11	—	1
100 workers or more	100	79	3	59	10	6	(¹)
100 to 499 workers	100	79	3	62	9	—	—
500 workers or more	100	78	4	54	12	8	(¹)
Geographic area							
New England	100	58	—	40	10	4	—
Middle Atlantic	100	71	—	47	14	—	(¹)
East North Central	100	84	2	72	7	3	(¹)
West North Central	100	92	—	72	—	—	(¹)
South Atlantic	100	81	4	55	14	—	—
West South Central	100	88	2	70	12	4	(¹)
Pacific	100	63	—	47	5	—	(¹)

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers	22	18	4	—
Worker characteristic				
Management, professional, and related	22	18	4	—
Management, business, and financial	23	20	3	—
Professional and related	21	17	4	—
Service	22	19	3	—
Sales and office	22	20	3	—
Sales and related	20	18	—	—
Office and administrative support	24	20	3	—
Natural resources, construction, and maintenance	25	17	8	—
Construction, extraction, farming, fishing, and forestry	24	14	—	—
Installation, maintenance, and repair	26	20	6	—
Production, transportation, and material moving	21	17	—	—
Production	21	16	—	—
Transportation and material moving	22	19	—	—
Full time	22	18	4	—
Part time	24	20	—	—
Union	27	21	7	—
Nonunion	21	18	3	—
Average wage within the following percentiles: ²				
10 to under 25	21	19	—	—
25 to under 50	19	16	—	—
50 to under 75	26	21	5	—
75 to under 90	22	17	4	—
90 or greater	23	18	5	—
Establishment characteristic				
Goods-producing industries	20	15	5	—
Construction	19	13	7	—
Manufacturing	20	16	—	—
Service-providing industries	23	20	3	—
Trade, transportation, and utilities	20	17	—	—
Wholesale trade	26	19	—	—
Retail trade	18	18	—	—
Transportation and warehousing	18	—	—	—
Information	16	15	—	—
Financial activities	23	21	2	—
Finance and insurance	22	20	2	—
Credit intermediation and related activities	24	22	—	—
Insurance carriers and related activities	21	17	3	—
Real estate and rental and leasing	27	24	—	—
Professional and business services	21	20	—	—
Professional and technical services	16	—	—	—
Education and health services	26	20	6	—
Educational services	37	28	10	—
Junior colleges, colleges, and universities	38	23	15	—
Health care and social assistance	24	19	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Establishment characteristic				
Leisure and hospitality	29	27	—	—
Other services	35	30	—	—
1 to 99 workers	24	20	4	—
1 to 49 workers	25	22	3	—
50 to 99 workers	19	15	—	—
100 workers or more	21	17	4	—
100 to 499 workers	21	17	—	—
500 workers or more	22	18	4	—
Geographic area				
New England	42	32	—	—
Middle Atlantic	29	21	8	—
East North Central	16	12	4	—
West North Central	8	4	—	—
South Atlantic	19	17	—	—
West South Central	12	12	—	—
Pacific	37	35	—	—

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.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008

Characteristic	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
All workers	1.4	0.6	1.3	0.6	0.9	(¹)
Worker characteristic						
Management, professional, and related	1.5	–	2.0	1.0	1.7	–
Management, business, and financial	1.9	0.7	2.1	1.5	0.7	(¹)
Professional and related	1.7	–	3.1	1.3	–	(¹)
Service	3.9	–	3.9	1.6	–	(¹)
Sales and office	1.9	0.6	2.0	1.2	1.0	(¹)
Sales and related	1.9	0.5	2.6	2.1	0.8	(¹)
Office and administrative support	2.6	0.8	2.6	1.2	1.3	(¹)
Natural resources, construction, and maintenance	3.2	–	3.4	1.8	1.8	–
Construction, extraction, farming, fishing, and forestry	4.4	–	4.3	–	–	(¹)
Installation, maintenance, and repair	4.0	–	4.2	2.6	1.1	–
Production, transportation, and material moving ...	2.4	0.8	2.2	1.9	0.5	0.3
Production	3.2	–	2.9	2.3	–	–
Transportation and material moving	3.0	1.2	3.7	2.1	0.9	0.7
Full time	1.4	0.5	1.4	0.7	0.9	(¹)
Part time	2.8	–	5.2	2.3	–	(¹)
Union	3.3	1.3	3.0	1.2	1.7	(¹)
Nonunion	1.4	0.6	1.5	0.7	0.9	(¹)
Average wage within the following percentiles: ²						
10 to under 25	2.9	–	3.4	1.9	0.7	–
25 to under 50	1.9	0.6	2.0	1.0	0.6	(¹)
50 to under 75	2.7	0.5	2.5	1.0	1.3	(¹)
75 to under 90	1.5	1.3	1.6	1.2	1.0	(¹)
90 or greater	2.2	–	2.8	1.7	–	(¹)
Establishment characteristic						
Goods-producing industries	2.1	0.7	2.4	1.4	1.0	–
Construction	2.8	–	3.3	–	–	–
Manufacturing	2.5	0.8	2.9	2.0	–	–
Service-providing industries	1.7	0.7	1.7	0.9	1.1	(¹)
Trade, transportation, and utilities	2.3	0.6	2.6	1.2	0.5	(¹)
Wholesale trade	5.2	–	4.6	2.2	1.5	–
Retail trade	2.4	–	3.1	2.7	0.7	–
Transportation and warehousing	5.0	–	6.2	3.3	–	(¹)
Information	3.3	–	4.8	4.2	–	–
Financial activities	2.0	1.9	2.6	1.9	1.1	(¹)
Finance and insurance	1.9	1.5	2.5	1.5	1.4	(¹)
Credit intermediation and related activities	2.7	1.5	3.6	1.6	2.4	(¹)
Insurance carriers and related activities	4.0	–	3.5	3.3	1.5	–
Real estate and rental and leasing	6.8	–	7.0	–	–	–
Professional and business services	4.0	–	4.4	1.6	–	(¹)
Professional and technical services	4.9	–	6.2	–	–	–
Education and health services	3.1	–	4.1	2.0	–	(¹)
Educational services	3.7	–	6.4	–	–	(¹)
Junior colleges, colleges, and universities	2.9	–	5.8	–	–	(¹)
Health care and social assistance	3.6	–	4.5	2.5	–	(¹)

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Establishment characteristic						
Leisure and hospitality	6.6	—	7.4	—	—	(¹)
Other services	8.0	—	10.8	—	—	1.0
1 to 99 workers	2.2	1.0	2.1	1.3	0.8	(¹)
1 to 49 workers	2.7	1.0	2.8	1.5	0.6	—
50 to 99 workers	2.8	—	3.1	2.6	—	0.4
100 workers or more	1.3	0.5	1.7	0.7	1.3	(¹)
100 to 499 workers	1.7	0.8	2.1	1.2	—	—
500 workers or more	2.2	0.6	2.9	1.4	2.1	(¹)
Geographic area						
New England	7.2	—	7.2	2.1	1.2	—
Middle Atlantic	5.1	—	3.1	1.1	—	(¹)
East North Central	1.7	0.6	2.1	1.5	0.7	(¹)
West North Central	1.8	—	5.4	—	—	(¹)
South Atlantic	2.9	0.7	3.5	1.4	—	—
West South Central	1.4	0.5	1.5	1.6	0.9	(¹)
Pacific	3.6	—	3.4	0.9	—	(¹)

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers	1.4	1.2	0.5	—
Worker characteristic				
Management, professional, and related	1.5	1.3	0.7	—
Management, business, and financial	1.9	1.6	0.8	—
Professional and related	1.7	1.6	1.0	—
Service	3.9	3.8	0.7	—
Sales and office	1.9	1.9	0.5	—
Sales and related	1.9	1.8	—	—
Office and administrative support	2.6	2.6	0.7	—
Natural resources, construction, and maintenance	3.2	2.9	1.5	—
Construction, extraction, farming, fishing, and forestry	4.4	3.2	—	—
Installation, maintenance, and repair	4.0	4.0	1.5	—
Production, transportation, and material moving	2.4	2.0	—	—
Production	3.2	2.5	—	—
Transportation and material moving	3.0	2.8	—	—
Full time	1.4	1.2	0.5	—
Part time	2.8	2.3	—	—
Union	3.3	3.1	1.8	—
Nonunion	1.4	1.3	0.5	—
Average wage within the following percentiles: ²				
10 to under 25	2.9	3.2	—	—
25 to under 50	1.9	1.7	—	—
50 to under 75	2.7	2.5	0.8	—
75 to under 90	1.5	1.5	0.7	—
90 or greater	2.2	2.0	1.3	—
Establishment characteristic				
Goods-producing industries	2.1	1.9	1.1	—
Construction	2.8	2.4	1.7	—
Manufacturing	2.5	2.3	—	—
Service-providing industries	1.7	1.5	0.6	—
Trade, transportation, and utilities	2.3	1.8	—	—
Wholesale trade	5.2	3.6	—	—
Retail trade	2.4	2.3	—	—
Transportation and warehousing	5.0	—	—	—
Information	3.3	3.1	—	—
Financial activities	2.0	1.8	0.6	—
Finance and insurance	1.9	1.8	0.4	—
Credit intermediation and related activities	2.7	2.6	—	—
Insurance carriers and related activities	4.0	4.0	0.9	—
Real estate and rental and leasing	6.8	6.3	—	—
Professional and business services	4.0	4.1	—	—
Professional and technical services	4.9	—	—	—
Education and health services	3.1	2.8	1.7	—
Educational services	3.7	2.7	2.0	—
Junior colleges, colleges, and universities	2.9	2.1	2.6	—
Health care and social assistance	3.6	3.3	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Establishment characteristic				
Leisure and hospitality	6.6	6.6	—	—
Other services	8.0	7.0	—	—
1 to 99 workers	2.2	2.0	0.8	—
1 to 49 workers	2.7	2.5	0.7	—
50 to 99 workers	2.8	2.1	—	—
100 workers or more	1.3	1.2	0.7	—
100 to 499 workers	1.7	1.5	—	—
500 workers or more	2.2	2.4	1.0	—
Geographic area				
New England	7.2	6.5	—	—
Middle Atlantic	5.1	3.6	2.2	—
East North Central	1.7	1.1	1.0	—
West North Central	1.8	1.2	—	—
South Atlantic	2.9	2.8	—	—
West South Central	1.4	1.5	—	—
Pacific	3.6	3.8	—	—

¹ Less than 0.05.

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: 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.

Table 2. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	93	5	2	80	20	(⁴)	81	16	3
Worker characteristic									
Management, professional, and related	93	6	1	78	22	–	82	15	2
Management, business, and financial	94	5	(⁴)	79	21	–	83	15	1
Professional and related	92	7	1	77	23	–	81	16	3
Service	83	–	–	79	21	–	74	16	10
Sales and office	93	5	1	81	19	–	82	16	2
Sales and related	97	3	–	84	16	–	85	14	1
Office and administrative support	91	7	2	80	20	–	80	17	3
Natural resources, construction, and maintenance	92	6	1	77	23	–	77	20	4
Construction, extraction, farming, fishing, and forestry	92	–	–	79	21	–	78	20	2
Installation, maintenance, and repair	93	–	–	75	25	–	75	19	6
Production, transportation, and material moving ...	98	2	(⁴)	82	17	(⁴)	83	15	2
Production	98	–	–	83	16	(⁴)	82	15	2
Transportation and material moving	97	–	–	80	19	1	85	14	1
Full time	93	5	2	79	20	(⁴)	81	16	3
Part time	91	–	–	82	18	–	76	21	3
Union	90	6	3	76	23	1	71	24	6
Nonunion	93	5	1	80	20	–	83	15	3
Average wage within the following percentiles: ⁵									
Less than 10	94	–	–	88	–	–	82	–	–
10 to under 25	87	5	–	82	18	–	78	13	9
25 to under 50	95	3	2	82	18	–	81	15	4
50 to under 75	92	7	1	79	21	(⁴)	81	17	2
75 to under 90	94	5	1	80	20	(⁴)	81	16	2
90 or greater	93	6	1	76	24	–	82	15	2
Establishment characteristic									
Goods-producing industries	95	5	1	81	18	(⁴)	84	15	1
Construction	90	–	–	80	20	–	83	15	1
Manufacturing	96	3	(⁴)	81	18	1	83	16	1
Service-providing industries	92	6	2	79	21	–	80	16	4
Trade, transportation, and utilities	96	3	1	84	16	–	87	12	2
Wholesale trade	95	–	–	86	14	–	82	16	2
Retail trade	95	4	1	87	13	–	91	7	3
Transportation and warehousing	99	–	–	77	23	–	87	–	–
Utilities	98	–	–	82	–	–	72	–	–
Information	94	–	–	77	23	–	77	21	2
Financial activities	92	8	(⁴)	82	18	–	81	16	3
Finance and insurance	90	10	(⁴)	79	21	–	77	19	4
Credit intermediation and related activities	87	13	–	78	22	–	76	21	3
Insurance carriers and related activities	93	–	–	78	22	–	75	18	7
Real estate and rental and leasing	99	–	–	93	–	–	96	–	–
Professional and business services	95	–	–	76	24	–	80	13	7
Professional and technical services	97	–	–	72	28	–	84	–	–
Administrative and waste services	89	–	–	78	–	–	73	–	–

See footnotes at end of table.

Table 2. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	84	—	—	70	30	—	69	28	3
Educational services	94	6	—	67	33	—	75	25	—
Junior colleges, colleges, and universities	90	10	—	61	39	—	69	31	—
Health care and social assistance	82	—	—	71	29	—	68	28	4
Leisure and hospitality	95	—	—	89	—	—	85	—	—
Accommodation and food services	96	—	—	89	—	—	86	—	—
Other services	93	—	—	90	—	—	92	—	—
1 to 99 workers	94	4	2	81	19	—	84	13	4
1 to 49 workers	94	4	2	79	21	—	83	14	4
50 to 99 workers	94	—	—	84	16	—	86	10	3
100 workers or more	92	7	2	79	21	(⁴)	79	18	3
100 to 499 workers	95	4	1	79	20	(⁴)	81	17	2
500 workers or more	88	10	2	78	22	—	76	20	4
Geographic area									
New England	92	8	—	68	32	—	65	34	1
Middle Atlantic	90	8	1	63	37	—	60	35	5
East North Central	92	—	—	85	15	—	82	12	6
West North Central	96	—	—	92	—	—	88	—	—
South Atlantic	93	5	2	78	21	(⁴)	83	13	4
East South Central	98	—	—	82	—	—	91	8	1
West South Central	96	4	(⁴)	85	15	—	89	—	—
Mountain	93	—	—	87	13	—	85	14	—
Pacific	89	—	—	75	25	—	85	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ 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/eps/glossary20082009.htm.

Table 2. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	1.1	0.9	0.7	1.5	1.5	(⁴)	1.3	1.3	0.7
Worker characteristic									
Management, professional, and related	1.0	1.0	0.5	2.4	2.4	–	1.8	1.7	0.9
Management, business, and financial	0.7	0.7	(⁴)	2.7	2.7	–	2.3	2.3	0.6
Professional and related	1.5	1.5	0.6	3.4	3.4	–	2.2	2.0	1.1
Service	5.0	–	–	5.2	5.2	–	5.4	3.4	4.5
Sales and office	1.4	1.2	0.8	2.1	2.1	–	1.8	1.8	0.8
Sales and related	0.6	0.6	–	2.8	2.8	–	2.7	2.7	0.7
Office and administrative support	2.0	1.6	1.1	2.6	2.6	–	2.2	2.3	1.2
Natural resources, construction, and maintenance	2.0	1.8	0.6	3.0	3.0	–	3.1	2.9	1.3
Construction, extraction, farming, fishing, and forestry	3.2	–	–	5.4	5.4	–	5.0	5.1	1.0
Installation, maintenance, and repair	2.1	–	–	3.3	3.3	–	3.5	3.3	2.4
Production, transportation, and material moving ...	0.6	0.5	(⁴)	2.3	2.2	(⁴)	2.0	2.2	0.7
Production	0.9	–	–	3.0	3.0	(⁴)	2.9	3.1	1.0
Transportation and material moving	0.7	–	–	3.4	3.4	0.6	2.9	2.9	0.6
Full time	1.1	0.9	0.7	1.5	1.5	(⁴)	1.4	1.3	0.8
Part time	2.8	–	–	3.2	3.2	–	3.7	3.8	1.5
Union	2.3	1.7	1.6	4.1	4.1	0.5	4.3	3.8	1.8
Nonunion	1.1	0.9	0.6	1.5	1.5	–	1.4	1.4	0.7
Average wage within the following percentiles: ⁵									
Less than 10	5.8	–	–	5.2	–	–	7.0	–	–
10 to under 25	5.1	1.2	–	5.1	5.1	–	5.3	3.1	5.1
25 to under 50	1.1	0.6	0.9	1.8	1.8	–	2.1	1.9	1.0
50 to under 75	1.6	1.5	0.5	2.0	2.0	(⁴)	1.9	1.9	0.5
75 to under 90	1.2	1.1	0.4	2.2	2.2	(⁴)	1.9	1.9	0.8
90 or greater	0.9	1.0	0.4	3.1	3.1	–	2.1	1.8	1.1
Establishment characteristic									
Goods-producing industries	1.1	1.0	0.4	2.4	2.4	(⁴)	2.3	2.4	0.5
Construction	2.9	–	–	4.5	4.5	–	3.9	4.0	0.8
Manufacturing	1.0	0.9	(⁴)	2.9	2.9	0.4	2.9	3.1	0.6
Service-providing industries	1.4	1.1	0.8	1.8	1.8	–	1.6	1.5	1.0
Trade, transportation, and utilities	0.8	0.6	0.4	2.3	2.3	–	1.9	1.7	0.5
Wholesale trade	1.9	–	–	3.3	3.3	–	3.4	3.2	1.0
Retail trade	1.2	1.0	0.6	2.0	2.0	–	1.5	1.3	0.9
Transportation and warehousing	0.8	–	–	6.5	6.5	–	4.9	–	–
Utilities	1.4	–	–	6.2	–	–	10.9	–	–
Information	2.8	–	–	5.5	5.5	–	5.0	4.9	1.1
Financial activities	1.3	1.3	(⁴)	1.7	1.7	–	1.7	1.7	1.0
Finance and insurance	1.6	1.6	(⁴)	2.3	2.3	–	2.1	2.2	1.2
Credit intermediation and related activities	2.9	2.9	–	3.3	3.3	–	3.9	3.7	1.6
Insurance carriers and related activities	2.4	–	–	4.2	4.2	–	3.7	3.2	2.5
Real estate and rental and leasing	0.6	–	–	3.7	–	–	2.7	–	–
Professional and business services	2.7	–	–	4.8	4.8	–	3.7	3.6	3.1
Professional and technical services	1.6	–	–	7.3	7.3	–	4.7	–	–
Administrative and waste services	9.3	–	–	10.5	–	–	10.0	–	–

See footnotes at end of table.

Table 2. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	4.6	—	—	4.9	4.9	—	4.8	4.5	2.4
Educational services	1.3	1.3	—	5.0	5.0	—	3.6	3.6	—
Junior colleges, colleges, and universities	1.9	1.9	—	6.4	6.4	—	5.0	5.0	—
Health care and social assistance	5.2	—	—	5.5	5.5	—	5.5	5.2	2.8
Leisure and hospitality	2.1	—	—	5.1	—	—	4.5	—	—
Accommodation and food services	2.1	—	—	5.9	—	—	4.9	—	—
Other services	4.2	—	—	3.8	—	—	5.5	—	—
1 to 99 workers	1.4	0.9	1.0	2.0	2.0	—	2.0	1.7	1.2
1 to 49 workers	1.6	0.7	1.5	2.5	2.5	—	2.3	1.9	1.6
50 to 99 workers	2.2	—	—	3.0	3.0	—	2.8	2.4	1.7
100 workers or more	1.5	1.3	0.9	2.0	2.0	(⁴)	1.9	1.9	0.9
100 to 499 workers	1.0	0.9	0.7	3.0	3.0	(⁴)	2.4	2.6	0.8
500 workers or more	3.0	2.6	1.7	2.7	2.7	—	2.8	2.6	1.7
Geographic area									
New England	2.1	2.1	—	5.5	5.5	—	8.3	7.8	0.6
Middle Atlantic	2.4	2.2	0.4	3.8	3.8	—	5.0	5.5	2.4
East North Central	3.6	—	—	2.4	2.4	—	2.7	1.5	3.1
West North Central	1.5	—	—	3.9	—	—	3.7	—	—
South Atlantic	1.5	1.0	1.3	4.1	4.2	(⁴)	2.4	2.0	1.3
East South Central	1.2	—	—	5.2	—	—	1.7	1.8	0.4
West South Central	0.8	0.8	(⁴)	2.9	2.9	—	3.1	—	—
Mountain	2.4	—	—	4.0	4.0	—	4.0	4.1	—
Pacific	4.9	—	—	5.0	5.0	—	5.1	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.05.

⁵ 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: 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.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers	100	93	39	\$500	53	\$500	\$750	\$350
Worker characteristic								
Management, professional, and related	100	93	36	500	57	500	750	300
Management, business, and financial	100	94	36	500	58	500	750	—
Professional and related	100	92	36	500	56	500	—	—
Service	100	83	38	500	44	—	—	—
Sales and office	100	93	40	500	52	500	900	500
Sales and related	100	97	39	500	58	500	1,000	500
Office and administrative support	100	91	41	500	50	500	750	—
Natural resources, construction, and maintenance	100	92	44	300	48	500	—	—
Construction, extraction, farming, fishing, and forestry	100	92	54	300	38	—	500	1,500
Installation, maintenance, and repair	100	93	36	—	57	500	—	—
Production, transportation, and material moving	100	98	41	—	56	350	750	1,000
Production	100	98	41	500	56	330	600	—
Transportation and material moving	100	97	40	350	57	400	1,000	1,000
Full time	100	93	39	500	53	500	800	350
Part time	100	91	41	—	50	500	—	—
Union	100	90	44	250	46	300	500	250
Nonunion	100	93	38	500	54	500	1,000	400
Average wage within the following percentiles: ³								
Less than 10	100	94	31	—	62	400	1,000	—
10 to under 25	100	87	40	—	46	500	1,000	—
25 to under 50	100	95	40	500	54	500	1,000	—
50 to under 75	100	92	37	500	54	—	750	500
75 to under 90	100	94	43	—	50	325	600	300
90 or greater	100	93	36	500	57	500	—	400
Establishment characteristic								
Goods-producing industries	100	95	40	400	54	—	700	1,000
Construction	100	90	48	300	42	500	1,000	—
Manufacturing	100	96	38	500	58	350	600	—
Service-providing industries	100	92	39	500	53	500	800	300
Trade, transportation, and utilities	100	96	39	500	56	500	1,000	—
Wholesale trade	100	95	41	500	53	400	1,000	—
Retail trade	100	95	40	—	55	—	—	—
Transportation and warehousing	100	99	33	—	65	250	500	50
Utilities	100	98	52	—	45	300	500	—
Information	100	94	33	300	61	300	600	300
Financial activities	100	92	43	—	45	500	750	—
Finance and insurance	100	90	41	900	45	—	600	—
Credit intermediation and related activities	100	87	37	—	46	350	600	—
Insurance carriers and related activities	100	93	48	1,000	41	—	—	1,100
Real estate and rental and leasing	100	99	54	—	46	—	1,000	—
Professional and business services	100	95	50	—	45	—	500	—
Professional and technical services	100	97	44	500	53	—	—	—

See footnotes at end of table.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
Establishment characteristic								
Administrative and waste services	100	89	52	\$300	37	—	—	—
Education and health services	100	84	22	500	62	\$500	\$800	\$300
Educational services	100	94	28	500	65	350	700	400
Junior colleges, colleges, and universities	100	90	22	500	66	250	500	400
Health care and social assistance	100	82	21	—	61	500	—	—
Leisure and hospitality	100	95	55	500	37	—	—	—
Accommodation and food services	100	96	58	—	33	—	—	—
Other services	100	93	46	—	47	500	—	—
1 to 99 workers	100	94	44	500	49	500	1,000	—
1 to 49 workers	100	94	42	500	51	500	1,000	—
50 to 99 workers	100	94	48	—	45	500	1,000	—
100 workers or more	100	92	35	—	56	350	600	300
100 to 499 workers	100	95	35	500	60	—	750	500
500 workers or more	100	88	36	300	51	300	500	300
Geographic area								
New England	100	92	19	—	71	300	500	—
Middle Atlantic	100	90	32	500	59	250	500	—
East North Central	100	92	33	500	58	375	750	—
West North Central	100	96	45	500	51	500	1,000	—
South Atlantic	100	93	39	500	54	500	800	—
East South Central	100	98	44	—	53	500	—	—
West South Central	100	96	41	500	54	500	1,000	—
Mountain	100	93	49	500	41	—	1,000	350
Pacific	100	89	47	300	41	350	—	—

See footnotes at end of table.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
All workers	1	5	2
Worker characteristic			
Management, professional, and related	—	6	1
Management, business, and financial	—	5	(²)
Professional and related	—	7	1
Service	—	—	—
Sales and office	—	5	1
Sales and related	—	3	—
Office and administrative support	—	7	2
Natural resources, construction, and maintenance	—	6	1
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	2	(²)
Production	—	—	—
Transportation and material moving	—	—	—
Full time	1	5	2
Part time	—	—	—
Union	—	6	3
Nonunion	1	5	1
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	5	—
25 to under 50	1	3	2
50 to under 75	—	7	1
75 to under 90	1	5	1
90 or greater	—	6	1
Establishment characteristic			
Goods-producing industries	—	5	1
Construction	—	—	—
Manufacturing	—	3	(²)
Service-providing industries	1	6	2
Trade, transportation, and utilities	—	3	1
Wholesale trade	—	—	—
Retail trade	—	4	1
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	—	—
Financial activities	—	8	(²)
Finance and insurance	—	10	(²)
Credit intermediation and related activities	—	13	—
Insurance carriers and related activities	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—

See footnotes at end of table.

Table 3. Fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Administrative and waste services	—	—	—
Education and health services	—	—	—
Educational services	—	6	—
Junior colleges, colleges, and universities	—	10	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	4	2
1 to 49 workers	—	4	2
50 to 99 workers	—	—	—
100 workers or more	1	7	2
100 to 499 workers	—	4	1
500 workers or more	—	10	2
Geographic area			
New England	—	8	—
Middle Atlantic	—	8	1
East North Central	—	—	—
West North Central	—	—	—
South Atlantic	—	5	2
East South Central	—	—	—
West South Central	—	4	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
All workers	1.1	1.7	\$19.62	1.8	\$52.83	\$78.49	\$77.87
Worker characteristic							
Management, professional, and related	1.0	2.7	0.00	2.8	34.34	174.40	68.67
Management, business, and financial	0.7	2.9	19.62	2.9	145.10	169.36	—
Professional and related	1.5	3.5	19.62	3.6	31.41	—	—
Service	5.0	4.9	129.78	5.2	—	—	—
Sales and office	1.4	2.2	0.00	2.1	0.00	182.49	44.96
Sales and related	0.6	3.0	144.52	3.0	0.00	0.00	0.00
Office and administrative support	2.0	3.1	19.62	2.9	147.49	72.76	—
Natural resources, construction, and maintenance	2.0	3.9	0.00	3.8	95.96	—	—
Construction, extraction, farming, fishing, and forestry	3.2	5.7	0.00	5.0	—	113.23	0.00
Installation, maintenance, and repair	2.1	4.7	—	4.9	129.66	—	—
Production, transportation, and material moving ...	0.6	3.2	—	3.2	41.73	153.39	239.51
Production	0.9	4.2	119.35	4.5	32.63	55.50	—
Transportation and material moving	0.7	4.3	86.09	4.3	35.21	298.06	0.00
Full time	1.1	1.7	19.62	1.9	52.83	98.60	98.11
Part time	2.8	7.2	—	6.8	113.14	—	—
Union	2.3	3.6	47.05	4.1	55.50	9.81	67.26
Nonunion	1.1	1.8	0.00	1.9	0.00	209.96	114.41
Average wage within the following percentiles: ³							
Less than 10	5.8	7.5	—	8.2	113.57	161.80	—
10 to under 25	5.1	5.5	—	5.5	19.62	111.00	—
25 to under 50	1.1	2.5	0.00	2.7	0.00	0.00	—
50 to under 75	1.6	2.4	27.75	2.5	—	165.47	126.78
75 to under 90	1.2	2.5	—	2.6	48.56	122.93	43.87
90 or greater	0.9	3.7	0.00	3.8	111.43	—	29.43
Establishment characteristic							
Goods-producing industries	1.1	2.6	70.06	2.9	—	142.59	166.49
Construction	2.9	4.8	55.50	4.2	49.05	208.57	—
Manufacturing	1.0	3.4	63.58	3.7	34.91	79.10	—
Service-providing industries	1.4	2.0	0.00	2.1	52.83	177.68	57.21
Trade, transportation, and utilities	0.8	2.8	19.62	2.9	0.00	0.00	—
Wholesale trade	1.9	5.2	120.95	5.0	112.72	91.51	—
Retail trade	1.2	3.4	—	3.5	—	—	—
Transportation and warehousing	0.8	6.6	—	6.6	32.54	88.84	0.00
Utilities	1.4	8.2	—	8.1	71.42	112.72	—
Information	2.8	5.7	39.24	5.2	0.00	126.02	0.00
Financial activities	1.3	3.7	—	3.7	0.00	167.65	—
Finance and insurance	1.6	3.2	226.07	3.5	—	65.08	—
Credit intermediation and related activities	2.9	4.1	—	4.0	94.10	65.08	—
Insurance carriers and related activities ...	2.4	6.3	220.90	6.0	—	—	0.00
Real estate and rental and leasing	0.6	11.3	—	11.1	—	284.68	—
Professional and business services	2.7	5.4	—	5.8	—	146.51	—
Professional and technical services	1.6	8.2	49.05	8.0	—	—	—
Administrative and waste services	9.3	7.9	70.06	9.3	—	—	—

See footnotes at end of table.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	4.6	3.1	\$55.50	4.8	\$42.76	\$238.50	\$62.82
Educational services	1.3	5.0	0.00	4.7	93.59	130.15	0.00
Junior colleges, colleges, and universities	1.9	3.2	0.00	3.4	35.37	73.42	0.00
Health care and social assistance	5.2	3.5	—	5.5	9.81	—	—
Leisure and hospitality	2.1	8.4	131.62	8.4	—	—	—
Accommodation and food services	2.1	10.7	—	9.4	—	—	—
Other services	4.2	12.1	—	11.5	130.15	—	—
1 to 99 workers	1.4	2.7	0.00	2.6	19.62	0.00	—
1 to 49 workers	1.6	3.1	0.00	3.3	114.41	0.00	—
50 to 99 workers	2.2	4.6	—	4.1	0.00	206.02	—
100 workers or more	1.5	2.1	—	2.3	38.11	36.71	84.96
100 to 499 workers	1.0	3.1	0.00	3.3	—	77.55	48.06
500 workers or more	3.0	2.6	21.94	3.2	10.97	9.81	52.83
Geographic area							
New England	2.1	5.6	—	5.3	86.65	62.05	—
Middle Atlantic	2.4	3.9	106.57	5.0	10.97	9.81	—
East North Central	3.6	3.5	87.20	4.6	110.85	207.42	—
West North Central	1.5	5.6	78.49	6.1	0.00	0.00	—
South Atlantic	1.5	2.6	108.36	2.7	85.53	67.26	—
East South Central	1.2	8.4	—	7.7	54.73	—	—
West South Central	0.8	4.2	0.00	3.8	0.00	0.00	—
Mountain	2.4	7.5	100.53	7.2	—	268.03	0.00
Pacific	4.9	6.1	86.09	5.1	85.53	—	—

See footnotes at end of table.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
All workers	0.1	0.9	0.7
Worker characteristic			
Management, professional, and related	—	1.0	0.5
Management, business, and financial	—	0.7	(²)
Professional and related	—	1.5	0.6
Service	—	—	—
Sales and office	—	1.2	0.8
Sales and related	—	0.6	—
Office and administrative support	—	1.6	1.1
Natural resources, construction, and maintenance	—	1.8	0.6
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	0.5	(²)
Production	—	—	—
Transportation and material moving	—	—	—
Full time	0.1	0.9	0.7
Part time	—	—	—
Union	—	1.7	1.6
Nonunion	0.1	0.9	0.6
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	1.2	—
25 to under 50	0.2	0.6	0.9
50 to under 75	—	1.5	0.5
75 to under 90	0.1	1.1	0.4
90 or greater	—	1.0	0.4
Establishment characteristic			
Goods-producing industries	—	1.0	0.4
Construction	—	—	—
Manufacturing	—	0.9	(²)
Service-providing industries	0.2	1.1	0.8
Trade, transportation, and utilities	—	0.6	0.4
Wholesale trade	—	—	—
Retail trade	—	1.0	0.6
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	—	—
Financial activities	—	1.3	(²)
Finance and insurance	—	1.6	(²)
Credit intermediation and related activities	—	2.9	—
Insurance carriers and related activities ...	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—
Administrative and waste services	—	—	—

See footnotes at end of table.

Table 3. Standard errors for fee-for-service plans: Type and amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Education and health services	—	—	—
Educational services	—	1.3	—
Junior colleges, colleges, and universities	—	1.9	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	0.9	1.0
1 to 49 workers	—	0.7	1.5
50 to 99 workers	—	—	—
100 workers or more	0.2	1.3	0.9
100 to 499 workers	—	0.9	0.7
500 workers or more	—	2.6	1.7
Geographic area			
New England	—	2.1	—
Middle Atlantic	—	2.2	0.4
East North Central	—	—	—
West North Central	—	—	—
South Atlantic	—	1.0	1.3
East South Central	—	—	—
West South Central	—	0.8	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
All workers	100	88	37	\$1,000	51	\$1,000	\$2,000	–
Worker characteristic								
Management, professional, and related	100	89	34	–	55	1,000	2,000	\$600
Management, business, and financial	100	90	33	1,000	56	1,000	1,800	–
Professional and related	100	89	35	1,500	54	1,000	2,000	500
Service	100	76	36	1,000	38	1,000	2,000	–
Sales and office	100	87	36	1,500	51	1,000	2,000	1,500
Sales and related	100	93	36	1,500	56	1,000	2,000	1,500
Office and administrative support	100	85	36	1,500	48	1,000	1,800	–
Natural resources, construction, and maintenance	100	90	42	900	47	–	–	–
Construction, extraction, farming, fishing, and forestry	100	87	49	900	38	–	–	4,000
Installation, maintenance, and repair	100	92	35	800	56	–	2,000	–
Production, transportation, and material moving	100	93	39	900	54	990	2,000	2,000
Production	100	92	39	1,000	53	800	1,500	–
Transportation and material moving	100	94	39	900	55	1,000	2,000	2,000
Full time	100	89	37	1,000	51	1,000	2,000	–
Part time	100	77	29	–	48	1,000	1,600	–
Union	100	86	42	600	43	600	1,200	600
Nonunion	100	88	36	1,500	52	1,000	2,000	–
Average wage within the following percentiles: ³								
Less than 10	100	82	–	1,000	57	1,000	–	–
10 to under 25	100	76	32	–	43	1,000	2,000	–
25 to under 50	100	89	38	1,500	50	1,000	2,000	–
50 to under 75	100	89	36	–	53	1,000	1,750	1,500
75 to under 90	100	90	40	900	49	800	1,500	600
90 or greater	100	90	35	–	54	1,000	1,500	–
Establishment characteristic								
Goods-producing industries	100	91	38	900	53	1,000	1,600	2,000
Construction	100	85	43	900	42	1,500	–	–
Manufacturing	100	93	36	1,000	56	900	1,500	2,000
Service-providing industries	100	87	36	1,400	50	1,000	2,000	–
Trade, transportation, and utilities	100	90	37	–	53	1,000	2,000	1,500
Wholesale trade	100	93	41	–	52	1,000	2,000	–
Retail trade	100	89	36	1,500	53	1,500	3,000	–
Transportation and warehousing	100	89	33	–	56	750	1,500	–
Utilities	100	98	52	–	45	–	–	–
Information	100	88	27	900	61	600	1,500	600
Financial activities	100	89	41	1,500	45	1,000	1,500	–
Finance and insurance	100	87	39	2,000	44	900	1,500	–
Credit intermediation and related activities	100	85	36	–	45	900	1,500	–
Insurance carriers and related activities	100	88	45	2,000	40	–	1,500	2,200
Real estate and rental and leasing	100	94	49	–	46	–	–	–
Professional and business services	100	86	45	1,500	40	–	1,500	–
Professional and technical services	100	92	43	1,500	48	–	–	–

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Fixed deductible		Variable deductible			
			With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
						In-network	Out-of-network	Point-of-service
Establishment characteristic								
Administrative and waste services	100	67	36	—	30	—	—	—
Education and health services	100	82	21	—	61	\$1,000	\$2,000	\$600
Educational services	100	88	24	\$1,000	63	750	1,800	800
Junior colleges, colleges, and universities	100	87	22	—	63	750	1,500	800
Health care and social assistance	100	81	21	—	60	1,000	2,000	500
Leisure and hospitality	100	88	48	—	37	900	1,800	—
Accommodation and food services	100	87	49	—	33	750	—	—
Other services	100	92	46	—	45	1,000	2,000	—
1 to 99 workers	100	88	41	1,500	47	1,500	2,200	—
1 to 49 workers	100	88	38	1,500	49	1,500	2,400	—
50 to 99 workers	100	89	47	1,000	41	—	2,000	—
100 workers or more	100	88	33	1,000	54	900	1,500	800
100 to 499 workers	100	93	33	—	59	1,000	1,800	—
500 workers or more	100	82	34	900	47	700	1,500	750
Geographic area								
New England	100	89	—	900	69	—	1,500	—
Middle Atlantic	100	86	30	1,200	56	600	1,500	1,050
East North Central	100	86	31	1,000	55	1,000	2,000	2,000
West North Central	100	91	44	1,000	47	1,000	2,000	—
South Atlantic	100	90	38	—	52	1,000	2,000	—
East South Central	100	93	41	900	52	1,000	2,000	—
West South Central	100	91	38	1,500	52	1,000	2,000	—
Mountain	100	86	42	1,500	41	—	—	—
Pacific	100	85	44	900	40	900	—	—

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
All workers	1	10	2
Worker characteristic			
Management, professional, and related	—	10	1
Management, business, and financial	—	10	(²)
Professional and related	—	10	1
Service	—	16	—
Sales and office	—	11	1
Sales and related	—	7	—
Office and administrative support	—	13	2
Natural resources, construction, and maintenance	—	9	1
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	7	(²)
Production	—	7	—
Transportation and material moving	—	6	—
Full time	1	10	2
Part time	—	—	—
Union	—	11	3
Nonunion	1	10	1
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	—	—
25 to under 50	1	9	2
50 to under 75	—	10	1
75 to under 90	1	10	1
90 or greater	—	10	1
Establishment characteristic			
Goods-producing industries	—	8	1
Construction	—	14	—
Manufacturing	—	7	(²)
Service-providing industries	1	11	2
Trade, transportation, and utilities	—	9	1
Wholesale trade	—	6	—
Retail trade	—	10	1
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	12	—
Financial activities	—	11	(²)
Finance and insurance	—	13	(²)
Credit intermediation and related activities	—	15	—
Insurance carriers and related activities	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—

See footnotes at end of table.

Table 4. Fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Administrative and waste services	—	—	—
Education and health services	—	15	—
Educational services	—	12	—
Junior colleges, colleges, and universities	—	13	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	10	2
1 to 49 workers	—	10	2
50 to 99 workers	—	10	—
100 workers or more	1	10	2
100 to 499 workers	—	6	1
500 workers or more	—	16	2
Geographic area			
New England	—	11	—
Middle Atlantic	—	12	1
East North Central	—	9	—
West North Central	—	—	—
South Atlantic	—	8	2
East South Central	—	—	—
West South Central	—	9	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
All workers	1.2	1.7	\$143.18	1.8	\$0.00	\$67.97	–
Worker characteristic							
Management, professional, and related	1.3	2.7	–	2.8	19.62	404.98	\$152.93
Management, business, and financial	1.6	2.6	67.97	3.0	83.25	425.38	–
Professional and related	1.8	3.6	98.11	3.6	19.62	324.79	118.14
Service	4.2	4.9	260.49	4.3	197.19	372.68	–
Sales and office	2.2	2.3	85.53	2.1	0.00	39.24	362.20
Sales and related	1.5	3.0	96.62	3.0	56.36	0.00	0.00
Office and administrative support	3.2	3.1	158.50	2.9	0.00	375.22	–
Natural resources, construction, and maintenance	2.5	4.2	89.92	3.8	–	–	–
Construction, extraction, farming, fishing, and forestry	4.3	6.2	62.05	5.0	–	–	0.00
Installation, maintenance, and repair	2.2	4.7	107.02	4.9	–	412.75	–
Production, transportation, and material moving ...	1.3	3.3	114.83	3.1	221.42	492.46	98.11
Production	2.1	4.2	131.99	4.5	126.50	66.54	–
Transportation and material moving	1.5	4.5	241.11	4.1	39.58	159.41	0.00
Full time	1.1	1.7	129.41	1.8	0.00	55.50	–
Part time	7.6	5.7	–	6.6	0.00	275.40	–
Union	2.6	3.6	49.05	4.1	25.96	269.61	48.06
Nonunion	1.3	1.8	105.66	1.9	0.00	0.00	–
Average wage within the following percentiles: ³							
Less than 10	6.5	–	106.12	7.6	260.49	–	–
10 to under 25	5.6	5.1	–	4.8	0.00	0.00	–
25 to under 50	1.5	2.6	331.39	2.7	0.00	0.00	–
50 to under 75	1.7	2.5	–	2.6	0.00	392.24	376.40
75 to under 90	1.8	2.6	19.62	2.6	111.43	19.62	33.99
90 or greater	1.4	3.7	–	3.8	76.62	443.11	–
Establishment characteristic							
Goods-producing industries	1.3	2.6	92.03	2.9	29.69	325.25	0.00
Construction	3.9	5.0	0.00	4.2	169.93	–	–
Manufacturing	1.5	3.3	65.08	3.7	184.07	110.12	416.23
Service-providing industries	1.4	2.0	347.00	2.0	0.00	39.24	–
Trade, transportation, and utilities	1.3	2.8	–	2.9	41.62	0.00	0.00
Wholesale trade	1.8	5.2	–	4.9	117.73	39.24	–
Retail trade	2.0	3.4	382.49	3.8	136.29	124.10	–
Transportation and warehousing	3.9	6.6	–	6.3	127.92	375.38	–
Utilities	1.5	8.2	–	8.0	–	–	–
Information	3.1	5.1	29.43	5.2	137.00	210.79	0.00
Financial activities	2.0	3.5	343.93	3.8	0.00	241.91	–
Finance and insurance	2.3	2.9	365.51	3.4	216.50	148.14	–
Credit intermediation and related activities	3.1	4.0	–	4.1	198.89	220.25	–
Insurance carriers and related activities ...	4.5	6.0	362.07	5.9	–	366.03	0.00
Real estate and rental and leasing	5.5	12.3	–	11.1	–	–	–
Professional and business services	3.9	5.6	216.73	5.4	–	449.08	–
Professional and technical services	3.2	8.2	0.00	8.0	–	–	–
Administrative and waste services	10.5	8.6	–	7.2	–	–	–

See footnotes at end of table.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Fixed deductible		Variable deductible			
		With fixed deductible	Median deductible amount	With variable deductible	Median deductible amount		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	4.4	3.1	—	4.8	\$0.00	\$108.81	\$137.35
Educational services	3.0	4.1	\$101.96	4.8	177.14	402.60	0.00
Junior colleges, colleges, and universities	3.0	3.2	—	3.6	13.87	217.39	0.00
Health care and social assistance	5.2	3.5	—	5.4	9.81	88.84	145.85
Leisure and hospitality	5.8	8.9	—	8.4	224.36	509.02	—
Accommodation and food services	7.2	11.1	—	9.4	165.62	—	—
Other services	4.5	12.1	—	11.4	92.03	470.51	—
1 to 99 workers	1.7	2.7	144.19	2.7	311.48	494.83	—
1 to 49 workers	2.1	3.1	0.00	3.4	227.13	667.34	—
50 to 99 workers	2.6	4.6	138.74	4.0	—	358.46	—
100 workers or more	1.6	2.1	92.03	2.2	125.79	62.82	230.92
100 to 499 workers	1.2	3.0	—	3.2	0.00	314.65	—
500 workers or more	3.1	2.6	0.00	2.6	113.14	211.31	173.01
Geographic area							
New England	1.5	—	251.28	5.6	—	0.00	—
Middle Atlantic	2.5	3.7	260.31	5.0	148.46	367.08	0.00
East North Central	2.9	3.3	157.28	4.3	121.75	272.06	541.64
West North Central	2.4	6.1	43.87	5.6	80.90	27.75	—
South Atlantic	1.5	2.7	—	2.6	0.00	153.25	—
East South Central	3.5	8.5	231.75	7.9	20.30	192.01	—
West South Central	1.6	4.6	166.49	3.9	60.68	241.91	—
Mountain	6.6	8.7	172.18	7.3	—	—	—
Pacific	5.2	5.8	95.12	5.0	133.80	—	—

See footnotes at end of table.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
All workers	0.1	1.1	0.7
Worker characteristic			
Management, professional, and related	—	1.4	0.5
Management, business, and financial	—	1.6	(²)
Professional and related	—	1.8	0.6
Service	—	4.0	—
Sales and office	—	2.1	0.8
Sales and related	—	1.5	—
Office and administrative support	—	3.0	1.1
Natural resources, construction, and maintenance	—	2.4	0.6
Construction, extraction, farming, fishing, and forestry	—	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving ...	—	1.2	(²)
Production	—	1.9	—
Transportation and material moving	—	1.5	—
Full time	0.1	1.0	0.7
Part time	—	—	—
Union	—	2.2	1.6
Nonunion	0.1	1.2	0.6
Average wage within the following percentiles: ³			
Less than 10	—	—	—
10 to under 25	—	—	—
25 to under 50	0.2	1.2	0.9
50 to under 75	—	1.7	0.5
75 to under 90	0.1	1.8	0.4
90 or greater	—	1.5	0.4
Establishment characteristic			
Goods-producing industries	—	1.2	0.4
Construction	—	3.8	—
Manufacturing	—	1.4	(²)
Service-providing industries	0.2	1.4	0.8
Trade, transportation, and utilities	—	1.3	0.4
Wholesale trade	—	1.3	—
Retail trade	—	1.9	0.6
Transportation and warehousing	—	—	—
Utilities	—	—	—
Information	—	3.1	—
Financial activities	—	2.0	(²)
Finance and insurance	—	2.3	(²)
Credit intermediation and related activities	—	3.1	—
Insurance carriers and related activities ...	—	—	—
Real estate and rental and leasing	—	—	—
Professional and business services	—	—	—
Professional and technical services	—	—	—
Administrative and waste services	—	—	—

See footnotes at end of table.

Table 4. Standard errors for fee-for-service plans: Type and amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Other deductible	With no deductible	Not determinable
Establishment characteristic			
Education and health services	—	4.0	—
Educational services	—	3.0	—
Junior colleges, colleges, and universities	—	3.0	—
Health care and social assistance	—	—	—
Leisure and hospitality	—	—	—
Accommodation and food services	—	—	—
Other services	—	—	—
1 to 99 workers	—	1.4	1.0
1 to 49 workers	—	1.6	1.5
50 to 99 workers	—	2.5	—
100 workers or more	0.2	1.6	0.9
100 to 499 workers	—	1.0	0.7
500 workers or more	—	3.2	1.7
Geographic area			
New England	—	1.5	—
Middle Atlantic	—	2.2	0.4
East North Central	—	1.6	—
West North Central	—	—	—
South Atlantic	—	1.3	1.3
East South Central	—	—	—
West South Central	—	1.6	(²)
Mountain	—	—	—
Pacific	—	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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.

Table 5. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	93	\$150	\$250	\$500	\$1,000	\$1,500	5	2
Worker characteristic									
Management, professional, and related	100	93	200	250	500	1,000	1,500	6	1
Management, business, and financial	100	94	200	250	500	1,000	1,500	5	(²)
Professional and related	100	92	200	250	500	1,000	1,500	7	1
Service	100	83	150	250	500	1,000	1,100	—	—
Sales and office	100	93	200	250	500	1,000	2,000	5	1
Sales and related	100	97	250	300	500	1,000	2,000	3	—
Office and administrative support	100	91	150	250	500	1,000	1,750	7	2
Natural resources, construction, and maintenance	100	92	150	250	300	750	2,000	6	1
Construction, extraction, farming, fishing, and forestry	100	92	100	250	300	500	2,000	—	—
Installation, maintenance, and repair	100	93	200	250	400	1,000	2,000	—	—
Production, transportation, and material moving	100	98	200	250	350	750	1,500	2	(²)
Production	100	98	200	250	350	1,000	1,500	—	—
Transportation and material moving	100	97	150	250	400	750	1,500	—	—
Full time	100	93	200	250	500	1,000	1,500	5	2
Part time	100	91	100	250	400	1,000	1,000	—	—
Union	100	90	150	200	275	350	750	6	3
Nonunion	100	93	200	250	500	1,000	1,750	5	1
Average wage within the following percentiles: ³									
Less than 10	100	94	200	250	400	750	1,100	—	—
10 to under 25	100	87	150	250	500	1,000	1,500	5	—
25 to under 50	100	95	200	250	500	1,000	1,750	3	2
50 to under 75	100	92	200	250	500	1,000	2,000	7	1
75 to under 90	100	94	150	250	300	750	1,500	5	1
90 or greater	100	93	150	250	500	1,000	1,500	6	1
Establishment characteristic									
Goods-producing industries	100	95	200	250	400	1,000	1,500	5	1
Construction	100	90	150	250	400	750	2,000	—	—
Manufacturing	100	96	200	250	400	1,000	1,500	3	(²)
Service-providing industries	100	92	150	250	500	1,000	1,500	6	2
Trade, transportation, and utilities	100	96	200	250	500	1,000	2,000	3	1
Wholesale trade	100	95	150	250	500	1,000	1,500	—	—
Retail trade	100	95	250	400	500	1,100	2,000	4	1
Transportation and warehousing	100	99	150	150	250	500	1,100	—	—
Utilities	100	98	100	250	400	1,500	2,500	—	—
Information	100	94	150	250	300	500	1,100	—	—
Financial activities	100	92	250	300	500	1,250	2,000	8	(²)
Finance and insurance	100	90	250	300	500	1,500	2,000	10	(²)
Credit intermediation and related activities	100	87	250	250	500	1,100	2,500	13	—
Insurance carriers and related activities	100	93	250	300	900	1,500	2,000	—	—
Real estate and rental and leasing	100	99	250	300	500	1,000	2,250	—	—
Professional and business services	100	95	100	250	500	1,000	1,100	—	—
Professional and technical services	100	97	150	250	500	750	1,000	—	—
Administrative and waste services	100	89	100	100	250	500	1,000	—	—

See footnotes at end of table.

Table 5. Fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	84	\$200	\$250	\$500	\$1,000	\$1,500	—	—
Educational services	100	94	150	250	400	500	1,500	6	—
Junior colleges, colleges, and universities	100	90	200	250	400	500	1,100	10	—
Health care and social assistance	100	82	250	250	500	1,000	1,500	—	—
Leisure and hospitality	100	95	200	250	500	750	1,000	—	—
Accommodation and food services	100	96	200	250	500	1,000	1,000	—	—
Other services	100	93	100	250	300	500	750	—	—
1 to 99 workers	100	94	250	300	500	1,000	2,000	4	2
1 to 49 workers	100	94	200	300	500	1,000	2,000	4	2
50 to 99 workers	100	94	250	250	500	1,000	1,500	—	—
100 workers or more	100	92	150	250	350	750	1,500	7	2
100 to 499 workers	100	95	200	250	500	1,000	1,500	4	1
500 workers or more	100	88	100	200	300	500	1,200	10	2
Geographic area									
New England	100	92	100	250	300	1,000	1,500	8	—
Middle Atlantic	100	90	150	250	350	1,000	1,750	8	1
East North Central	100	92	200	250	400	1,000	2,000	—	—
West North Central	100	96	200	300	500	1,000	1,500	—	—
South Atlantic	100	93	200	250	500	1,000	1,500	5	2
East South Central	100	98	150	250	500	1,000	1,500	—	—
West South Central	100	96	250	300	500	1,000	1,500	4	(²)
Mountain	100	93	150	300	500	1,000	1,000	—	—
Pacific	100	89	150	250	350	1,000	1,500	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.5 percent.

³ 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.

Table 5. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.1	\$51.68	\$0.00	\$0.00	\$0.00	\$146.65	0.9	0.7
Worker characteristic								
Management, professional, and related	1.0	61.27	0.00	0.00	0.00	0.00	1.0	0.5
Management, business, and financial	0.7	46.02	0.00	71.42	0.00	272.82	0.7	(²)
Professional and related	1.5	70.75	19.62	0.00	0.00	290.54	1.5	0.6
Service	5.0	69.37	29.43	146.51	285.69	547.47	–	–
Sales and office	1.4	65.81	10.20	0.00	0.00	400.20	1.2	0.8
Sales and related	0.6	0.00	0.00	0.00	0.00	834.33	0.6	–
Office and administrative support	2.0	55.50	0.00	43.87	49.05	405.10	1.6	1.1
Natural resources, construction, and maintenance	2.0	36.71	0.00	61.61	427.64	0.00	1.8	0.6
Construction, extraction, farming, fishing, and forestry	3.2	74.72	49.05	27.26	380.35	196.21	–	–
Installation, maintenance, and repair	2.1	32.54	0.00	136.27	84.96	259.57	–	–
Production, transportation, and material moving ...	0.6	48.56	0.00	65.00	352.09	204.38	0.5	(²)
Production	0.9	9.81	39.55	67.86	361.93	138.74	–	–
Transportation and material moving	0.7	31.41	0.00	67.89	295.63	363.79	–	–
Full time	1.1	62.05	0.00	0.00	0.00	258.72	0.9	0.7
Part time	2.8	90.98	73.42	150.07	204.62	400.80	–	–
Union	2.3	9.81	9.81	47.81	67.04	378.83	1.7	1.6
Nonunion	1.1	35.37	0.00	0.00	0.00	387.11	0.9	0.6
Average wage within the following percentiles: ³								
Less than 10	5.8	74.07	52.83	147.49	307.28	136.29	–	–
10 to under 25	5.1	90.98	42.76	70.75	350.72	284.51	1.2	–
25 to under 50	1.1	27.75	28.42	0.00	0.00	343.37	0.6	0.9
50 to under 75	1.6	67.08	0.00	27.75	0.00	525.03	1.5	0.5
75 to under 90	1.2	13.87	0.00	16.27	189.05	379.83	1.1	0.4
90 or greater	0.9	29.43	12.17	0.00	88.84	179.83	1.0	0.4
Establishment characteristic								
Goods-producing industries	1.1	0.00	21.38	98.11	185.37	619.28	1.0	0.4
Construction	2.9	75.36	31.02	124.81	465.57	0.00	–	–
Manufacturing	1.0	0.00	36.05	109.25	151.67	114.41	0.9	(²)
Service-providing industries	1.4	13.87	0.00	0.00	0.00	158.50	1.1	0.8
Trade, transportation, and utilities	0.8	57.21	1.96	0.00	0.00	398.84	0.6	0.4
Wholesale trade	1.9	75.99	3.92	124.10	337.98	663.32	–	–
Retail trade	1.2	0.00	53.74	165.33	286.20	896.81	1.0	0.6
Transportation and warehousing	0.8	59.68	58.86	33.99	46.02	1,719.73	–	–
Utilities	1.4	24.03	62.05	164.16	705.89	572.06	–	–
Information	2.8	25.96	9.81	0.00	0.00	124.87	–	–
Financial activities	1.3	0.00	0.00	19.62	241.11	308.37	1.3	(²)
Finance and insurance	1.6	29.43	16.99	39.24	127.16	298.54	1.6	(²)
Credit intermediation and related activities	2.9	52.83	58.04	0.00	245.27	751.98	2.9	–
Insurance carriers and related activities	2.4	16.99	116.91	216.06	0.00	237.29	–	–
Real estate and rental and leasing	0.6	0.00	145.85	120.16	332.70	724.27	–	–
Professional and business services	2.7	60.48	66.54	261.60	288.37	554.28	–	–
Professional and technical services	1.6	0.00	9.81	55.50	335.29	341.55	–	–
Administrative and waste services	9.3	67.26	76.62	59.68	167.93	369.17	–	–

See footnotes at end of table.

Table 5. Standard errors for fee-for-service plans: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.6	\$61.27	\$0.00	\$49.05	\$49.05	\$261.60	—	—
Educational services	1.3	62.05	0.00	125.25	72.09	642.43	1.3	—
Junior colleges, colleges, and universities	1.9	64.33	0.00	111.00	55.50	426.74	1.9	—
Health care and social assistance	5.2	68.67	0.00	42.76	0.00	308.06	—	—
Leisure and hospitality	2.1	35.37	43.87	116.08	405.81	0.00	—	—
Accommodation and food services	2.1	24.03	62.05	124.10	634.37	16.99	—	—
Other services	4.2	0.00	204.85	215.17	0.00	373.58	—	—
1 to 99 workers	1.4	69.37	49.67	0.00	0.00	49.05	0.9	1.0
1 to 49 workers	1.6	75.99	39.63	0.00	184.07	406.29	0.7	1.5
50 to 99 workers	2.2	57.21	64.15	58.86	0.00	550.62	—	—
100 workers or more	1.5	0.00	0.00	62.82	99.59	147.81	1.3	0.9
100 to 499 workers	1.0	0.00	0.00	27.75	274.17	56.36	0.9	0.7
500 workers or more	3.0	66.54	24.03	0.00	46.02	83.25	2.6	1.7
Geographic area								
New England	2.1	70.75	46.02	153.87	500.25	212.46	2.1	—
Middle Atlantic	2.4	0.00	42.76	85.67	98.11	371.34	2.2	0.4
East North Central	3.6	4.91	0.00	141.49	43.87	396.33	—	—
West North Central	1.5	62.05	55.50	0.00	205.09	891.43	—	—
South Atlantic	1.5	76.62	9.81	73.42	293.41	184.85	1.0	1.3
East South Central	1.2	70.75	0.00	150.01	413.22	396.94	—	—
West South Central	0.8	65.08	0.00	0.00	0.00	627.24	0.8	(²)
Mountain	2.4	103.36	62.60	74.72	120.16	0.00	—	—
Pacific	4.9	0.00	0.00	67.49	110.12	396.09	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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/eps/glossary20082009.htm.

Table 6. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	88	\$450	\$600	\$1,000	\$2,000	\$4,000	10	2
Worker characteristic									
Management, professional, and related	100	89	450	600	1,000	2,000	3,000	10	1
Management, business, and financial	100	90	450	500	1,000	2,200	3,500	10	(1)
Professional and related	100	89	450	600	1,000	2,000	3,000	10	1
Service	100	76	400	700	1,000	2,000	3,000	16	–
Sales and office	100	87	500	600	1,000	2,250	4,500	11	1
Sales and related	100	93	500	750	1,200	2,400	4,500	7	–
Office and administrative support	100	85	450	600	1,000	2,000	4,000	13	2
Natural resources, construction, and maintenance	100	90	400	600	900	2,000	4,000	9	1
Construction, extraction, farming, fishing, and forestry	100	87	300	500	900	1,500	5,500	–	–
Installation, maintenance, and repair	100	92	450	600	900	2,000	4,000	–	–
Production, transportation, and material moving ...	100	93	400	500	990	2,000	3,000	7	(1)
Production	100	92	400	600	900	2,000	3,000	7	–
Transportation and material moving	100	94	400	500	1,000	2,000	4,000	6	–
Full time	100	89	450	600	1,000	2,000	4,000	10	2
Part time	100	77	500	700	1,000	2,000	3,000	–	–
Union	100	86	300	450	600	900	2,000	11	3
Nonunion	100	88	500	600	1,000	2,200	4,000	10	1
Average wage within the following percentiles: ²									
Less than 10	100	82	450	750	1,000	2,000	3,000	–	–
10 to under 25	100	76	500	750	1,000	2,000	3,000	–	–
25 to under 50	100	89	500	600	1,000	2,250	4,000	9	2
50 to under 75	100	89	450	500	1,000	2,000	4,300	10	1
75 to under 90	100	90	400	500	900	1,800	3,000	10	1
90 or greater	100	90	450	600	1,000	2,164	3,000	10	1
Establishment characteristic									
Goods-producing industries	100	91	450	600	1,000	2,000	4,000	8	1
Construction	100	85	400	750	1,000	2,000	5,500	14	–
Manufacturing	100	93	450	600	1,000	2,000	3,000	7	(1)
Service-providing industries	100	87	450	600	1,000	2,000	3,500	11	2
Trade, transportation, and utilities	100	90	450	600	1,000	2,250	5,000	9	1
Wholesale trade	100	93	450	600	1,000	2,000	3,000	6	–
Retail trade	100	89	600	900	1,500	3,000	5,250	10	1
Transportation and warehousing	100	89	400	500	700	1,500	3,300	–	–
Utilities	100	98	300	500	900	3,000	5,000	–	–
Information	100	88	450	500	750	1,200	2,200	12	–
Financial activities	100	89	500	700	1,200	3,000	4,500	11	(1)
Finance and insurance	100	87	500	600	1,200	3,000	4,500	13	(1)
Credit intermediation and related activities	100	85	500	600	1,000	3,000	5,000	15	–
Insurance carriers and related activities	100	88	600	750	2,000	3,000	4,200	–	–
Real estate and rental and leasing	100	94	500	700	1,000	2,250	4,500	–	–
Professional and business services	100	86	450	500	1,000	2,000	3,000	–	–
Professional and technical services	100	92	450	500	1,500	1,800	3,000	–	–
Administrative and waste services	100	67	400	500	900	1,500	3,000	–	–

See footnotes at end of table.

Table 6. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	82	\$500	\$500	\$1,000	\$2,000	\$3,000	15	—
Educational services	100	88	450	600	900	1,500	2,000	12	—
Junior colleges, colleges, and universities	100	87	450	600	800	1,500	3,000	13	—
Health care and social assistance	100	81	500	500	1,000	2,000	3,000	—	—
Leisure and hospitality	100	88	400	750	1,000	1,650	3,000	—	—
Accommodation and food services	100	87	400	750	1,000	3,000	3,000	—	—
Other services	100	92	300	500	900	1,500	1,500	—	—
1 to 99 workers	100	88	500	750	1,500	2,800	4,500	10	2
1 to 49 workers	100	88	500	750	1,500	3,000	5,250	10	2
50 to 99 workers	100	89	500	700	1,000	2,000	3,000	10	—
100 workers or more	100	88	400	500	900	1,500	3,000	10	2
100 to 499 workers	100	93	450	550	1,000	2,000	3,000	6	1
500 workers or more	100	82	400	500	750	1,500	3,000	16	2
Geographic area									
New England	100	89	300	500	900	2,000	3,000	11	—
Middle Atlantic	100	86	400	500	1,000	2,000	4,000	12	1
East North Central	100	86	500	550	1,000	2,000	4,000	9	—
West North Central	100	91	500	600	1,000	2,000	4,000	—	—
South Atlantic	100	90	450	600	1,000	2,000	3,000	8	2
East South Central	100	93	450	600	1,000	1,600	3,000	—	—
West South Central	100	91	500	750	1,200	2,400	4,500	9	(¹)
Mountain	100	86	500	800	1,500	2,000	3,000	—	—
Pacific	100	85	450	500	900	2,250	4,000	—	—

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.

Table 6. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.2	\$13.87	\$9.81	\$0.00	\$0.00	\$940.54	1.1	0.7
Worker characteristic								
Management, professional, and related	1.3	38.00	112.72	0.00	220.82	250.76	1.4	0.5
Management, business, and financial	1.6	27.75	109.25	43.87	173.18	957.08	1.6	(²)
Professional and related	1.8	55.50	94.10	274.35	139.28	0.00	1.8	0.6
Service	4.2	49.05	107.02	181.43	1,236.66	1,125.67	4.0	–
Sales and office	2.2	50.18	27.75	57.21	307.41	571.38	2.1	0.8
Sales and related	1.5	0.00	68.67	359.26	292.68	1,285.61	1.5	–
Office and administrative support	3.2	54.13	101.01	0.00	245.07	682.53	3.0	1.1
Natural resources, construction, and maintenance	2.5	69.55	106.57	32.89	459.74	1,602.60	2.4	0.6
Construction, extraction, farming, fishing, and forestry	4.3	124.10	144.19	19.62	815.17	1,020.12	–	–
Installation, maintenance, and repair	2.2	61.27	29.43	163.72	174.40	438.75	–	–
Production, transportation, and material moving ...	1.3	73.42	75.99	150.91	473.06	1,007.40	1.2	(²)
Production	2.1	82.67	59.68	116.08	569.70	392.43	1.9	–
Transportation and material moving	1.5	65.08	0.00	133.87	466.50	1,494.32	1.5	–
Full time	1.1	13.87	21.94	0.00	45.51	611.96	1.0	0.7
Part time	7.6	50.98	167.36	13.87	0.00	0.00	–	–
Union	2.6	40.45	54.62	9.81	83.25	569.02	2.2	1.6
Nonunion	1.3	56.49	19.62	147.49	201.92	210.42	1.2	0.6
Average wage within the following percentiles: ³								
Less than 10	6.5	62.05	101.96	74.07	513.35	131.62	–	–
10 to under 25	5.6	19.62	76.62	138.74	382.99	196.21	–	–
25 to under 50	1.5	32.54	19.62	121.75	358.59	415.77	1.2	0.9
50 to under 75	1.7	53.74	77.87	0.00	89.79	521.72	1.7	0.5
75 to under 90	1.8	33.27	0.00	67.97	401.16	1,472.26	1.8	0.4
90 or greater	1.4	51.91	0.00	67.97	335.25	329.76	1.5	0.4
Establishment characteristic								
Goods-producing industries	1.3	59.68	0.00	70.91	129.04	895.73	1.2	0.4
Construction	3.9	122.93	187.18	98.42	412.52	985.96	3.8	–
Manufacturing	1.5	59.68	36.71	80.90	241.91	968.43	1.4	(²)
Service-providing industries	1.4	0.00	83.25	0.00	106.35	924.26	1.4	0.8
Trade, transportation, and utilities	1.3	47.05	155.43	220.47	250.67	534.57	1.3	0.4
Wholesale trade	1.8	125.25	80.30	131.62	148.41	1,485.91	1.3	–
Retail trade	2.0	138.74	96.12	19.62	0.00	625.50	1.9	0.6
Transportation and warehousing	3.9	49.05	58.86	146.18	245.66	2,668.17	–	–
Utilities	1.5	33.99	120.56	146.83	1,181.37	1,092.47	–	–
Information	3.1	0.00	48.06	186.15	458.80	196.85	3.1	–
Financial activities	2.0	0.00	116.08	333.85	290.37	335.86	2.0	(²)
Finance and insurance	2.3	0.00	58.86	354.27	78.49	524.67	2.3	(²)
Credit intermediation and related activities	3.1	9.81	19.62	96.12	624.89	952.40	3.1	–
Insurance carriers and related activities	4.5	138.74	209.50	347.97	39.24	428.09	–	–
Real estate and rental and leasing	5.5	101.96	197.19	404.51	915.08	1,019.56	–	–
Professional and business services	3.9	159.10	43.87	323.60	300.79	1,079.18	–	–
Professional and technical services	3.2	66.54	33.99	691.50	429.44	333.56	–	–
Administrative and waste services	10.5	183.80	75.36	135.94	710.85	2,462.39	–	–

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.4	\$74.72	\$85.53	\$19.62	\$111.00	\$392.43	4.0	—
Educational services	3.0	81.49	124.10	221.99	155.74	871.61	3.0	—
Junior colleges, colleges, and universities	3.0	44.96	133.08	221.12	0.00	928.19	3.0	—
Health care and social assistance	5.2	67.26	83.25	39.24	311.63	1,034.74	—	—
Leisure and hospitality	5.8	58.86	294.16	351.68	1,906.97	0.00	—	—
Accommodation and food services	7.2	75.99	298.22	458.17	2,091.34	0.00	—	—
Other services	4.5	65.08	290.87	210.42	582.31	717.46	—	—
1 to 99 workers	1.7	0.00	82.67	133.08	590.28	659.95	1.4	1.0
1 to 49 workers	2.1	40.45	79.70	0.00	98.11	480.52	1.6	1.5
50 to 99 workers	2.6	0.00	138.40	119.35	0.00	0.00	2.5	—
100 workers or more	1.6	54.62	0.00	144.25	452.78	0.00	1.6	0.9
100 to 499 workers	1.2	50.02	97.62	0.00	290.04	0.00	1.0	0.7
500 workers or more	3.1	86.09	0.00	58.04	0.00	0.00	3.2	1.7
Geographic area								
New England	1.5	141.49	16.99	116.08	782.52	283.66	1.5	—
Middle Atlantic	2.5	124.10	0.00	196.09	128.41	1,658.85	2.2	0.4
East North Central	2.9	70.75	96.12	55.50	349.63	658.12	1.6	—
West North Central	2.4	50.02	148.79	0.00	399.72	1,283.52	—	—
South Atlantic	1.5	21.94	0.00	124.10	67.97	710.99	1.3	1.3
East South Central	3.5	74.07	117.73	116.84	545.09	300.15	—	—
West South Central	1.6	47.05	103.36	461.62	733.46	738.87	1.6	(²)
Mountain	6.6	51.91	118.54	287.71	1,033.88	0.00	—	—
Pacific	5.2	56.36	43.87	0.00	574.58	1,484.63	—	—

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Less than 0.05.

³ 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: 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/eps/glossary20082009.htm.

Table 7. Fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
All workers	100	14	80	85	80	60	90
Worker characteristic							
Management, professional, and related	100	13	80	87	80	60	90
Management, business, and financial	100	9	80	91	80	65	100
Professional and related	100	15	80	84	80	60	90
Service	100	14	70	85	80	60	100
Sales and office	100	15	80	84	80	60	90
Sales and related	100	12	80	88	80	60	90
Office and administrative support	100	16	80	82	80	60	90
Natural resources, construction, and maintenance	100	22	80	78	90	70	100
Construction, extraction, farming, fishing, and forestry	100	22	80	78	80	65	100
Installation, maintenance, and repair	100	22	80	78	90	70	100
Production, transportation, and material moving	100	10	80	90	80	60	90
Production	100	8	80	92	80	60	90
Transportation and material moving	100	13	80	87	80	60	90
Full time	100	13	80	86	80	60	90
Part time	100	23	80	71	80	60	100
Union	100	20	80	79	85	70	100
Nonunion	100	13	80	86	80	60	90
Average wage within the following percentiles: ²							
Less than 10	100	–	75	–	80	60	–
10 to under 25	100	–	80	–	80	60	90
25 to under 50	100	12	80	88	80	60	90
50 to under 75	100	14	80	85	80	60	90
75 to under 90	100	17	80	82	80	60	100
90 or greater	100	13	80	87	85	70	90
Establishment characteristic							
Goods-producing industries	100	11	80	89	80	60	90
Construction	100	19	80	81	80	60	–
Manufacturing	100	8	80	92	80	60	90
Service-providing industries	100	15	80	84	80	60	90
Trade, transportation, and utilities	100	11	80	89	80	60	90
Wholesale trade	100	11	80	89	80	60	90
Retail trade	100	10	80	90	80	60	80
Transportation and warehousing	100	17	80	83	90	70	90
Utilities	100	–	75	–	80	60	–
Information	100	29	80	71	90	70	100
Financial activities	100	18	80	80	80	60	90
Finance and insurance	100	19	80	78	90	70	90
Credit intermediation and related activities	100	16	80	79	85	60	90
Insurance carriers and related activities	100	23	80	75	90	70	99
Real estate and rental and leasing	100	–	80	–	80	60	–
Professional and business services	100	19	80	79	80	65	100
Professional and technical services	100	–	80	–	90	70	90
Administrative and waste services	100	–	80	–	80	65	–

See footnotes at end of table.

Table 7. Fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristic	Total	Fixed coinsurance		Variable coinsurance			
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
					In-network	Out-of-network	Point-of-service
Establishment characteristic							
Education and health services	100	9	70	90	80	60	100
Educational services	100	—	80	—	90	65	100
Junior colleges, colleges, and universities	100	10	80	87	90	70	100
Health care and social assistance	100	9	70	90	80	60	100
Leisure and hospitality	100	—	80	—	80	60	—
Accommodation and food services	100	—	60	—	80	60	—
Other services	100	—	80	—	90	70	—
1 to 99 workers	100	16	80	84	80	60	90
1 to 49 workers	100	15	80	85	80	60	90
50 to 99 workers	100	17	80	82	80	60	90
100 workers or more	100	13	80	87	80	60	90
100 to 499 workers	100	11	80	89	80	60	100
500 workers or more	100	15	80	83	80	65	90
Geographic area							
New England	100	—	80	—	80	70	100
Middle Atlantic	100	—	80	—	90	70	100
East North Central	100	9	80	90	80	60	90
West North Central	100	—	80	—	80	60	90
South Atlantic	100	14	80	86	80	60	90
East South Central	100	—	80	—	90	60	90
West South Central	100	8	80	91	80	60	90
Mountain	100	24	80	73	80	60	80
Pacific	100	13	80	87	80	60	90

¹ Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 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.

Table 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

Characteristic	Fixed coinsurance		Variable coinsurance			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
				In-network	Out-of-network	Point-of-service
All workers	1.3	0.00	1.3	0.00	0.00	0.00
Worker characteristic						
Management, professional, and related	2.6	0.00	2.5	0.00	1.70	5.97
Management, business, and financial	1.4	0.00	1.5	0.00	7.41	9.31
Professional and related	3.8	0.00	3.5	0.00	0.00	4.05
Service	3.5	14.98	3.5	0.00	0.00	10.62
Sales and office	1.6	0.00	2.2	0.00	0.00	0.00
Sales and related	1.9	0.00	1.9	0.00	0.00	2.77
Office and administrative support	2.0	0.00	3.1	0.00	0.00	0.00
Natural resources, construction, and maintenance	3.5	0.00	3.5	5.10	4.50	7.60
Construction, extraction, farming, fishing, and forestry	4.8	0.00	4.8	10.84	9.76	12.87
Installation, maintenance, and repair	4.6	0.00	4.6	0.00	0.00	7.85
Production, transportation, and material moving ...	1.7	0.00	1.8	0.00	0.00	0.00
Production	2.1	0.00	2.2	0.00	2.40	2.77
Transportation and material moving	2.5	0.00	2.5	5.10	0.98	7.07
Full time	1.1	0.00	1.1	0.00	0.00	0.00
Part time	6.5	0.00	9.5	3.54	1.68	7.14
Union	2.9	0.00	2.9	4.50	2.77	0.00
Nonunion	1.4	0.00	1.5	0.00	0.00	0.00
Average wage within the following percentiles: ²						
Less than 10	–	13.13	–	5.00	0.00	–
10 to under 25	–	2.60	–	0.00	0.00	0.00
25 to under 50	1.2	0.00	1.2	0.00	0.00	0.00
50 to under 75	1.7	0.00	1.6	0.00	0.00	0.00
75 to under 90	2.3	0.00	2.3	8.21	5.74	7.14
90 or greater	2.7	0.00	2.5	6.65	6.51	11.56
Establishment characteristic						
Goods-producing industries	1.7	0.00	1.7	0.00	2.40	0.00
Construction	3.8	0.00	3.8	0.00	0.00	–
Manufacturing	1.8	0.00	1.8	0.00	6.13	1.96
Service-providing industries	1.5	0.00	1.6	0.00	0.00	3.10
Trade, transportation, and utilities	1.6	0.00	1.6	0.00	0.00	3.40
Wholesale trade	2.6	0.00	2.6	5.64	0.00	2.77
Retail trade	2.0	0.00	2.0	0.00	0.00	4.81
Transportation and warehousing	4.2	0.00	4.2	5.89	0.00	0.00
Utilities	–	9.61	–	1.96	3.25	–
Information	6.0	0.00	6.0	6.80	11.27	4.81
Financial activities	3.1	0.00	3.2	7.28	7.47	5.86
Finance and insurance	3.1	0.00	3.3	5.89	3.67	5.86
Credit intermediation and related activities	3.1	0.00	3.8	6.58	6.94	0.00
Insurance carriers and related activities	6.4	0.00	6.6	7.01	1.70	6.65
Real estate and rental and leasing	–	0.00	–	0.00	0.00	–
Professional and business services	5.0	0.00	5.7	8.21	8.32	12.10
Professional and technical services	–	0.00	–	7.66	0.00	13.87
Administrative and waste services	–	0.00	–	4.50	6.73	–

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fixed coinsurance		Variable coinsurance			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
				In-network	Out-of-network	Point-of-service
Establishment characteristic						
Education and health services	2.2	14.94	2.2	0.00	0.00	4.06
Educational services	–	0.00	–	8.21	8.09	1.96
Junior colleges, colleges, and universities	3.0	0.00	3.9	0.00	0.98	0.00
Health care and social assistance	2.5	17.44	2.5	0.00	0.00	5.22
Leisure and hospitality	–	20.86	–	5.00	0.00	–
Accommodation and food services	–	16.30	–	2.94	0.00	–
Other services	–	0.00	–	0.00	0.00	–
1 to 99 workers	2.1	0.00	2.2	0.00	0.00	1.70
1 to 49 workers	2.5	0.00	2.5	0.00	0.00	7.21
50 to 99 workers	3.4	0.00	3.4	1.96	0.00	2.77
100 workers or more	1.2	0.00	1.4	0.00	0.00	2.98
100 to 499 workers	1.7	0.00	1.7	0.00	0.00	13.02
500 workers or more	1.7	0.00	2.4	0.00	5.80	0.00
Geographic area						
New England	–	0.00	–	10.20	8.27	0.00
Middle Atlantic	–	0.00	–	0.00	0.00	0.00
East North Central	1.7	0.00	1.8	0.00	0.00	0.00
West North Central	–	0.00	–	0.00	0.00	1.96
South Atlantic	1.7	0.00	1.7	0.00	0.00	2.77
East South Central	–	0.00	–	7.85	11.69	13.34
West South Central	1.8	0.00	1.8	0.00	0.00	5.55
Mountain	5.2	0.00	6.8	0.00	0.00	0.00
Pacific	2.4	0.00	2.4	3.92	7.51	10.28

¹ Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 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: 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.

Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	81	\$800	\$1,200	\$2,000	\$2,500	\$3,500	16	3
Worker characteristic									
Management, professional, and related	100	82	650	1,000	1,750	2,500	3,000	16	2
Management, business, and financial	100	83	800	1,200	1,750	2,500	3,000	15	1
Professional and related	100	81	600	1,000	1,700	2,225	3,000	16	3
Service	100	74	1,000	1,500	2,000	2,750	5,000	17	10
Sales and office	100	82	900	1,250	2,000	2,500	3,500	16	2
Sales and related	100	85	1,000	1,500	2,000	3,000	3,800	14	1
Office and administrative support	100	80	750	1,200	2,000	2,500	3,500	17	3
Natural resources, construction, and maintenance	100	76	800	1,000	2,000	2,400	3,000	20	4
Construction, extraction, farming, fishing, and forestry	100	78	750	1,000	2,000	2,400	3,000	20	2
Installation, maintenance, and repair	100	74	800	1,000	1,750	2,200	3,000	20	6
Production, transportation, and material moving	100	83	990	1,250	1,750	2,500	3,000	16	2
Production	100	81	900	1,200	1,700	2,300	3,000	16	2
Transportation and material moving	100	85	1,000	1,300	2,000	2,500	3,700	14	1
Full time	100	81	800	1,200	2,000	2,500	3,500	16	3
Part time	100	76	750	1,000	1,700	2,900	3,500	21	3
Union	100	70	750	1,000	1,750	2,400	3,300	25	6
Nonunion	100	83	800	1,200	2,000	2,500	3,500	15	3
Average wage within the following percentiles: ²									
Less than 10	100	82	1,300	1,500	1,850	2,600	3,700	—	—
10 to under 25	100	78	1,000	1,500	2,000	3,000	4,000	13	9
25 to under 50	100	80	900	1,250	2,000	2,500	3,500	16	4
50 to under 75	100	81	990	1,250	2,000	2,500	3,250	17	2
75 to under 90	100	81	750	1,000	1,750	2,500	3,000	17	2
90 or greater	100	82	600	1,000	1,600	2,250	3,000	15	2
Establishment characteristic									
Goods-producing industries	100	83	825	1,000	1,700	2,400	3,000	16	1
Construction	100	82	750	1,000	2,000	2,500	3,500	17	1
Manufacturing	100	82	990	1,150	1,650	2,200	3,000	16	1
Service-providing industries	100	80	800	1,240	2,000	2,500	3,500	16	4
Trade, transportation, and utilities	100	87	1,000	1,500	2,000	3,000	4,000	12	2
Wholesale trade	100	82	1,000	1,500	2,000	3,000	4,811	16	2
Retail trade	100	91	1,000	1,500	2,000	3,000	3,850	7	3
Transportation and warehousing	100	87	1,000	1,350	2,000	2,500	3,500	—	—
Utilities	100	71	650	700	1,500	2,250	3,000	—	—
Information	100	77	800	1,000	1,500	2,000	4,000	21	2
Financial activities	100	81	950	1,250	2,000	2,500	3,250	16	3
Finance and insurance	100	77	850	1,000	2,000	2,300	3,000	20	4
Credit intermediation and related activities	100	76	1,000	1,250	2,000	2,500	3,500	22	3
Insurance carriers and related activities	100	75	600	1,000	1,500	2,200	3,000	18	7
Real estate and rental and leasing	100	96	1,000	1,750	2,000	2,750	3,250	—	—
Professional and business services	100	80	600	1,000	2,000	2,500	3,000	13	7
Professional and technical services	100	84	600	750	1,500	2,000	3,000	—	—
Administrative and waste services	100	73	700	1,000	2,000	3,000	3,500	—	—

See footnotes at end of table.

Table 8. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	69	\$750	\$1,000	\$2,000	\$2,000	\$3,000	28	3
Educational services	100	75	500	850	1,250	1,750	2,500	25	—
Junior colleges, colleges, and universities	100	69	500	800	1,250	2,000	3,000	31	—
Health care and social assistance	100	68	800	1,250	2,000	2,200	3,000	28	4
Leisure and hospitality	100	85	1,000	1,500	2,000	2,250	5,000	—	—
Accommodation and food services	100	86	900	1,500	1,850	2,200	5,000	—	—
Other services	100	92	900	1,300	1,500	2,000	2,400	—	—
1 to 99 workers	100	83	1,000	1,250	2,000	2,500	3,500	13	4
1 to 49 workers	100	82	1,000	1,300	2,000	2,500	3,500	14	4
50 to 99 workers	100	86	1,000	1,000	1,850	2,500	3,750	11	3
100 workers or more	100	79	750	1,000	1,750	2,500	3,500	19	3
100 to 499 workers	100	81	750	1,000	2,000	2,500	3,500	17	2
500 workers or more	100	75	800	1,250	1,700	2,500	3,500	21	4
Geographic area									
New England	100	64	750	1,000	2,000	2,700	3,000	35	1
Middle Atlantic	100	60	900	1,000	1,500	2,400	3,000	35	5
East North Central	100	82	750	1,000	1,600	2,250	3,000	13	6
West North Central	100	88	500	1,000	1,500	2,000	3,000	—	—
South Atlantic	100	83	1,000	1,300	1,750	2,500	3,500	13	4
East South Central	100	91	1,000	1,200	2,000	2,500	3,500	8	1
West South Central	100	89	1,000	1,500	2,000	3,000	4,000	—	—
Mountain	100	84	1,000	1,500	2,000	2,300	3,200	—	—
Pacific	100	84	750	1,200	2,000	2,500	3,500	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.4	\$112.29	\$121.68	\$249.40	\$0.00	\$65.81	1.3	0.7
Worker characteristic								
Management, professional, and related	1.8	145.85	57.21	194.12	247.81	70.80	1.7	0.9
Management, business, and financial	2.3	113.99	268.68	165.91	0.00	0.00	2.3	0.6
Professional and related	2.2	162.69	39.24	335.29	311.94	417.38	2.0	1.1
Service	5.4	0.00	19.62	0.00	456.80	1,375.07	3.4	4.5
Sales and office	1.8	126.20	87.97	123.42	180.63	0.00	1.8	0.8
Sales and related	2.7	0.00	49.05	0.00	0.00	303.22	2.7	0.7
Office and administrative support	2.2	137.35	146.70	322.41	151.03	309.78	2.3	1.2
Natural resources, construction, and maintenance	3.1	72.09	62.05	246.25	212.01	98.11	2.9	1.3
Construction, extraction, farming, fishing, and forestry	5.0	139.09	334.72	116.50	231.54	497.16	5.1	1.0
Installation, maintenance, and repair	3.6	143.67	39.24	238.91	282.98	58.86	3.4	2.4
Production, transportation, and material moving	2.0	60.35	115.35	162.47	177.41	660.31	2.2	0.7
Production	2.9	150.05	145.02	143.18	316.99	39.24	3.1	1.0
Transportation and material moving	2.9	19.91	226.07	0.00	46.02	491.71	2.8	0.6
Full time	1.4	112.61	127.58	224.36	0.00	233.52	1.3	0.8
Part time	3.7	273.47	290.87	237.29	429.44	250.51	3.8	1.5
Union	4.5	63.77	55.71	337.72	223.50	705.48	3.7	1.8
Nonunion	1.4	154.50	93.61	226.02	0.00	95.41	1.4	0.7
Average wage within the following percentiles: ²								
Less than 10	7.0	326.42	73.42	186.15	593.04	928.45	–	–
10 to under 25	5.3	0.00	0.00	0.00	371.77	1,488.55	3.1	5.1
25 to under 50	2.2	130.74	95.24	64.89	0.00	19.62	2.1	1.0
50 to under 75	1.9	115.22	60.48	243.69	51.91	401.64	1.9	0.5
75 to under 90	1.9	47.05	39.24	183.41	83.25	322.10	1.9	0.8
90 or greater	2.1	123.32	0.00	217.94	346.90	0.00	1.8	1.1
Establishment characteristic								
Goods-producing industries	2.3	147.48	221.99	52.83	293.99	0.00	2.5	0.5
Construction	4.0	153.25	329.06	194.24	558.18	602.78	4.1	0.8
Manufacturing	2.9	73.08	209.79	145.85	296.11	58.86	3.0	0.6
Service-providing industries	1.7	119.35	126.08	66.90	0.00	27.75	1.5	1.0
Trade, transportation, and utilities	1.9	0.00	0.00	0.00	139.44	216.28	1.7	0.5
Wholesale trade	3.4	96.12	220.91	167.65	337.81	674.29	3.2	1.0
Retail trade	1.5	0.00	0.00	34.69	219.37	203.20	1.3	0.9
Transportation and warehousing	4.9	67.97	239.51	207.89	202.49	436.11	–	–
Utilities	10.8	0.00	362.86	393.77	111.10	339.43	–	–
Information	5.0	238.70	207.65	113.57	95.62	814.49	4.9	1.1
Financial activities	1.7	169.93	281.11	0.00	70.06	245.07	1.7	1.0
Finance and insurance	2.1	201.78	67.97	130.89	279.39	459.39	2.1	1.2
Credit intermediation and related activities	4.0	197.92	357.38	0.00	86.09	550.48	3.8	1.6
Insurance carriers and related activities	3.7	137.35	54.62	197.19	295.46	720.20	3.2	2.5
Real estate and rental and leasing	2.7	416.23	286.03	230.50	318.05	202.25	–	–
Professional and business services	3.7	55.50	105.66	544.41	245.07	635.81	3.6	3.1
Professional and technical services	4.7	203.91	333.71	280.25	0.00	588.15	–	–
Administrative and waste services	10.0	222.86	420.72	620.77	385.37	8,517.82	–	–

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.7	\$50.02	\$189.22	\$244.09	\$356.85	\$49.05	4.5	2.4
Educational services	3.6	0.00	244.68	141.83	315.78	500.25	3.6	—
Junior colleges, colleges, and universities	5.0	0.00	169.64	167.07	352.91	635.81	5.0	—
Health care and social assistance	5.5	101.96	325.86	0.00	363.13	84.96	5.2	2.8
Leisure and hospitality	4.5	294.48	62.05	307.59	684.71	1,292.04	—	—
Accommodation and food services	4.9	290.37	92.03	389.23	1,271.76	1,359.59	—	—
Other services	5.5	136.29	407.35	138.74	198.41	156.97	—	—
1 to 99 workers	2.0	38.00	131.03	56.57	27.75	333.17	1.7	1.2
1 to 49 workers	2.3	125.64	190.17	0.00	62.05	443.87	1.9	1.6
50 to 99 workers	2.9	16.99	432.84	231.12	569.36	616.22	2.5	1.7
100 workers or more	1.9	24.03	267.65	143.94	19.62	201.58	1.9	0.9
100 to 499 workers	2.4	39.24	140.90	325.38	0.00	408.45	2.6	0.8
500 workers or more	3.0	50.02	125.25	77.87	161.50	240.50	2.6	1.7
Geographic area								
New England	8.4	195.72	114.83	633.38	266.16	0.00	7.9	0.6
Middle Atlantic	5.0	162.99	0.00	180.37	248.82	365.66	5.5	2.4
East North Central	3.2	9.81	147.16	181.90	300.79	647.98	1.5	3.1
West North Central	3.7	196.21	0.00	62.05	0.00	145.85	—	—
South Atlantic	2.4	347.83	229.66	220.63	476.50	168.27	2.0	1.3
East South Central	1.7	0.00	200.10	339.85	309.93	314.25	1.8	0.4
West South Central	3.1	27.12	87.75	0.00	311.94	1,262.00	—	—
Mountain	4.5	19.62	249.58	89.51	329.21	480.56	—	—
Pacific	5.1	130.52	236.68	0.00	111.43	519.13	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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: 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.

Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	73	\$2,000	\$2,500	\$4,000	\$6,000	\$7,200	24	3
Worker characteristic									
Management, professional, and related	100	76	1,800	2,250	4,000	5,400	7,200	21	2
Management, business, and financial	100	78	1,500	2,100	4,000	5,400	7,000	20	1
Professional and related	100	75	2,000	2,250	4,000	5,400	7,200	22	3
Service	100	66	2,000	3,000	4,500	6,000	8,000	25	10
Sales and office	100	74	2,000	3,000	4,000	6,000	7,500	24	2
Sales and related	100	73	2,000	3,000	5,000	6,000	9,000	26	1
Office and administrative support	100	74	1,500	2,800	4,000	6,000	7,200	23	3
Natural resources, construction, and maintenance	100	68	2,000	2,500	4,000	6,000	7,200	29	4
Construction, extraction, farming, fishing, and forestry	100	66	1,500	2,600	4,000	6,000	7,500	33	2
Installation, maintenance, and repair	100	70	2,000	2,400	3,570	6,000	6,750	25	6
Production, transportation, and material moving	100	72	2,000	2,500	3,750	5,250	6,000	26	2
Production	100	71	1,800	2,090	3,400	5,000	6,000	27	2
Transportation and material moving	100	73	2,000	3,000	4,000	5,500	7,200	26	1
Full time	100	73	2,000	2,500	4,000	6,000	7,200	24	3
Part time	100	68	1,500	2,000	3,500	5,250	7,000	29	3
Union	100	60	1,500	2,350	4,000	5,250	7,200	34	6
Nonunion	100	75	2,000	2,500	4,000	6,000	7,200	22	3
Average wage within the following percentiles: ²									
Less than 10	100	59	2,000	3,000	4,500	5,100	6,000	38	–
10 to under 25	100	70	2,000	3,000	5,000	6,000	10,000	21	9
25 to under 50	100	73	2,000	2,600	4,000	6,000	7,000	24	4
50 to under 75	100	74	2,000	2,550	4,000	6,000	7,200	25	2
75 to under 90	100	74	1,600	2,350	4,000	5,500	7,200	24	2
90 or greater	100	74	1,600	2,000	3,900	5,250	7,000	24	2
Establishment characteristic									
Goods-producing industries	100	76	2,000	2,250	3,400	5,000	6,000	23	1
Construction	100	72	1,500	3,000	4,000	6,000	7,500	27	1
Manufacturing	100	76	2,000	2,000	3,100	5,000	6,000	23	1
Service-providing industries	100	72	2,000	2,600	4,000	6,000	7,500	24	4
Trade, transportation, and utilities	100	74	2,000	3,000	4,500	6,000	8,000	24	2
Wholesale trade	100	73	2,000	3,350	4,500	7,000	9,000	25	2
Retail trade	100	76	2,000	3,000	5,000	6,750	8,000	21	3
Transportation and warehousing	100	73	2,000	2,700	4,000	5,500	6,750	27	–
Utilities	100	72	1,200	2,000	3,200	4,500	6,000	–	–
Information	100	75	2,000	2,000	3,900	4,500	8,660	23	2
Financial activities	100	73	1,800	2,500	4,000	5,000	7,000	24	3
Finance and insurance	100	72	1,500	2,400	4,000	4,500	6,750	24	4
Credit intermediation and related activities	100	73	1,800	3,000	4,000	5,000	7,500	24	3
Insurance carriers and related activities	100	69	1,300	2,000	3,000	4,400	6,000	24	7
Real estate and rental and leasing	100	77	2,000	3,450	5,300	6,000	9,750	–	–
Professional and business services	100	74	1,300	2,000	4,000	6,000	7,500	19	7
Professional and technical services	100	75	700	2,000	3,000	5,550	6,450	–	–
Administrative and waste services	100	68	1,500	2,000	3,100	6,000	–	20	–

See footnotes at end of table.

Table 9. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	67	\$1,800	\$2,400	\$4,000	\$5,000	\$7,000	30	3
Educational services	100	72	1,000	1,875	2,550	4,000	6,750	28	—
Junior colleges, colleges, and universities	100	68	1,000	1,750	3,000	4,300	7,500	32	—
Health care and social assistance	100	66	2,000	2,800	4,000	5,300	7,000	30	4
Leisure and hospitality	100	65	2,500	3,000	4,500	6,000	7,500	30	—
Accommodation and food services	100	61	2,600	3,000	4,100	6,000	7,500	34	—
Other services	100	75	2,100	3,000	3,000	6,000	7,200	—	—
1 to 99 workers	100	73	2,000	3,000	4,000	6,000	7,500	23	4
1 to 49 workers	100	72	2,000	3,000	4,000	6,000	7,500	24	4
50 to 99 workers	100	75	2,000	3,000	3,750	6,000	7,200	21	3
100 workers or more	100	73	1,600	2,400	4,000	5,300	7,000	25	3
100 to 499 workers	100	74	1,600	2,500	4,000	5,700	7,000	24	2
500 workers or more	100	71	1,650	2,400	3,600	5,000	7,050	25	4
Geographic area									
New England	100	57	1,500	2,000	3,000	5,100	6,000	42	1
Middle Atlantic	100	57	2,000	2,250	4,000	5,250	7,200	38	5
East North Central	100	75	1,500	2,100	3,200	5,000	7,050	19	6
West North Central	100	82	1,250	2,000	3,000	4,400	6,000	15	—
South Atlantic	100	73	2,000	3,000	4,000	6,000	7,000	24	4
East South Central	100	84	2,000	3,000	4,000	6,000	7,000	15	1
West South Central	100	79	2,000	3,000	4,500	6,000	9,750	20	—
Mountain	100	78	2,000	3,000	4,000	6,000	7,000	22	—
Pacific	100	73	1,500	2,400	4,000	6,000	7,500	26	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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.

Table 9. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.5	\$123.42	\$67.26	\$0.00	\$390.95	\$302.55	1.6	0.7
Worker characteristic								
Management, professional, and related	2.3	293.09	314.44	272.77	502.17	353.32	2.3	0.9
Management, business, and financial	2.3	293.01	364.55	437.98	565.12	1,026.76	2.4	0.6
Professional and related	3.3	203.20	318.05	387.37	811.86	594.34	3.3	1.1
Service	5.1	0.00	149.43	700.97	0.00	4,562.91	3.7	4.5
Sales and office	2.0	412.63	133.44	0.00	0.00	533.49	2.0	0.8
Sales and related	3.2	0.00	0.00	270.79	918.49	1,017.39	3.2	0.7
Office and administrative support	2.3	321.67	392.80	0.00	445.82	511.10	2.4	1.2
Natural resources, construction, and maintenance	3.4	606.68	373.71	188.70	0.00	374.35	3.3	1.3
Construction, extraction, farming, fishing, and forestry	5.5	100.05	540.12	104.29	464.43	491.71	5.6	1.0
Installation, maintenance, and repair	3.5	0.00	367.87	571.71	0.00	662.20	3.4	2.4
Production, transportation, and material moving	2.5	92.03	239.11	451.60	277.66	682.46	2.7	0.7
Production	3.3	312.87	174.63	320.17	89.92	0.00	3.5	1.0
Transportation and material moving	3.8	0.00	225.43	0.00	498.61	661.99	3.7	0.6
Full time	1.6	85.81	111.86	0.00	356.44	338.58	1.6	0.8
Part time	3.9	277.49	439.84	754.79	753.96	263.43	3.8	1.5
Union	4.1	265.80	292.71	208.12	380.35	1,065.13	3.9	1.8
Nonunion	1.6	19.62	120.16	0.00	113.14	380.35	1.6	0.7
Average wage within the following percentiles: ²								
Less than 10	6.9	751.53	0.00	872.93	592.72	484.61	7.0	–
10 to under 25	5.1	320.60	0.00	476.70	931.40	6,455.93	3.4	5.1
25 to under 50	2.2	179.10	252.04	0.00	88.30	226.29	2.1	1.0
50 to under 75	2.1	62.05	170.77	49.05	359.26	398.15	2.1	0.5
75 to under 90	2.4	315.17	241.96	238.91	262.33	317.75	2.4	0.8
90 or greater	3.2	354.14	241.66	507.79	440.50	858.93	3.2	1.1
Establishment characteristic								
Goods-producing industries	2.3	229.03	229.56	234.84	319.56	111.00	2.4	0.5
Construction	4.6	793.15	401.88	238.70	0.00	1,597.07	4.6	0.8
Manufacturing	3.1	152.30	145.50	309.47	245.07	0.00	3.2	0.6
Service-providing industries	1.8	184.65	323.16	0.00	0.00	277.32	1.8	1.0
Trade, transportation, and utilities	2.2	0.00	0.00	581.95	428.99	819.86	2.1	0.5
Wholesale trade	3.9	163.28	232.99	712.04	1,504.11	906.86	3.7	1.0
Retail trade	3.1	0.00	9.81	147.16	816.83	834.14	2.9	0.9
Transportation and warehousing	5.6	156.97	597.41	0.00	895.90	658.12	5.6	–
Utilities	10.9	0.00	124.10	619.86	488.27	339.85	–	–
Information	5.2	559.98	481.02	928.45	370.12	2,966.83	5.2	1.1
Financial activities	2.6	219.15	474.38	0.00	404.39	771.50	2.6	1.0
Finance and insurance	2.4	261.23	370.74	96.12	304.94	666.33	2.5	1.2
Credit intermediation and related activities	3.8	212.24	814.94	0.00	326.57	685.07	3.6	1.6
Insurance carriers and related activities	5.1	176.87	218.49	629.72	487.78	597.08	5.1	2.5
Real estate and rental and leasing	7.3	0.00	1,153.62	779.94	1,117.00	3,373.07	–	–
Professional and business services	4.5	274.70	248.19	327.01	88.30	2,963.08	4.6	3.1
Professional and technical services	7.3	474.58	138.74	1,147.64	1,872.56	770.62	–	–
Administrative and waste services	8.6	523.93	732.13	1,754.17	1,171.22	–	5.2	–

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.8	\$410.09	\$280.42	\$122.14	\$595.87	\$1,101.82	4.6	2.4
Educational services	3.9	39.24	230.86	516.16	646.32	979.84	3.9	—
Junior colleges, colleges, and universities	5.0	103.83	321.03	417.04	504.47	612.68	5.0	—
Health care and social assistance	5.5	219.37	474.98	0.00	642.13	1,146.01	5.3	2.8
Leisure and hospitality	7.8	248.97	0.00	1,796.94	0.00	2,712.05	7.6	—
Accommodation and food services	10.0	291.03	156.97	2,747.21	372.94	2,012.85	9.7	—
Other services	10.8	325.38	0.00	1,004.10	1,501.71	0.00	—	—
1 to 99 workers	2.4	0.00	367.61	0.00	0.00	578.17	2.2	1.2
1 to 49 workers	2.7	105.66	541.99	326.57	58.86	979.01	2.4	1.6
50 to 99 workers	3.8	0.00	412.98	435.25	0.00	1,733.94	3.5	1.7
100 workers or more	2.0	298.42	131.26	147.81	279.56	39.24	2.1	0.9
100 to 499 workers	2.9	462.56	161.50	0.00	588.97	19.62	3.0	0.8
500 workers or more	2.6	260.35	134.87	309.78	84.96	331.54	2.7	1.7
Geographic area								
New England	4.8	0.00	0.00	1,255.92	0.00	0.00	4.4	0.6
Middle Atlantic	5.1	328.91	384.37	302.07	490.34	465.98	5.6	2.4
East North Central	2.6	142.85	179.75	440.88	56.36	1,014.50	2.0	3.1
West North Central	3.3	365.64	0.00	64.33	556.97	0.00	3.3	—
South Atlantic	3.9	0.00	0.00	0.00	58.86	417.39	3.8	1.3
East South Central	1.8	0.00	0.00	703.16	0.00	282.98	1.9	0.4
West South Central	4.1	289.68	33.99	785.51	147.16	1,284.08	3.8	—
Mountain	4.4	0.00	394.87	563.67	288.37	1,622.86	4.6	—
Pacific	5.4	389.35	386.48	351.55	124.87	438.64	5.3	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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: 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.

Table 10. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	22	78	(⁴)	11	89	–	57	43	(⁴)
Worker characteristic									
Management, professional, and related	20	80	(⁴)	10	90	–	54	46	(⁴)
Management, business, and financial	24	75	(⁴)	–	90	–	50	50	(⁴)
Professional and related	17	83	(⁴)	10	90	–	58	42	(⁴)
Service	–	70	–	–	95	–	61	39	–
Sales and office	17	83	(⁴)	8	92	–	60	39	1
Sales and related	–	85	–	–	91	–	56	43	2
Office and administrative support	18	82	(⁴)	8	92	–	62	38	(⁴)
Natural resources, construction, and maintenance	32	68	–	19	81	–	49	51	–
Construction, extraction, farming, fishing, and forestry	37	63	–	–	77	–	41	59	–
Installation, maintenance, and repair	27	73	–	–	84	–	55	45	–
Production, transportation, and material moving ...	20	80	–	15	85	–	61	39	–
Production	24	76	–	–	86	–	53	47	–
Transportation and material moving	–	86	–	–	84	–	73	27	–
Full time	22	77	(⁴)	12	88	–	57	43	(⁴)
Part time	–	91	–	–	97	–	61	39	–
Union	–	76	–	–	96	–	56	43	1
Nonunion	21	79	(⁴)	13	87	–	57	43	(⁴)
Average wage within the following percentiles: ⁵									
Less than 10	–	87	–	–	96	–	–	70	–
10 to under 25	–	90	–	–	93	–	73	27	–
25 to under 50	21	79	(⁴)	12	88	–	59	40	1
50 to under 75	27	73	(⁴)	12	88	–	59	41	(⁴)
75 to under 90	21	79	(⁴)	11	89	–	50	50	(⁴)
90 or greater	19	81	–	10	90	–	53	47	–
Establishment characteristic									
Goods-producing industries	21	79	–	15	85	–	51	49	–
Construction	31	69	–	–	85	–	–	65	–
Manufacturing	–	81	–	–	83	–	58	42	–
Service-providing industries	22	78	(⁴)	10	90	–	59	41	(⁴)
Trade, transportation, and utilities	24	76	–	–	89	–	55	44	1
Wholesale trade	–	67	–	–	89	–	54	46	–
Retail trade	–	81	–	–	88	–	58	41	2
Transportation and warehousing	–	78	–	–	91	–	60	–	–
Utilities	–	94	–	–	97	–	–	82	–
Information	–	88	–	–	82	–	54	46	–
Financial activities	19	81	(⁴)	–	88	–	54	46	(⁴)
Finance and insurance	21	78	(⁴)	–	85	–	50	50	(⁴)
Credit intermediation and related activities	25	74	1	–	77	–	51	48	1
Insurance carriers and related activities	–	82	–	–	93	–	59	41	(⁴)
Real estate and rental and leasing	–	89	–	–	97	–	67	–	–
Professional and business services	31	69	–	–	88	–	80	–	–
Professional and technical services	–	74	–	–	81	–	59	–	–
Administrative and waste services	–	–	–	–	89	–	96	–	–

See footnotes at end of table.

Table 10. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	—	85	—	—	98	—	55	45	—
Educational services	18	82	—	—	96	—	43	57	—
Junior colleges, colleges, and universities	23	77	—	—	97	—	34	66	—
Health care and social assistance	—	86	—	—	98	—	58	42	—
Leisure and hospitality	—	81	—	—	87	—	—	61	—
Accommodation and food services	—	83	—	—	80	—	—	—	—
Other services	—	70	—	—	77	—	63	—	—
1 to 99 workers	24	76	(⁴)	14	86	—	61	39	(⁴)
1 to 49 workers	25	75	(⁴)	15	85	—	65	35	(⁴)
50 to 99 workers	—	79	—	—	87	—	49	50	1
100 workers or more	20	80	—	8	92	—	54	46	—
100 to 499 workers	22	78	—	12	88	—	60	40	—
500 workers or more	17	83	—	5	95	—	48	52	—
Geographic area									
New England	31	69	—	5	95	—	32	68	—
Middle Atlantic	39	61	—	—	87	—	32	68	—
East North Central	23	77	—	16	84	—	52	48	—
West North Central	—	66	—	—	78	—	—	—	—
South Atlantic	—	89	—	—	91	—	68	32	—
East South Central	—	—	—	—	86	—	66	—	—
West South Central	—	64	—	—	86	—	61	—	—
Mountain	—	86	—	—	74	—	65	—	—
Pacific	—	92	—	—	94	—	78	22	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ 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: 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.

Table 10. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	2.5	2.5	(⁴)	1.6	1.6	—	3.1	3.1	(⁴)
Worker characteristic									
Management, professional, and related	2.8	2.8	(⁴)	2.2	2.2	—	5.1	5.1	(⁴)
Management, business, and financial	4.9	4.9	(⁴)	—	3.3	—	7.5	7.5	(⁴)
Professional and related	3.6	3.6	(⁴)	2.7	2.7	—	5.0	5.0	(⁴)
Service	—	10.6	—	—	2.3	—	7.8	7.8	—
Sales and office	3.1	3.1	(⁴)	1.7	1.7	—	5.8	5.7	0.4
Sales and related	—	4.9	—	—	3.3	—	8.7	8.8	1.5
Office and administrative support	3.7	3.7	(⁴)	2.1	2.1	—	6.2	6.2	(⁴)
Natural resources, construction, and maintenance	6.3	6.3	—	5.7	5.7	—	6.8	6.8	—
Construction, extraction, farming, fishing, and forestry	9.9	9.9	—	—	9.9	—	10.8	10.8	—
Installation, maintenance, and repair	7.5	7.5	—	—	6.1	—	7.4	7.4	—
Production, transportation, and material moving ...	4.7	4.7	—	3.7	3.7	—	5.1	5.1	—
Production	6.7	6.7	—	—	5.4	—	7.0	7.0	—
Transportation and material moving	—	5.8	—	—	5.7	—	5.7	5.7	—
Full time	2.6	2.6	(⁴)	1.7	1.7	—	3.3	3.3	(⁴)
Part time	—	3.7	—	—	1.3	—	3.6	3.6	—
Union	—	7.7	—	—	1.5	—	5.6	5.4	0.6
Nonunion	2.5	2.5	(⁴)	2.1	2.1	—	4.1	4.1	(⁴)
Average wage within the following percentiles: ⁵									
Less than 10	—	8.3	—	—	2.9	—	—	13.5	—
10 to under 25	—	3.8	—	—	2.8	—	7.4	7.4	—
25 to under 50	4.7	4.7	(⁴)	3.1	3.1	—	6.4	6.4	0.6
50 to under 75	3.9	3.9	(⁴)	2.9	2.9	—	4.6	4.6	(⁴)
75 to under 90	3.2	3.2	(⁴)	2.7	2.7	—	4.7	4.7	(⁴)
90 or greater	4.5	4.5	—	2.7	2.7	—	5.4	5.4	—
Establishment characteristic									
Goods-producing industries	4.1	4.1	—	3.9	3.9	—	5.2	5.2	—
Construction	6.9	6.9	—	—	7.7	—	—	11.4	—
Manufacturing	—	5.7	—	—	5.2	—	6.5	6.5	—
Service-providing industries	2.8	2.8	(⁴)	1.9	1.9	—	4.2	4.2	(⁴)
Trade, transportation, and utilities	6.4	6.4	—	—	3.3	—	6.8	6.6	0.6
Wholesale trade	—	16.0	—	—	4.5	—	11.2	11.2	—
Retail trade	—	6.9	—	—	6.0	—	8.1	8.2	1.3
Transportation and warehousing	—	11.6	—	—	6.6	—	15.2	—	—
Utilities	—	5.0	—	—	3.9	—	—	8.9	—
Information	—	7.0	—	—	9.3	—	13.0	13.0	—
Financial activities	4.0	4.0	(⁴)	—	4.0	—	6.5	6.6	(⁴)
Finance and insurance	4.6	4.6	(⁴)	—	5.3	—	6.9	7.0	(⁴)
Credit intermediation and related activities	7.2	7.1	0.8	—	7.0	—	7.2	7.4	0.8
Insurance carriers and related activities	—	5.3	—	—	3.6	—	9.9	9.8	(⁴)
Real estate and rental and leasing	—	7.9	—	—	3.6	—	15.1	—	—
Professional and business services	7.5	7.5	—	—	6.1	—	7.8	—	—
Professional and technical services	—	9.1	—	—	9.8	—	15.4	—	—
Administrative and waste services	—	—	—	—	11.4	—	4.5	—	—

See footnotes at end of table.

Table 10. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Establishment characteristic									
Education and health services	—	4.8	—	—	0.9	—	7.8	7.8	—
Educational services	3.2	3.2	—	—	2.4	—	9.6	9.6	—
Junior colleges, colleges, and universities	3.9	3.9	—	—	1.9	—	4.3	4.3	—
Health care and social assistance	—	6.1	—	—	0.8	—	9.4	9.4	—
Leisure and hospitality	—	10.0	—	—	7.0	—	—	12.6	—
Accommodation and food services	—	14.6	—	—	12.0	—	—	—	—
Other services	—	11.3	—	—	8.2	—	15.2	—	—
1 to 99 workers	4.7	4.7	(⁴)	3.2	3.2	—	5.8	5.8	(⁴)
1 to 49 workers	5.8	5.8	(⁴)	3.7	3.7	—	6.5	6.4	(⁴)
50 to 99 workers	—	7.5	—	—	5.6	—	8.2	8.2	0.4
100 workers or more	5.0	5.0	—	2.0	2.0	—	4.2	4.2	—
100 to 499 workers	6.0	6.0	—	3.1	3.1	—	5.6	5.6	—
500 workers or more	5.1	5.1	—	1.4	1.4	—	7.0	7.0	—
Geographic area									
New England	7.3	7.3	—	0.9	0.9	—	8.6	8.6	—
Middle Atlantic	4.5	4.5	—	—	4.7	—	3.0	3.0	—
East North Central	6.4	6.4	—	4.0	4.0	—	6.2	6.2	—
West North Central	—	14.9	—	—	13.6	—	—	—	—
South Atlantic	—	4.6	—	—	3.0	—	5.0	5.0	—
East South Central	—	—	—	—	12.5	—	16.2	—	—
West South Central	—	14.6	—	—	6.7	—	15.4	—	—
Mountain	—	7.6	—	—	12.4	—	14.5	—	—
Pacific	—	2.5	—	—	2.5	—	3.7	3.6	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.05.

⁵ 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: 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.

Table 11. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristic	Total	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
All workers	100	100	99	79	71
Worker characteristic					
Management, professional, and related	100	100	100	80	73
Management, business, and financial	100	99	100	86	74
Professional and related	100	100	100	77	73
Service	100	100	100	68	64
Sales and office	100	100	99	80	76
Sales and related	100	99	99	76	76
Office and administrative support	100	100	99	83	77
Natural resources, construction, and maintenance	100	99	96	78	59
Construction, extraction, farming, fishing, and forestry	100	99	99	78	51
Installation, maintenance, and repair	100	100	94	78	68
Production, transportation, and material moving	100	100	100	82	71
Production	100	100	99	83	66
Transportation and material moving	100	100	100	79	79
Full time	100	100	99	80	72
Part time	100	100	96	63	60
Union	100	100	98	77	67
Nonunion	100	100	99	79	72
Average wage within the following percentiles: ²					
Less than 10	100	100	100	84	79
10 to under 25	100	100	99	68	60
25 to under 50	100	100	99	79	73
50 to under 75	100	100	99	79	72
75 to under 90	100	100	99	81	69
90 or greater	100	99	99	82	74
Establishment characteristic					
Goods-producing industries	100	99	99	84	66
Construction	100	98	98	76	57
Manufacturing	100	99	99	87	70
Service-providing industries	100	100	99	77	73
Trade, transportation, and utilities	100	100	99	74	75
Wholesale trade	100	100	99	78	72
Retail trade	100	100	99	71	76
Transportation and warehousing	100	100	100	73	74
Utilities	100	99	100	95	82
Information	100	100	100	90	83
Financial activities	100	100	99	86	76
Finance and insurance	100	100	98	82	75
Credit intermediation and related activities	100	100	100	82	75
Insurance carriers and related activities	100	99	96	79	72
Real estate and rental and leasing	100	100	100	97	79
Professional and business services	100	100	98	76	64
Professional and technical services	100	100	100	75	68
Administrative and waste services	100	100	96	68	46

See footnotes at end of table.

Table 11. Outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristic	Total	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
Establishment characteristic					
Education and health services	100	100	100	77	77
Educational services	100	100	100	80	78
Junior colleges, colleges, and universities	100	100	100	83	72
Health care and social assistance	100	100	100	77	77
Leisure and hospitality	100	100	98	77	61
Accommodation and food services	100	100	100	77	54
Other services	100	100	100	61	77
1 to 99 workers	100	100	98	75	70
1 to 49 workers	100	100	98	76	68
50 to 99 workers	100	100	98	72	73
100 workers or more	100	100	100	82	72
100 to 499 workers	100	99	100	80	72
500 workers or more	100	100	100	84	72
Geographic area					
New England	100	100	100	92	87
Middle Atlantic	100	100	98	74	70
East North Central	100	100	100	77	68
West North Central	100	99	100	77	70
South Atlantic	100	100	100	83	78
East South Central	100	100	100	81	81
West South Central	100	100	99	79	74
Mountain	100	100	99	70	59
Pacific	100	99	98	81	65

¹ Formulary drugs are a listing of prescription medications that are covered by the plan.

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: 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.

Table 11. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008

Characteristic	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
All workers	0.1	0.3	1.3	1.6
Worker characteristic				
Management, professional, and related	0.2	0.1	1.7	2.5
Management, business, and financial	0.4	0.0	2.3	3.1
Professional and related	0.1	0.2	2.7	2.9
Service	0.2	0.3	4.3	4.0
Sales and office	0.1	0.4	1.7	1.7
Sales and related	0.4	0.4	2.7	2.5
Office and administrative support	0.1	0.6	1.9	2.0
Natural resources, construction, and maintenance	0.4	1.8	3.3	4.1
Construction, extraction, farming, fishing, and forestry	0.7	0.8	5.5	6.4
Installation, maintenance, and repair	0.1	3.4	4.0	3.8
Production, transportation, and material moving ...	0.2	0.1	2.5	2.9
Production	0.3	0.2	3.2	3.8
Transportation and material moving	0.2	0.1	3.7	3.3
Full time	0.2	0.2	1.4	1.6
Part time	0.0	3.5	5.2	4.3
Union	0.1	1.3	3.7	2.6
Nonunion	0.2	0.2	1.5	1.8
Average wage within the following percentiles: ²				
Less than 10	0.0	0.0	6.2	5.9
10 to under 25	0.1	0.3	5.0	5.3
25 to under 50	0.1	0.3	1.8	2.1
50 to under 75	0.2	0.4	1.7	2.0
75 to under 90	0.2	0.3	1.7	2.6
90 or greater	0.3	1.2	3.3	2.9
Establishment characteristic				
Goods-producing industries	0.5	0.3	2.0	2.9
Construction	1.2	1.0	5.0	5.3
Manufacturing	0.6	0.2	2.5	3.5
Service-providing industries	0.0	0.3	1.6	1.8
Trade, transportation, and utilities	0.1	0.3	2.9	2.2
Wholesale trade	0.4	0.8	6.6	6.0
Retail trade	0.1	0.3	3.2	2.4
Transportation and warehousing	0.0	0.0	5.1	6.1
Utilities	0.9	0.0	3.2	5.8
Information	0.0	0.4	2.6	2.4
Financial activities	0.1	0.8	2.1	2.7
Finance and insurance	0.2	1.1	2.4	2.4
Credit intermediation and related activities	0.0	0.0	4.3	3.7
Insurance carriers and related activities	0.5	2.9	4.0	4.6
Real estate and rental and leasing	0.0	0.0	2.5	9.9
Professional and business services	0.0	1.3	4.0	5.1
Professional and technical services	0.0	0.0	5.7	7.1
Administrative and waste services	0.0	3.6	6.9	9.4

See footnotes at end of table.

Table 11. Standard errors for outpatient prescription drug benefits: Type of coverage, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Generic drugs	Brand-name drugs	Mail order drugs	Formulary drugs ¹
Establishment characteristic				
Education and health services	0.0	0.1	3.3	3.5
Educational services	0.0	0.3	3.7	3.7
Junior colleges, colleges, and universities	0.0	0.0	3.0	4.5
Health care and social assistance	0.0	0.1	3.9	4.3
Leisure and hospitality	0.0	1.8	10.3	9.1
Accommodation and food services	0.0	0.0	12.9	10.9
Other services	0.0	0.0	10.5	8.0
1 to 99 workers	0.1	0.6	2.2	2.5
1 to 49 workers	0.2	0.7	2.6	3.1
50 to 99 workers	0.0	0.8	4.2	3.9
100 workers or more	0.2	0.1	1.3	1.7
100 to 499 workers	0.4	0.2	2.1	2.3
500 workers or more	0.0	0.0	1.5	2.5
Geographic area				
New England	0.0	0.2	1.1	3.4
Middle Atlantic	0.2	0.7	3.6	3.3
East North Central	0.1	0.1	2.4	3.2
West North Central	1.6	0.1	4.7	7.0
South Atlantic	0.4	0.3	2.8	2.7
East South Central	0.0	0.3	4.7	4.9
West South Central	0.1	0.6	4.2	3.8
Mountain	0.0	1.0	7.2	7.0
Pacific	0.3	1.2	4.3	5.2

¹ Formulary drugs are a listing of prescription medications that are covered by the plan.

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: 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.

Table 12. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008

(In percent)

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers	85	13	2	\$10.00	85	13	2	\$25.00
Worker characteristic								
Management, professional, and related	85	13	3	10.00	84	13	3	25.00
Management, business, and financial	84	13	3	10.00	84	13	3	25.00
Professional and related	85	13	2	10.00	84	13	3	25.00
Service	79	20	1	10.00	85	15	(³)	25.00
Sales and office	88	10	2	10.00	87	11	2	25.00
Sales and related	89	11	1	10.00	87	11	2	25.00
Office and administrative support	88	10	2	10.00	88	10	2	25.00
Natural resources, construction, and maintenance	79	18	3	10.00	83	16	2	25.00
Construction, extraction, farming, fishing, and forestry	76	20	3	10.00	80	17	2	25.00
Installation, maintenance, and repair	81	17	2	10.00	85	14	1	25.00
Production, transportation, and material moving	87	13	1	10.00	84	15	1	25.00
Production	84	15	1	10.00	83	16	1	25.00
Transportation and material moving	90	9	1	10.00	86	13	1	25.00
Full time	85	13	2	10.00	85	13	2	25.00
Part time	87	—	—	10.00	86	—	—	25.00
Union	76	23	1	10.00	79	19	2	20.00
Nonunion	87	12	2	10.00	86	12	2	25.00
Average wage within the following percentiles: ⁴								
Less than 10	84	—	—	10.00	83	—	—	25.00
10 to under 25	86	13	1	10.00	85	14	1	25.00
25 to under 50	87	11	2	10.00	87	12	2	25.00
50 to under 75	85	13	2	10.00	86	12	2	25.00
75 to under 90	81	18	2	10.00	81	17	2	25.00
90 or greater	85	13	2	10.00	85	12	3	25.00
Establishment characteristic								
Goods-producing industries	83	15	2	10.00	83	15	2	25.00
Construction	78	17	5	10.00	82	14	4	25.00
Manufacturing	85	14	1	10.00	83	16	1	25.00
Service-providing industries	85	13	2	10.00	85	13	2	25.00
Trade, transportation, and utilities	87	12	1	10.00	86	14	1	25.00
Wholesale trade	83	16	1	10.00	87	13	(³)	25.00
Retail trade	90	9	1	10.00	89	11	1	30.00
Transportation and warehousing	88	—	—	10.00	81	18	1	25.00
Utilities	81	—	—	10.00	75	—	—	20.00
Information	77	18	5	10.00	81	14	5	25.00
Financial activities	79	15	6	10.00	78	16	6	25.00
Finance and insurance	83	11	6	10.00	83	12	6	25.00
Credit intermediation and related activities	82	10	7	10.00	82	10	7	25.00
Insurance carriers and related activities	82	15	3	10.00	83	14	3	25.00
Real estate and rental and leasing	64	—	—	10.00	64	—	—	25.00
Professional and business services	85	14	1	10.00	88	11	1	25.00
Professional and technical services	91	—	—	10.00	90	—	—	25.00
Administrative and waste services	77	23	—	10.00	87	—	—	25.00

See footnotes at end of table.

Table 12. Outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008—Continued

(In percent)

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Establishment characteristic								
Education and health services	87	11	2	\$10.00	86	11	2	\$25.00
Educational services	91	—	—	10.00	88	11	1	25.00
Junior colleges, colleges, and universities	91	—	—	10.00	92	8	(³)	25.00
Health care and social assistance	86	12	2	10.00	86	11	3	25.00
Leisure and hospitality	86	—	—	10.00	84	16	—	25.00
Accommodation and food services	83	—	—	10.00	82	—	—	25.00
Other services	91	—	—	10.00	91	—	—	25.00
1 to 99 workers	85	13	3	10.00	85	13	2	25.00
1 to 49 workers	85	12	2	10.00	86	12	2	25.00
50 to 99 workers	83	14	3	10.00	83	14	3	25.00
100 workers or more	85	14	1	10.00	85	14	2	25.00
100 to 499 workers	85	14	1	10.00	85	14	1	25.00
500 workers or more	85	13	2	10.00	84	14	2	25.00
Geographic area								
New England	94	5	1	10.00	92	7	1	25.00
Middle Atlantic	81	16	2	10.00	86	—	—	25.00
East North Central	84	13	4	10.00	83	13	3	25.00
West North Central	82	17	1	10.00	80	18	2	29.00
South Atlantic	88	11	1	10.00	89	11	(³)	25.00
East South Central	93	—	—	10.00	89	—	—	25.00
West South Central	80	20	(³)	10.00	78	22	(³)	25.00
Mountain	81	—	—	10.00	81	—	—	25.00
Pacific	86	12	2	10.00	86	11	3	25.00

¹ All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

² All workers participating in an outpatient prescription drug plan with a brand-name drug provision equals 100 percent.

³ Less than 0.5 percent.

⁴ 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.

Table 12. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers	1.2	1.2	0.3	\$0.00	1.1	1.1	0.3	\$0.00
Worker characteristic								
Management, professional, and related	1.8	1.8	0.6	0.00	1.8	1.7	0.7	0.00
Management, business, and financial	2.2	2.3	0.7	0.00	2.2	2.3	0.7	0.00
Professional and related	2.1	2.0	0.7	0.00	2.0	1.8	0.9	0.00
Service	2.8	2.8	0.2	0.00	3.0	3.0	(³)	0.00
Sales and office	1.2	1.1	0.4	0.00	1.3	1.1	0.3	0.00
Sales and related	1.6	1.5	0.4	0.00	1.8	1.6	0.6	0.78
Office and administrative support	1.5	1.3	0.5	0.00	1.4	1.3	0.4	0.00
Natural resources, construction, and maintenance	3.3	3.0	0.9	0.00	2.7	2.6	0.7	0.00
Construction, extraction, farming, fishing, and forestry	6.2	6.0	1.5	0.00	5.2	5.1	1.3	0.00
Installation, maintenance, and repair	3.3	3.3	0.8	0.00	2.6	2.5	0.6	0.00
Production, transportation, and material moving ...	1.9	1.8	0.3	0.00	1.9	1.9	0.3	0.00
Production	3.0	3.0	0.4	0.00	3.1	3.0	0.4	0.00
Transportation and material moving	1.8	1.8	0.5	0.00	2.5	2.4	0.5	0.00
Full time	1.1	1.1	0.3	0.00	1.1	1.1	0.3	0.00
Part time	4.5	–	–	0.00	3.8	–	–	0.00
Union	2.7	2.6	0.4	0.00	2.7	2.5	0.8	0.00
Nonunion	1.3	1.3	0.3	0.00	1.3	1.2	0.3	0.00
Average wage within the following percentiles: ⁴								
Less than 10	5.5	–	–	0.00	5.6	–	–	0.00
10 to under 25	3.1	3.1	0.4	0.00	3.1	3.1	0.4	0.00
25 to under 50	1.6	1.4	0.7	0.00	1.6	1.4	0.7	0.00
50 to under 75	1.4	1.3	0.5	0.00	1.4	1.3	0.4	0.00
75 to under 90	2.1	2.1	0.4	0.00	1.9	1.9	0.4	0.00
90 or greater	2.5	2.5	0.6	0.00	2.2	2.1	0.9	0.00
Establishment characteristic								
Goods-producing industries	2.3	2.2	0.6	0.00	2.2	2.1	0.5	0.00
Construction	4.4	3.9	2.0	0.00	4.1	3.6	1.8	0.00
Manufacturing	2.5	2.4	0.3	0.00	2.6	2.5	0.4	0.00
Service-providing industries	1.3	1.2	0.3	0.00	1.2	1.1	0.3	0.00
Trade, transportation, and utilities	1.9	1.8	0.3	0.00	1.7	1.7	0.2	0.00
Wholesale trade	3.7	3.7	0.8	0.00	3.5	3.5	(³)	0.00
Retail trade	1.8	1.7	0.3	0.00	1.9	1.9	0.4	4.15
Transportation and warehousing	3.6	–	–	0.00	4.8	4.8	0.3	0.00
Utilities	10.4	–	–	0.00	10.0	–	–	2.19
Information	4.4	4.1	1.8	0.00	3.0	2.4	1.8	0.00
Financial activities	3.1	2.8	1.4	0.00	3.2	2.9	1.4	0.00
Finance and insurance	2.2	1.8	1.2	0.00	2.2	1.7	1.2	0.00
Credit intermediation and related activities	3.3	2.0	2.6	0.00	3.3	2.0	2.6	0.00
Insurance carriers and related activities ...	3.8	3.6	1.4	0.00	3.7	3.4	1.4	0.00
Real estate and rental and leasing	10.8	–	–	0.00	10.8	–	–	4.91
Professional and business services	2.9	2.8	0.6	0.00	3.3	3.2	0.6	0.00
Professional and technical services	3.6	–	–	0.00	3.6	–	–	0.00
Administrative and waste services	5.4	5.4	–	0.00	7.5	–	–	0.00

See footnotes at end of table.

Table 12. Standard errors for outpatient prescription drug benefits: Copayment provisions, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Generic drugs ¹				Brand-name drugs ²			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Establishment characteristic								
Education and health services	2.6	2.3	0.8	\$0.00	2.5	2.2	1.0	\$0.00
Educational services	2.5	—	—	0.00	3.1	2.9	1.0	0.00
Junior colleges, colleges, and universities	2.3	—	—	0.00	2.2	2.2	(³)	4.29
Health care and social assistance	3.1	2.8	1.1	0.00	3.0	2.5	1.4	0.00
Leisure and hospitality	4.4	—	—	0.00	4.0	4.0	—	0.00
Accommodation and food services	5.4	—	—	0.00	5.5	—	—	0.00
Other services	7.0	—	—	0.00	7.0	—	—	0.00
1 to 99 workers	2.1	2.0	0.6	0.00	1.7	1.6	0.5	0.00
1 to 49 workers	2.3	2.2	0.6	0.00	1.9	1.8	0.6	0.00
50 to 99 workers	3.3	3.1	1.2	0.00	3.1	2.8	1.2	2.19
100 workers or more	1.3	1.3	0.2	0.00	1.2	1.3	0.3	0.00
100 to 499 workers	2.1	2.1	0.3	0.00	2.0	2.0	0.3	0.00
500 workers or more	1.5	1.6	0.4	0.00	1.5	1.4	0.6	2.30
Geographic area								
New England	1.5	1.1	0.4	0.00	1.2	1.2	0.6	0.00
Middle Atlantic	3.9	3.6	0.8	0.00	3.7	—	—	7.37
East North Central	2.1	1.9	1.0	0.00	1.7	1.3	1.0	6.33
West North Central	3.1	2.9	0.8	0.00	3.7	3.6	0.8	5.75
South Atlantic	2.9	3.0	0.4	0.00	2.1	2.2	(³)	0.00
East South Central	2.8	—	—	0.00	4.5	—	—	0.00
West South Central	4.7	4.6	(³)	0.00	4.8	4.7	(³)	0.39
Mountain	6.1	—	—	0.00	6.5	—	—	0.55
Pacific	3.0	3.3	0.6	0.00	3.2	3.2	0.8	0.00

¹ All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

² All workers participating in an outpatient prescription drug plan with a brand-name drug provision equals 100 percent.

³ Less than 0.05.

⁴ 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: 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.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With service requirement	Service requirement					Median service requirement (in months)
			1 month	2 months	3 months	Greater than 3 months	Not determinable	
All workers	100	61	24	7	22	7	(1)	—
Worker characteristic								
Management, professional, and related	100	47	27	5	10	4	(1)	1
Management, business, and financial	100	49	28	6	12	2	(1)	1
Professional and related	100	45	27	—	9	—	(1)	1
Service	100	66	24	—	33	5	—	3
Sales and office	100	65	24	8	26	7	(1)	—
Sales and related	100	76	19	10	35	12	—	3
Office and administrative support	100	60	26	7	21	5	1	2
Natural resources, construction, and maintenance	100	72	15	12	30	14	1	3
Construction, extraction, farming, fishing, and forestry	100	68	—	—	24	19	—	3
Installation, maintenance, and repair	100	76	19	11	35	10	1	3
Production, transportation, and material moving	100	70	22	11	28	9	1	3
Production	100	71	24	12	27	7	1	—
Transportation and material moving	100	68	19	8	30	10	1	3
Full time	100	61	24	7	23	7	(1)	2
Union	100	61	18	9	22	12	(1)	3
Nonunion	100	61	25	7	22	6	(1)	2
Average wage within the following percentiles: ²								
Less than 10	100	78	—	—	25	—	—	3
25 to under 50	100	69	22	9	28	10	(1)	3
50 to under 75	100	66	24	9	26	6	(1)	—
75 to under 90	100	58	27	6	18	7	(1)	2
90 or greater	100	44	25	5	10	—	—	1
Establishment characteristic								
Goods-producing industries	100	67	23	13	21	9	(1)	2
Construction	100	76	16	13	30	17	—	3
Manufacturing	100	63	26	13	20	5	(1)	2
Service-providing industries	100	59	24	5	23	7	(1)	—
Trade, transportation, and utilities	100	69	18	7	31	12	1	3
Wholesale trade	100	65	19	—	33	—	—	3
Retail trade	100	77	17	10	31	18	1	3
Transportation and warehousing	100	59	17	—	32	—	—	3
Utilities	100	38	—	—	—	—	—	—
Information	100	58	24	—	26	—	(1)	—
Financial activities	100	61	28	11	20	—	—	2
Finance and insurance	100	55	34	4	14	—	—	1
Credit intermediation and related activities	100	55	32	—	14	—	—	1
Insurance carriers and related activities	100	52	33	—	15	—	—	1
Real estate and rental and leasing	100	83	—	—	40	—	—	—
Professional and business services	100	50	23	—	18	—	—	—
Professional and technical services	100	43	25	—	—	—	—	—
Education and health services	100	57	32	—	17	—	1	1
Educational services	100	35	30	—	—	(1)	—	1

See footnotes at end of table.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With service requirement	Service requirement					Median service requirement (in months)
			1 month	2 months	3 months	Greater than 3 months	Not determinable	
Establishment characteristic								
Junior colleges, colleges, and universities	100	36	30	—	—	1	—	1
Health care and social assistance	100	61	32	—	19	—	1	—
Leisure and hospitality	100	58	22	—	30	—	—	3
Accommodation and food services	100	65	—	—	36	—	—	3
Other services	100	41	—	—	—	—	—	—
1 to 99 workers	100	65	21	8	26	9	(1)	3
1 to 49 workers	100	64	21	9	25	8	1	3
50 to 99 workers	100	67	21	—	30	11	—	3
100 workers or more	100	58	25	7	19	6	(1)	2
100 to 499 workers	100	67	28	9	23	7	(1)	2
500 workers or more	100	47	22	6	15	5	(1)	2
Geographic area								
New England	100	51	19	8	19	—	—	2
Middle Atlantic	100	67	26	—	27	—	1	—
East North Central	100	65	28	9	22	6	(1)	2
West North Central	100	68	31	10	21	—	—	2
South Atlantic	100	57	18	7	26	6	(1)	3
East South Central	100	61	29	—	22	—	—	—
West South Central	100	64	26	—	23	—	(1)	2
Mountain	100	58	25	—	14	14	—	—
Pacific	100	55	18	7	21	9	1	3

See footnotes at end of table.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	With no service requirement	Not determinable
All workers	27	12
Worker characteristic		
Management, professional, and related	40	13
Management, business, and financial	35	15
Professional and related	43	12
Service	22	11
Sales and office	25	10
Sales and related	17	7
Office and administrative support	28	11
Natural resources, construction, and maintenance	20	8
Construction, extraction, farming, fishing, and forestry	24	8
Installation, maintenance, and repair	16	8
Production, transportation, and material moving ...	17	14
Production	14	15
Transportation and material moving	21	11
Full time	28	11
Union	24	15
Nonunion	28	11
Average wage within the following percentiles: ²		
Less than 10	—	—
25 to under 50	21	10
50 to under 75	24	11
75 to under 90	32	11
90 or greater	45	11
Establishment characteristic		
Goods-producing industries	20	13
Construction	19	5
Manufacturing	21	15
Service-providing industries	30	11
Trade, transportation, and utilities	21	10
Wholesale trade	22	12
Retail trade	14	9
Transportation and warehousing	33	8
Utilities	43	19
Information	29	13
Financial activities	33	6
Finance and insurance	39	6
Credit intermediation and related activities	40	5
Insurance carriers and related activities ...	41	7
Real estate and rental and leasing	—	—
Professional and business services	32	17
Professional and technical services	46	11
Education and health services	34	8
Educational services	60	5

See footnotes at end of table.

Table 13. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	With no service requirement	Not determinable
Establishment characteristic		
Junior colleges, colleges, and universities	57	7
Health care and social assistance	30	9
Leisure and hospitality	31	11
Accommodation and food services	32	3
Other services	46	12
1 to 99 workers	27	8
1 to 49 workers	28	9
50 to 99 workers	25	8
100 workers or more	28	14
100 to 499 workers	21	12
500 workers or more	37	16
Geographic area		
New England	36	14
Middle Atlantic	25	8
East North Central	22	13
West North Central	23	8
South Atlantic	35	8
East South Central	29	10
West South Central	26	10
Mountain	30	13
Pacific	27	17

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.

Table 13. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008

Characteristic	With service requirement	Service requirement					Not determinable	Median service requirement (in months)
		1 month	2 months	3 months	Greater than 3 months			
All workers	1.4	1.2	0.8	1.5	0.7	(¹)	–	
Worker characteristic								
Management, professional, and related	2.2	1.8	1.0	1.3	1.2	(¹)	0.0	
Management, business, and financial	2.8	2.3	1.7	1.9	0.5	(¹)	0.0	
Professional and related	3.4	2.3	–	1.6	–	(¹)	0.0	
Service	3.8	3.8	–	5.7	1.2	–	0.0	
Sales and office	2.4	2.4	1.1	1.9	1.3	(¹)	–	
Sales and related	2.6	2.7	1.8	2.7	2.5	–	0.0	
Office and administrative support	3.1	3.1	1.4	2.4	1.3	0.4	0.0	
Natural resources, construction, and maintenance	2.9	2.5	2.7	3.7	2.5	0.4	0.0	
Construction, extraction, farming, fishing, and forestry	4.8	–	–	4.8	4.1	–	0.0	
Installation, maintenance, and repair	3.0	3.2	3.2	4.3	2.7	0.7	0.0	
Production, transportation, and material moving ...	2.2	2.3	1.5	2.3	1.3	0.3	0.6	
Production	3.4	2.9	2.1	3.0	1.7	0.4	–	
Transportation and material moving	3.6	3.7	1.9	3.4	2.0	0.4	0.0	
Full time	1.4	1.3	0.8	1.6	0.6	(¹)	0.6	
Union	3.4	3.7	2.0	3.7	1.9	(¹)	0.3	
Nonunion	1.5	1.4	0.8	1.5	0.8	(¹)	0.0	
Average wage within the following percentiles: ²								
Less than 10	6.6	–	–	5.8	–	–	0.5	
25 to under 50	2.1	1.8	1.6	2.1	1.5	(¹)	0.0	
50 to under 75	2.1	2.2	1.0	2.1	0.8	(¹)	–	
75 to under 90	2.5	2.1	1.1	2.3	1.3	(¹)	0.0	
90 or greater	2.7	2.1	1.2	1.5	–	–	0.0	
Establishment characteristic								
Goods-producing industries	2.5	2.1	1.7	1.8	1.5	(¹)	0.0	
Construction	4.4	3.5	3.2	4.2	3.7	–	0.0	
Manufacturing	3.2	2.8	1.8	2.3	1.2	(¹)	0.0	
Service-providing industries	1.7	1.5	0.8	1.9	0.8	(¹)	–	
Trade, transportation, and utilities	2.1	1.5	1.3	2.5	1.7	0.3	0.0	
Wholesale trade	4.1	4.7	–	5.0	–	–	0.0	
Retail trade	2.7	2.8	1.9	2.8	2.6	0.7	0.0	
Transportation and warehousing	5.7	4.8	–	5.6	–	–	0.0	
Utilities	9.3	–	–	–	–	–	–	
Information	6.8	5.6	–	7.3	–	(¹)	–	
Financial activities	3.0	3.3	2.7	3.2	–	–	0.4	
Finance and insurance	2.6	3.0	1.1	2.2	–	–	0.0	
Credit intermediation and related activities	4.4	4.1	–	2.9	–	–	0.2	
Insurance carriers and related activities	4.2	3.9	–	3.8	–	–	0.0	
Real estate and rental and leasing	7.7	–	–	9.8	–	–	–	
Professional and business services	4.5	4.1	–	4.3	–	–	–	
Professional and technical services	5.8	5.7	–	–	–	–	–	
Education and health services	4.3	3.6	–	3.4	–	0.7	0.2	
Educational services	5.1	4.6	–	–	(¹)	–	0.0	
Junior colleges, colleges, and universities	4.7	3.8	–	–	0.1	–	0.0	
Health care and social assistance	4.9	4.2	–	4.1	–	0.8	–	

See footnotes at end of table.

Table 13. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With service requirement	Service requirement					Median service requirement (in months)
		1 month	2 months	3 months	Greater than 3 months	Not determinable	
Establishment characteristic							
Leisure and hospitality	6.3	6.2	—	7.5	—	—	0.2
Accommodation and food services	9.1	—	—	10.2	—	—	0.0
Other services	9.5	—	—	—	—	—	—
1 to 99 workers	2.4	2.2	1.1	2.0	1.5	(¹)	0.0
1 to 49 workers	2.7	2.8	1.4	2.3	1.9	0.3	0.6
50 to 99 workers	3.6	3.6	—	3.0	2.4	—	0.0
100 workers or more	1.9	1.6	1.1	1.9	0.6	(¹)	0.0
100 to 499 workers	2.5	2.4	1.6	2.2	0.9	(¹)	0.2
500 workers or more	2.7	2.2	1.2	2.5	0.8	(¹)	0.4
Geographic area							
New England	4.3	2.8	1.6	2.6	—	—	0.4
Middle Atlantic	2.6	1.5	—	6.7	—	0.4	—
East North Central	3.2	2.1	1.6	2.8	1.2	(¹)	0.0
West North Central	4.2	4.8	1.6	5.1	—	—	0.2
South Atlantic	2.9	2.1	1.5	2.1	0.9	(¹)	0.0
East South Central	5.5	5.4	—	4.9	—	—	—
West South Central	3.4	5.1	—	2.8	—	(¹)	0.0
Mountain	8.7	6.6	—	3.4	3.5	—	—
Pacific	4.1	4.2	1.6	4.4	1.3	0.9	0.4

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits:
Eligibility requirements, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	With no service requirement	Not determinable
All workers	1.3	1.1
Worker characteristic		
Management, professional, and related	2.3	1.5
Management, business, and financial	2.5	1.9
Professional and related	3.4	2.1
Service	3.0	3.6
Sales and office	1.9	1.9
Sales and related	2.1	1.6
Office and administrative support	2.5	2.7
Natural resources, construction, and maintenance	2.6	1.7
Construction, extraction, farming, fishing, and forestry	4.8	2.9
Installation, maintenance, and repair	2.7	1.8
Production, transportation, and material moving ...	1.9	2.1
Production	1.9	3.0
Transportation and material moving	3.3	2.3
Full time	1.4	1.1
Union	2.7	3.7
Nonunion	1.4	1.1
Average wage within the following percentiles: ²		
Less than 10	—	—
25 to under 50	1.8	1.4
50 to under 75	1.6	1.5
75 to under 90	2.0	1.8
90 or greater	3.1	2.0
Establishment characteristic		
Goods-producing industries	1.9	2.1
Construction	4.5	1.7
Manufacturing	2.1	2.9
Service-providing industries	1.6	1.2
Trade, transportation, and utilities	1.7	1.5
Wholesale trade	3.9	3.4
Retail trade	2.3	1.7
Transportation and warehousing	4.9	2.9
Utilities	10.2	15.3
Information	4.5	5.8
Financial activities	2.8	1.3
Finance and insurance	2.7	1.2
Credit intermediation and related activities	4.4	1.4
Insurance carriers and related activities ...	4.2	2.7
Real estate and rental and leasing	—	—
Professional and business services	4.9	4.3
Professional and technical services	7.0	3.6
Education and health services	3.7	2.9
Educational services	5.1	1.8
Junior colleges, colleges, and universities	4.1	2.2
Health care and social assistance	4.2	3.4

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits:
Eligibility requirements, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	With no service requirement	Not determinable
Establishment characteristic		
Leisure and hospitality	7.7	3.5
Accommodation and food services	9.1	2.3
Other services	10.4	5.0
1 to 99 workers	2.2	1.2
1 to 49 workers	2.5	1.6
50 to 99 workers	3.5	2.0
100 workers or more	1.6	1.9
100 to 499 workers	2.2	1.8
500 workers or more	2.4	3.0
Geographic area		
New England	3.5	1.8
Middle Atlantic	2.3	1.9
East North Central	3.6	4.5
West North Central	4.2	2.4
South Atlantic	3.4	1.1
East South Central	6.1	4.2
West South Central	3.6	1.7
Mountain	6.5	6.4
Pacific	3.2	3.0

¹ Less than 0.05.

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: 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.

Table 14. Medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

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

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	99	99	98	100	70	73	67
Worker characteristic							
Management, professional, and related	99	98	96	100	72	72	65
Management, business, and financial	100	97	94	99	70	72	63
Professional and related	99	98	98	100	72	73	67
Service	100	100	99	100	66	70	64
Sales and office	100	98	98	100	71	73	68
Sales and related	99	98	99	100	71	75	70
Office and administrative support	100	98	97	100	71	72	67
Natural resources, construction, and maintenance	99	99	98	100	73	76	74
Construction, extraction, farming, fishing, and forestry	100	99	98	100	72	73	76
Installation, maintenance, and repair	99	99	97	100	74	78	71
Production, transportation, and material moving	100	100	98	99	69	73	68
Production	100	100	98	100	72	75	70
Transportation and material moving	100	100	99	99	65	71	66
Full time	100	99	98	100	71	73	68
Part time	99	99	98	100	65	66	63
Union	100	100	99	100	73	69	68
Nonunion	99	98	97	100	70	73	67
Average wage within the following percentiles: ³							
Less than 10	99	99	100	100	62	67	56
10 to under 25	100	100	99	100	65	67	61
25 to under 50	100	98	98	100	71	75	71
50 to under 75	100	99	97	100	72	74	69
75 to under 90	99	98	97	99	74	74	68
90 or greater	99	98	97	100	68	69	62
Establishment characteristic							
Goods-producing industries	100	99	98	99	72	73	69
Construction	100	99	99	100	69	72	73
Manufacturing	100	99	97	99	72	73	68
Service-providing industries	99	98	97	100	70	73	67
Trade, transportation, and utilities	100	99	98	99	68	73	68
Wholesale trade	100	100	95	100	65	69	63
Retail trade	99	98	99	99	70	74	69
Transportation and warehousing	100	99	97	99	65	79	75
Utilities	100	100	100	100	64	68	66
Information	100	99	99	100	70	66	60
Financial activities	100	97	95	100	65	66	60
Finance and insurance	100	96	95	100	66	67	63
Credit intermediation and related activities	100	99	97	100	66	67	63
Insurance carriers and related activities	100	91	91	100	61	64	60
Real estate and rental and leasing	100	100	94	100	63	62	49
Professional and business services	98	96	95	100	70	67	62
Professional and technical services	96	95	93	100	71	67	65
Administrative and waste services	100	99	100	100	66	64	59

See footnotes at end of table.

Table 14. Medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	100	99	100	100	76	81	74
Educational services	100	99	99	100	74	71	67
Junior colleges, colleges, and universities	100	99	98	99	75	70	63
Health care and social assistance	100	99	100	100	77	82	75
Leisure and hospitality	98	100	100	100	57	64	56
Accommodation and food services	100	100	100	100	53	66	54
Other services	100	100	100	100	86	92	84
1 to 99 workers	100	99	98	100	72	75	69
1 to 49 workers	99	98	98	99	74	77	71
50 to 99 workers	100	100	99	100	68	71	66
100 workers or more	99	98	97	100	69	71	66
100 to 499 workers	99	99	97	100	71	71	65
500 workers or more	100	98	97	99	67	71	67
Geographic area							
New England	100	100	99	99	77	72	67
Middle Atlantic	100	99	96	100	75	76	73
East North Central	98	96	94	99	72	73	67
West North Central	100	98	99	99	64	64	65
South Atlantic	100	99	98	100	69	73	67
East South Central	100	98	98	100	66	76	69
West South Central	100	99	99	100	62	67	62
Mountain	99	99	99	99	72	76	67
Pacific	100	99	100	100	73	75	67

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ 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: 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.

Table 14. Standard errors for medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	0.2	0.3	0.4	0.1	1.4	1.3	1.4
Worker characteristic							
Management, professional, and related	0.4	0.6	0.7	0.2	2.2	2.3	2.5
Management, business, and financial	0.4	0.8	1.3	0.2	2.1	2.6	2.9
Professional and related	0.5	0.6	0.6	0.2	3.0	3.0	3.2
Service	0.2	0.1	0.2	0.1	4.0	4.6	4.6
Sales and office	0.3	0.5	0.5	0.1	2.0	2.0	2.1
Sales and related	0.3	0.7	0.4	0.2	2.7	2.7	3.3
Office and administrative support	0.4	0.7	0.7	0.1	2.5	2.5	2.5
Natural resources, construction, and maintenance	0.5	0.6	0.9	0.0	3.5	3.3	3.5
Construction, extraction, farming, fishing, and forestry	0.1	0.7	0.8	0.0	5.1	5.7	4.2
Installation, maintenance, and repair	1.0	1.0	1.5	0.1	4.3	4.1	4.7
Production, transportation, and material moving ...	0.0	0.1	0.6	0.2	2.9	2.6	2.5
Production	0.0	0.2	1.0	0.2	3.1	3.0	3.0
Transportation and material moving	0.0	0.2	0.3	0.3	4.2	4.0	3.9
Full time	0.2	0.3	0.4	0.1	1.4	1.3	1.4
Part time	0.9	1.0	1.1	0.0	5.9	5.9	5.8
Union	0.0	0.1	0.3	0.1	2.9	3.4	3.6
Nonunion	0.2	0.4	0.5	0.1	1.4	1.3	1.4
Average wage within the following percentiles: ³							
Less than 10	0.9	1.9	0.0	0.0	8.4	7.2	8.2
10 to under 25	0.2	0.3	0.4	0.0	5.2	5.7	5.5
25 to under 50	0.3	0.4	0.4	0.2	1.7	1.6	1.8
50 to under 75	0.2	0.4	0.4	0.1	1.9	1.7	2.0
75 to under 90	0.3	0.7	0.8	0.2	2.0	2.1	2.3
90 or greater	0.5	0.6	0.9	0.2	3.3	3.5	3.3
Establishment characteristic							
Goods-producing industries	0.0	0.3	0.7	0.3	2.6	2.4	2.2
Construction	0.1	0.5	0.6	0.0	5.8	6.0	5.4
Manufacturing	0.0	0.3	1.0	0.4	2.7	2.7	2.8
Service-providing industries	0.2	0.4	0.5	0.1	1.6	1.5	1.6
Trade, transportation, and utilities	0.1	0.4	1.3	0.2	2.5	2.3	2.5
Wholesale trade	0.0	0.0	4.6	0.0	4.1	4.0	3.9
Retail trade	0.3	0.7	0.5	0.4	2.8	2.8	3.0
Transportation and warehousing	0.0	1.0	1.1	0.3	4.9	5.0	5.2
Utilities	0.0	0.0	0.1	0.0	13.3	13.7	13.5
Information	0.0	0.6	0.6	0.0	6.8	6.2	6.7
Financial activities	0.1	1.2	1.6	0.1	2.7	2.9	3.2
Finance and insurance	0.0	1.6	1.8	0.1	2.7	2.5	2.6
Credit intermediation and related activities	0.0	0.6	1.8	0.0	3.9	3.6	3.8
Insurance carriers and related activities	0.0	4.2	4.2	0.4	4.7	4.9	4.5
Real estate and rental and leasing	0.5	0.5	4.4	0.0	8.9	9.0	11.2
Professional and business services	1.0	1.8	1.7	0.0	4.7	4.5	4.7
Professional and technical services	1.9	1.9	2.7	0.0	6.7	6.8	6.8
Administrative and waste services	0.0	0.6	0.0	0.0	8.1	8.3	8.7

See footnotes at end of table.

Table 14. Standard errors for medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	0.0	0.3	0.2	0.1	2.8	2.4	3.2
Educational services	0.0	0.4	0.4	0.4	3.4	3.1	3.6
Junior colleges, colleges, and universities	0.0	0.6	0.6	0.6	4.1	3.7	4.1
Health care and social assistance	0.0	0.3	0.2	0.0	3.3	2.8	3.7
Leisure and hospitality	1.7	0.0	0.0	0.0	7.2	8.4	6.6
Accommodation and food services	0.0	0.0	0.0	0.0	9.0	11.4	8.5
Other services	0.0	0.0	0.0	0.0	7.2	5.9	8.2
1 to 99 workers	0.2	0.4	0.5	0.1	2.1	2.1	2.4
1 to 49 workers	0.3	0.6	0.7	0.2	2.4	2.2	2.8
50 to 99 workers	0.1	0.2	0.7	0.1	4.0	3.9	3.9
100 workers or more	0.3	0.5	0.7	0.1	2.0	2.1	2.3
100 to 499 workers	0.6	0.5	1.1	0.1	2.4	2.4	2.6
500 workers or more	0.0	0.9	0.8	0.3	3.0	3.3	3.6
Geographic area							
New England	0.0	0.3	0.3	0.4	4.4	5.8	4.6
Middle Atlantic	0.2	0.4	1.7	0.2	2.4	1.9	2.5
East North Central	0.9	1.5	1.4	0.3	2.8	3.4	3.8
West North Central	0.3	0.5	0.4	0.4	4.4	7.3	6.2
South Atlantic	0.0	0.5	1.0	0.0	3.2	2.8	3.2
East South Central	0.0	1.9	1.9	0.0	7.7	6.1	7.7
West South Central	0.1	0.4	0.4	0.0	4.0	3.9	3.7
Mountain	1.0	0.7	0.7	0.7	3.3	3.3	4.9
Pacific	0.0	0.4	0.2	0.0	4.8	3.6	4.0

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ 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: 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.

Table 15. Medical care benefits: Median copayment¹ per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified copayments)

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	\$250	\$250	\$250	\$20	\$20	\$15	–	\$50	\$75
Worker characteristic									
Management, professional, and related	250	250	250	20	20	15	–	–	–
Management, business, and financial	250	250	250	20	20	15	–	–	–
Professional and related	250	250	250	20	20	15	–	–	–
Service	250	250	250	20	20	15	–	–	–
Sales and office	250	250	250	20	20	20	–	–	100
Sales and related	250	250	250	20	20	20	\$100	–	125
Office and administrative support	250	250	250	20	20	–	–	–	–
Natural resources, construction, and maintenance	250	–	250	20	20	15	75	–	75
Construction, extraction, farming, fishing, and forestry	–	–	250	20	20	–	–	–	–
Installation, maintenance, and repair	–	–	250	20	20	–	–	–	–
Production, transportation, and material moving ...	250	200	250	20	20	–	75	–	75
Production	250	200	–	20	20	20	–	–	100
Transportation and material moving	250	–	250	20	20	15	–	–	–
Full time	250	250	250	20	20	15	–	50	75
Part time	250	250	–	20	20	15	–	–	–
Union	250	–	250	15	15	–	–	–	–
Nonunion	250	250	250	20	20	20	–	50	–
Average wage within the following percentiles: ²									
Less than 10	–	250	–	20	20	20	–	–	–
10 to under 25	250	250	500	20	20	20	–	–	–
25 to under 50	250	250	250	20	20	20	50	–	–
50 to under 75	250	250	250	20	20	15	–	–	100
75 to under 90	250	250	250	20	20	15	–	75	–
90 or greater	250	250	250	20	20	15	–	–	–
Establishment characteristic									
Goods-producing industries	250	250	250	20	20	–	–	30	75
Construction	400	400	–	20	20	15	–	–	–
Manufacturing	250	200	250	20	20	–	30	30	–
Service-providing industries	250	250	250	20	20	15	–	–	–
Trade, transportation, and utilities	250	–	250	20	20	–	100	100	100
Wholesale trade	250	–	–	20	20	15	100	100	100
Retail trade	250	250	–	20	25	20	–	100	125
Transportation and warehousing	250	–	250	20	20	–	–	–	–
Utilities	100	100	250	15	–	–	25	25	25
Information	250	300	–	20	20	15	–	–	–
Financial activities	250	250	250	20	20	20	–	25	–
Finance and insurance	250	250	250	20	20	20	–	–	–
Credit intermediation and related activities	250	250	250	20	20	20	25	25	–
Insurance carriers and related activities	250	250	–	20	20	–	–	–	–
Real estate and rental and leasing	250	–	250	20	25	20	–	20	–
Professional and business services	250	200	–	20	20	–	100	–	–
Professional and technical services	250	–	250	20	20	20	–	–	150
Administrative and waste services	250	–	250	20	20	–	150	–	150

See footnotes at end of table.

Table 15. Medical care benefits: Median copayment¹ per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified copayments)

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	\$250	—	\$250	\$20	\$20	\$15	\$30	—	—
Educational services	250	\$250	250	15	20	15	—	—	\$20
Junior colleges, colleges, and universities	240	250	150	15	—	15	—	—	—
Health care and social assistance	250	—	250	20	20	15	30	—	—
Leisure and hospitality	250	250	—	20	20	20	—	—	50
Accommodation and food services	250	250	—	20	20	—	—	—	—
Other services	—	—	—	20	20	20	—	—	—
1 to 99 workers	250	250	250	20	20	20	—	—	—
1 to 49 workers	250	250	250	20	20	20	—	—	—
50 to 99 workers	250	250	—	20	20	20	—	—	—
100 workers or more	250	250	250	20	20	15	—	\$50	—
100 to 499 workers	250	250	250	20	20	15	—	—	—
500 workers or more	250	—	250	15	20	15	50	50	—
Geographic area									
New England	250	250	250	15	—	15	—	—	—
Middle Atlantic	250	—	250	20	20	15	75	—	75
East North Central	250	200	250	20	20	15	50	50	—
West North Central	250	240	300	20	20	20	—	50	—
South Atlantic	250	250	250	20	20	20	—	50	—
East South Central	250	—	—	20	20	—	—	—	—
West South Central	250	250	500	20	20	20	—	—	—
Mountain	250	250	250	20	20	20	—	—	—
Pacific	250	—	250	—	20	15	—	—	—

¹ A copayment is the amount of covered expenses that an individual must pay before any charges are paid by the medical plan.

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: 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.

Table 15. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.77	–	\$12.98	\$20.32
Worker characteristic									
Management, professional, and related	0.00	17.33	0.00	0.00	0.00	0.00	–	–	–
Management, business, and financial	0.00	17.44	24.03	0.00	0.00	0.98	–	–	–
Professional and related	0.00	35.37	0.00	0.00	0.00	1.96	–	–	–
Service	0.00	29.43	0.00	0.00	0.00	0.00	–	–	–
Sales and office	0.00	21.94	0.00	0.00	0.00	1.96	–	–	16.27
Sales and related	0.00	13.87	38.00	0.00	0.00	0.00	\$16.99	–	37.36
Office and administrative support	0.00	56.36	16.99	0.00	0.00	–	–	–	–
Natural resources, construction, and maintenance	71.42	–	29.43	0.00	0.00	4.28	20.81	–	16.27
Construction, extraction, farming, fishing, and forestry	–	–	41.62	0.00	0.00	–	–	–	–
Installation, maintenance, and repair	–	–	55.50	0.00	0.00	–	–	–	–
Production, transportation, and material moving	0.00	53.74	13.87	0.00	0.00	–	13.42	–	19.94
Production	19.62	56.36	–	0.00	0.00	5.64	–	–	27.75
Transportation and material moving	0.00	–	0.00	0.00	0.00	0.00	–	–	–
Full time	0.00	0.00	0.00	0.00	0.00	3.67	–	12.02	20.88
Part time	0.00	27.75	–	0.00	0.00	1.39	–	–	–
Union	0.00	–	0.00	0.00	0.00	–	–	–	–
Nonunion	0.00	1.96	0.00	0.00	0.00	0.00	–	14.72	–
Average wage within the following percentiles: ¹									
Less than 10	–	0.00	–	0.00	1.70	0.00	–	–	–
10 to under 25	0.00	0.00	140.81	0.00	0.00	2.19	–	–	–
25 to under 50	0.00	0.00	0.00	0.00	0.00	0.00	12.06	–	–
50 to under 75	0.00	46.06	0.00	0.00	0.00	0.00	–	–	20.81
75 to under 90	0.00	10.00	0.00	0.00	0.00	0.00	–	21.38	–
90 or greater	0.00	55.95	16.99	0.00	0.00	1.96	–	–	–
Establishment characteristic									
Goods-producing industries	0.00	9.81	0.00	0.00	0.00	–	–	6.05	16.39
Construction	96.12	101.96	–	0.00	0.98	0.98	–	–	–
Manufacturing	9.81	59.68	0.00	0.00	0.00	–	0.98	4.91	–
Service-providing industries	0.00	9.81	0.00	0.00	0.00	2.77	–	–	–
Trade, transportation, and utilities	0.00	–	0.00	0.00	0.00	–	0.00	0.00	0.00
Wholesale trade	0.00	–	–	0.00	0.98	0.00	6.94	22.88	12.02
Retail trade	0.00	13.87	–	0.00	5.89	0.00	–	25.96	30.63
Transportation and warehousing	36.71	–	0.00	2.60	0.00	–	–	–	–
Utilities	0.00	0.00	54.62	0.98	–	–	0.98	0.00	4.81
Information	46.02	60.48	–	0.00	0.00	3.54	–	–	–
Financial activities	0.00	0.00	0.00	0.00	0.00	0.00	–	2.19	–
Finance and insurance	0.00	0.00	0.00	0.00	0.00	2.40	–	–	–
Credit intermediation and related activities	0.00	0.00	0.00	0.00	0.98	3.40	4.05	3.25	–
Insurance carriers and related activities	29.43	33.99	–	3.54	1.70	–	–	–	–
Real estate and rental and leasing	0.00	–	0.00	2.94	5.72	0.00	–	0.00	–
Professional and business services	0.00	9.81	–	0.00	0.00	–	0.00	–	–
Professional and technical services	0.00	–	72.76	0.00	1.39	2.40	–	–	42.20
Administrative and waste services	9.81	–	0.00	2.19	0.00	–	0.00	–	0.00

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	\$17.88	—	\$0.00	\$1.39	\$0.00	\$0.00	\$5.10	—	—
Educational services	0.00	\$0.00	12.25	4.16	1.70	0.00	—	—	\$4.91
Junior colleges, colleges, and universities	50.26	11.77	0.00	0.00	—	0.00	—	—	—
Health care and social assistance	47.05	—	0.00	0.00	0.00	2.77	5.37	—	—
Leisure and hospitality	16.99	0.00	—	0.00	0.00	5.00	—	—	0.00
Accommodation and food services	0.00	0.00	—	0.00	0.00	—	—	—	—
Other services	—	—	—	2.19	2.60	5.37	—	—	—
1 to 99 workers	0.00	25.96	31.02	0.00	0.00	0.00	—	—	—
1 to 49 workers	0.00	40.45	32.54	0.00	0.00	0.00	—	—	—
50 to 99 workers	0.00	29.43	—	0.00	0.00	4.05	—	—	—
100 workers or more	0.00	10.00	0.00	0.00	0.00	0.00	—	\$5.28	—
100 to 499 workers	0.00	0.00	0.00	0.00	0.00	0.00	—	—	—
500 workers or more	0.00	—	0.00	0.00	1.68	0.00	0.00	0.00	—
Geographic area									
New England	0.00	43.87	0.00	4.39	—	2.19	—	—	—
Middle Atlantic	0.00	—	0.00	5.89	2.40	0.00	1.96	—	13.87
East North Central	31.02	0.00	0.00	0.00	0.00	0.00	9.46	14.72	—
West North Central	0.00	55.81	61.27	0.00	0.00	0.00	—	10.38	—
South Atlantic	0.00	0.00	0.00	0.00	0.00	0.00	—	12.79	—
East South Central	42.85	—	—	0.00	0.00	—	—	—	—
West South Central	0.00	19.62	0.00	0.00	0.00	0.00	—	—	—
Mountain	0.00	0.00	50.98	0.00	0.00	2.77	—	—	—
Pacific	0.00	—	0.00	—	0.00	0.00	—	—	—

¹ 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.

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Table 16. Medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified day limits)

Characteristic	Skilled nursing facility			Home health care ¹		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	90	90	100	100	100	100
Worker characteristic						
Management, professional, and related	90	90	100	100	90	100
Management, business, and financial	100	90	100	100	100	100
Professional and related	90	90	100	90	90	100
Service	–	60	100	100	100	60
Sales and office	100	90	100	90	90	100
Sales and related	100	90	100	–	60	100
Office and administrative support	100	90	100	100	100	–
Natural resources, construction, and maintenance	90	90	100	100	100	100
Construction, extraction, farming, fishing, and forestry	90	–	100	100	90	120
Installation, maintenance, and repair	100	90	100	100	100	100
Production, transportation, and material moving	90	90	100	100	100	100
Production	100	90	100	100	100	100
Transportation and material moving	–	60	100	90	90	100
Full time	90	90	100	100	100	100
Part time	100	90	100	–	–	–
Union	100	90	100	100	100	100
Nonunion	90	90	100	100	90	100
Average wage within the following percentiles: ²						
Less than 10	–	60	–	–	–	–
10 to under 25	90	–	100	100	90	–
25 to under 50	90	–	100	100	100	60
50 to under 75	100	90	100	100	90	100
75 to under 90	100	100	100	100	100	100
90 or greater	–	–	100	90	90	–
Establishment characteristic						
Goods-producing industries	100	90	100	100	100	100
Construction	90	–	100	100	90	–
Manufacturing	100	100	100	100	100	100
Service-providing industries	90	90	100	100	100	100
Trade, transportation, and utilities	90	–	100	–	–	100
Wholesale trade	100	100	100	90	90	100
Retail trade	90	–	100	–	–	100
Transportation and warehousing	60	60	100	–	–	–
Utilities	100	100	100	100	–	100
Information	100	–	100	100	100	100
Financial activities	90	–	100	100	100	–
Finance and insurance	90	–	100	100	100	100
Credit intermediation and related activities	100	100	–	100	100	–
Insurance carriers and related activities	–	60	100	100	100	100
Real estate and rental and leasing	–	–	–	–	100	–
Professional and business services	100	100	100	100	100	100
Professional and technical services	–	–	100	100	100	120
Administrative and waste services	100	100	100	100	100	–

See footnotes at end of table.

Table 16. Medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified day limits)

Characteristic	Skilled nursing facility			Home health care ¹		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	90	—	100	90	90	100
Educational services	90	90	100	100	100	100
Junior colleges, colleges, and universities	100	90	100	100	100	—
Health care and social assistance	90	—	100	90	90	—
Leisure and hospitality	—	60	100	100	100	—
Accommodation and food services	90	60	—	100	100	—
Other services	90	—	100	90	90	—
1 to 99 workers	100	90	100	90	90	100
1 to 49 workers	100	90	100	90	90	100
50 to 99 workers	100	90	100	100	90	100
100 workers or more	90	—	100	100	100	100
100 to 499 workers	90	90	100	100	100	100
500 workers or more	—	—	100	100	100	90
Geographic area						
New England	100	100	100	100	100	100
Middle Atlantic	100	90	100	100	100	120
East North Central	—	90	—	90	90	60
West North Central	60	—	—	100	100	60
South Atlantic	90	60	100	90	90	60
East South Central	100	90	—	—	90	—
West South Central	60	60	100	100	—	100
Mountain	90	90	100	—	—	100
Pacific	100	100	100	100	100	100

¹ Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

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.

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Table 16. Standard errors for medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	6.8	3.9	0.0	4.8	9.6	0.0
Worker characteristic						
Management, professional, and related	9.4	16.1	0.0	10.0	12.3	0.0
Management, business, and financial	2.8	18.2	0.0	0.0	2.0	0.0
Professional and related	7.3	22.4	0.0	9.2	6.2	12.6
Service	–	8.3	0.0	2.8	0.0	0.0
Sales and office	10.7	3.4	0.0	14.8	12.3	11.3
Sales and related	13.0	20.3	0.0	–	15.1	0.0
Office and administrative support	10.9	8.8	2.0	0.0	0.0	–
Natural resources, construction, and maintenance	11.9	23.7	0.0	4.8	9.2	0.0
Construction, extraction, farming, fishing, and forestry	18.0	–	3.9	10.6	14.0	11.8
Installation, maintenance, and repair	13.2	16.2	0.0	3.9	4.4	17.5
Production, transportation, and material moving ...	13.2	2.0	0.0	10.4	12.9	13.0
Production	7.3	0.0	0.0	6.5	4.8	21.1
Transportation and material moving	–	0.0	0.0	9.4	19.3	4.4
Full time	4.4	3.9	0.0	0.0	5.2	0.0
Part time	2.0	13.7	0.0	–	–	–
Union	11.9	2.0	0.0	0.0	0.0	11.9
Nonunion	4.4	7.3	0.0	8.1	14.0	0.0
Average wage within the following percentiles: ¹						
Less than 10	–	0.0	–	–	–	–
10 to under 25	10.2	–	0.0	12.4	11.6	–
25 to under 50	0.0	–	0.0	6.5	2.8	17.5
50 to under 75	12.9	0.0	0.0	11.3	7.8	0.0
75 to under 90	0.0	9.8	0.0	0.0	0.0	0.0
90 or greater	–	–	0.0	23.6	18.3	–
Establishment characteristic						
Goods-producing industries	2.0	2.8	0.0	3.9	6.5	2.0
Construction	17.9	–	3.9	22.2	20.7	–
Manufacturing	0.0	13.7	0.0	6.2	6.2	6.5
Service-providing industries	2.0	25.5	0.0	8.1	12.1	0.0
Trade, transportation, and utilities	2.8	–	0.0	–	–	20.8
Wholesale trade	5.5	20.4	7.8	7.8	7.8	23.5
Retail trade	4.4	–	0.0	–	–	26.3
Transportation and warehousing	0.0	0.0	2.0	–	–	–
Utilities	3.9	28.0	0.0	11.1	–	0.0
Information	2.8	–	0.0	10.4	25.7	0.0
Financial activities	17.5	–	0.0	0.0	0.0	–
Finance and insurance	17.5	–	0.0	0.0	0.0	0.0
Credit intermediation and related activities	3.9	2.8	–	0.0	7.8	–
Insurance carriers and related activities	–	2.0	2.8	0.0	0.0	24.8
Real estate and rental and leasing	–	–	–	–	27.5	–
Professional and business services	9.0	14.1	23.5	2.0	2.0	29.1
Professional and technical services	–	–	0.0	4.4	5.5	0.0
Administrative and waste services	0.0	0.0	0.0	10.0	12.3	–

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	9.2	—	0.0	8.6	6.2	26.0
Educational services	11.9	0.0	2.0	2.8	7.8	0.0
Junior colleges, colleges, and universities	9.6	12.3	2.0	4.4	0.0	—
Health care and social assistance	22.8	—	0.0	7.6	4.8	—
Leisure and hospitality	—	15.6	0.0	0.0	6.8	—
Accommodation and food services	17.7	17.7	—	0.0	24.0	—
Other services	13.2	—	0.0	12.7	10.0	—
1 to 99 workers	6.2	0.0	0.0	7.3	2.0	0.0
1 to 49 workers	9.4	0.0	0.0	4.4	2.0	2.8
50 to 99 workers	9.4	6.5	0.0	9.6	12.3	0.0
100 workers or more	5.5	—	0.0	0.0	0.0	14.9
100 to 499 workers	3.9	22.8	0.0	0.0	0.0	17.5
500 workers or more	—	—	2.8	0.0	0.0	26.5
Geographic area						
New England	0.0	0.0	0.0	17.5	20.0	11.4
Middle Atlantic	5.5	12.6	28.3	0.0	0.0	27.5
East North Central	—	26.5	—	13.9	3.9	15.7
West North Central	0.0	—	—	28.2	8.3	15.0
South Atlantic	26.0	16.8	0.0	0.0	2.0	0.0
East South Central	13.7	14.3	—	—	18.6	—
West South Central	0.0	0.0	7.1	13.5	—	10.4
Mountain	14.7	25.7	0.0	—	—	2.0
Pacific	0.0	8.3	0.0	0.0	0.0	0.0

¹ 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.

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Table 17. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	99	98	98	100	70	73	68
Worker characteristic							
Management, professional, and related	99	97	96	99	71	73	66
Management, business, and financial	99	97	94	99	70	72	63
Professional and related	99	98	97	100	72	73	67
Service	100	99	100	100	65	69	64
Sales and office	99	98	98	99	70	73	69
Sales and related	99	98	99	99	71	76	70
Office and administrative support	99	98	97	99	70	72	69
Natural resources, construction, and maintenance	99	98	98	100	76	81	79
Construction, extraction, farming, fishing, and forestry	100	99	98	100	75	78	83
Installation, maintenance, and repair	99	98	98	100	76	84	75
Production, transportation, and material moving	100	100	99	99	68	73	68
Production	100	100	99	99	71	74	70
Transportation and material moving	100	100	99	99	65	72	66
Full time	99	98	98	99	70	74	69
Part time	98	98	98	100	67	68	65
Union	100	100	99	99	77	73	74
Nonunion	99	98	97	100	69	73	67
Average wage within the following percentiles: ³							
Less than 10	99	98	100	100	60	65	53
10 to under 25	100	99	100	100	63	65	59
25 to under 50	99	98	98	99	71	76	72
50 to under 75	100	98	98	100	71	75	71
75 to under 90	99	98	96	99	73	74	69
90 or greater	99	98	97	100	70	71	65
Establishment characteristic							
Goods-producing industries	100	99	97	99	71	74	71
Construction	100	99	99	100	69	74	75
Manufacturing	100	99	97	99	71	73	68
Service-providing industries	99	98	98	100	70	73	68
Trade, transportation, and utilities	100	99	99	99	68	75	70
Wholesale trade	100	100	100	100	65	67	61
Retail trade	99	98	99	99	72	76	71
Transportation and warehousing	100	98	97	99	63	86	80
Utilities	100	100	100	100	61	64	64
Information	100	99	99	100	69	68	63
Financial activities	100	96	95	100	65	67	61
Finance and insurance	100	96	95	100	64	68	62
Credit intermediation and related activities	100	99	98	100	64	68	62
Insurance carriers and related activities	100	90	91	100	60	64	60
Real estate and rental and leasing	99	99	95	100	67	66	57
Professional and business services	97	95	94	100	67	65	61
Professional and technical services	95	95	93	100	70	68	66
Administrative and waste services	100	99	100	100	63	60	55

See footnotes at end of table.

Table 17. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	100	99	100	100	78	81	75
Educational services	100	99	99	100	77	72	66
Junior colleges, colleges, and universities	100	98	98	99	83	77	69
Health care and social assistance	100	99	100	100	78	82	76
Leisure and hospitality	97	100	100	100	58	68	59
Accommodation and food services	100	100	100	100	54	67	56
Other services	100	100	100	100	93	97	86
1 to 99 workers	99	98	98	100	72	75	69
1 to 49 workers	99	98	98	99	75	78	71
50 to 99 workers	100	100	99	100	66	69	64
100 workers or more	99	98	97	100	69	72	68
100 to 499 workers	99	98	98	100	72	73	68
500 workers or more	100	98	97	99	66	71	68
Geographic area							
New England	100	100	99	99	80	77	74
Middle Atlantic	100	99	98	100	77	79	76
East North Central	98	95	94	99	72	72	67
West North Central	100	99	99	99	62	62	64
South Atlantic	100	99	97	100	68	72	68
East South Central	100	98	98	100	65	76	70
West South Central	100	99	99	100	63	68	64
Mountain	99	98	99	99	72	77	67
Pacific	100	99	99	100	73	78	69

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ 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: 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.

Table 17. Standard errors for fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	0.2	0.4	0.4	0.1	1.6	1.5	1.6
Worker characteristic							
Management, professional, and related	0.5	0.8	0.9	0.2	2.5	2.6	2.8
Management, business, and financial	0.5	1.0	1.5	0.3	2.4	2.8	3.0
Professional and related	0.6	0.8	0.8	0.2	3.5	3.4	3.6
Service	0.3	0.2	0.1	0.1	5.5	5.8	5.8
Sales and office	0.4	0.7	0.6	0.1	2.4	2.2	2.4
Sales and related	0.4	0.8	0.3	0.3	3.0	2.9	3.8
Office and administrative support	0.5	0.9	0.8	0.2	3.1	2.9	2.9
Natural resources, construction, and maintenance	0.7	0.8	0.9	0.1	3.6	3.0	3.3
Construction, extraction, farming, fishing, and forestry	0.2	0.9	1.0	0.0	5.6	5.8	4.5
Installation, maintenance, and repair	1.3	1.4	1.4	0.1	3.6	3.3	4.2
Production, transportation, and material moving ...	0.0	0.2	0.5	0.2	3.1	2.7	2.8
Production	0.0	0.2	0.6	0.2	3.4	3.2	3.3
Transportation and material moving	0.0	0.2	0.4	0.4	4.4	4.4	4.3
Full time	0.2	0.4	0.4	0.1	1.7	1.6	1.7
Part time	1.2	1.4	1.4	0.0	6.9	6.9	7.0
Union	0.0	0.1	0.4	0.1	3.1	4.0	3.8
Nonunion	0.3	0.5	0.5	0.1	1.8	1.6	1.7
Average wage within the following percentiles: ³							
Less than 10	1.0	2.2	0.0	0.0	9.2	7.8	8.6
10 to under 25	0.2	0.4	0.3	0.1	6.4	6.1	5.8
25 to under 50	0.3	0.4	0.5	0.2	2.0	1.8	2.1
50 to under 75	0.3	0.5	0.6	0.1	2.2	1.9	2.1
75 to under 90	0.4	0.9	0.9	0.2	2.4	2.6	2.9
90 or greater	0.7	0.8	0.9	0.2	3.2	3.3	3.3
Establishment characteristic							
Goods-producing industries	0.0	0.3	0.8	0.3	3.0	2.8	2.5
Construction	0.1	0.7	0.7	0.0	6.9	6.3	5.8
Manufacturing	0.0	0.3	1.1	0.4	2.9	2.9	2.9
Service-providing industries	0.3	0.5	0.5	0.1	2.0	1.7	1.9
Trade, transportation, and utilities	0.2	0.5	0.4	0.3	2.8	2.5	2.7
Wholesale trade	0.0	0.0	0.0	0.0	4.6	4.5	4.6
Retail trade	0.4	0.8	0.5	0.5	2.9	2.9	3.2
Transportation and warehousing	0.0	1.3	1.4	0.3	6.3	4.4	5.2
Utilities	0.0	0.0	0.1	0.0	14.5	14.8	14.7
Information	0.0	0.7	0.7	0.0	6.3	6.4	6.7
Financial activities	0.1	1.6	1.9	0.1	3.1	3.1	3.5
Finance and insurance	0.0	2.0	2.0	0.2	2.8	2.6	2.9
Credit intermediation and related activities	0.1	0.7	1.3	0.0	4.2	3.8	4.4
Insurance carriers and related activities	0.0	5.1	5.0	0.5	4.9	4.9	4.6
Real estate and rental and leasing	0.6	0.6	4.8	0.0	10.9	11.0	11.8
Professional and business services	1.3	2.2	2.1	0.0	6.1	5.5	5.6
Professional and technical services	2.3	2.4	2.9	0.0	8.0	7.9	7.8
Administrative and waste services	0.0	0.9	0.0	0.0	10.7	10.5	10.1

See footnotes at end of table.

Table 17. Standard errors for fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	0.0	0.4	0.2	0.1	3.0	2.7	3.8
Educational services	0.0	0.6	0.6	0.5	4.7	4.4	4.9
Junior colleges, colleges, and universities	0.0	1.0	1.0	0.8	4.8	4.6	5.2
Health care and social assistance	0.0	0.5	0.3	0.1	3.5	3.0	4.2
Leisure and hospitality	2.4	0.0	0.0	0.0	9.1	10.3	9.0
Accommodation and food services	0.0	0.0	0.0	0.0	11.5	12.4	10.9
Other services	0.0	0.0	0.0	0.0	3.9	2.7	7.9
1 to 99 workers	0.2	0.5	0.6	0.2	2.3	2.3	2.5
1 to 49 workers	0.3	0.8	0.7	0.2	2.6	2.5	2.9
50 to 99 workers	0.1	0.3	0.7	0.1	4.4	4.2	4.3
100 workers or more	0.4	0.6	0.7	0.1	2.1	2.3	2.3
100 to 499 workers	0.7	0.7	0.8	0.1	2.8	2.9	2.8
500 workers or more	0.0	1.2	1.1	0.3	3.1	3.6	3.7
Geographic area							
New England	0.0	0.0	0.5	0.6	5.7	6.8	6.2
Middle Atlantic	0.3	0.5	1.3	0.2	2.8	3.0	3.7
East North Central	1.1	1.8	1.7	0.4	3.7	3.5	3.8
West North Central	0.3	0.5	0.4	0.2	4.7	7.4	6.5
South Atlantic	0.1	0.6	1.1	0.0	4.0	3.6	3.7
East South Central	0.0	2.1	2.2	0.0	7.4	5.9	7.0
West South Central	0.1	0.4	0.4	0.0	4.7	4.5	4.4
Mountain	1.3	0.9	0.9	0.9	4.8	5.1	6.7
Pacific	0.0	0.7	0.3	0.1	5.8	3.7	4.8

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ 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: 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.

Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	99	84	98	80	79	98
Worker characteristic						
Management, professional, and related	99	84	99	80	81	99
Management, business, and financial	99	84	99	79	80	99
Professional and related	99	85	100	81	81	99
Service	98	81	96	81	75	96
Sales and office	98	81	98	77	77	98
Sales and related	99	80	98	76	76	98
Office and administrative support	98	81	98	78	78	98
Natural resources, construction, and maintenance	100	91	99	86	86	99
Construction, extraction, farming, fishing, and forestry	100	92	98	84	84	98
Installation, maintenance, and repair	100	90	100	89	88	100
Production, transportation, and material moving ...	99	85	97	77	78	97
Production	99	82	97	74	75	97
Transportation and material moving	100	89	98	81	83	98
Full time	99	85	98	80	80	98
Part time	94	73	94	71	68	94
Union	99	89	96	83	81	96
Nonunion	99	83	99	79	79	98
Average wage within the following percentiles: ³						
Less than 10	96	73	95	70	69	95
10 to under 25	97	74	92	72	67	92
25 to under 50	99	84	98	79	79	98
50 to under 75	99	87	99	81	82	99
75 to under 90	99	87	99	84	84	99
90 or greater	99	82	99	77	78	99
Establishment characteristic						
Goods-producing industries	99	87	97	78	79	97
Construction	99	92	99	84	85	99
Manufacturing	99	85	98	76	77	97
Service-providing industries	99	83	98	80	79	98
Trade, transportation, and utilities	99	81	98	78	78	98
Wholesale trade	100	80	100	79	79	100
Retail trade	98	80	97	76	76	96
Transportation and warehousing	100	85	100	83	84	100
Utilities	96	79	96	68	68	94
Information	98	92	100	89	85	100
Financial activities	100	76	100	74	74	100
Finance and insurance	100	74	100	73	72	100
Credit intermediation and related activities	100	72	100	70	70	100
Insurance carriers and related activities	100	74	100	71	71	100
Real estate and rental and leasing	99	81	99	81	81	99
Professional and business services	98	75	96	75	72	96
Professional and technical services	100	77	100	76	76	100
Administrative and waste services	93	63	87	66	56	87

See footnotes at end of table.

Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	100	90	100	86	85	100
Educational services	99	86	99	81	84	99
Junior colleges, colleges, and universities	99	90	99	83	88	99
Health care and social assistance	100	90	100	86	85	100
Leisure and hospitality	99	94	99	90	90	99
Accommodation and food services	98	96	100	96	96	100
Other services	100	99	100	92	98	100
1 to 99 workers	100	85	98	80	80	98
1 to 49 workers	100	85	99	81	82	99
50 to 99 workers	100	84	97	77	76	97
100 workers or more	98	83	98	79	79	98
100 to 499 workers	99	84	99	80	81	98
500 workers or more	98	82	97	79	77	97
Geographic area						
New England	100	85	100	83	80	100
Middle Atlantic	100	88	99	85	87	99
East North Central	100	81	99	79	77	99
West North Central	98	84	99	81	81	99
South Atlantic	99	79	99	78	78	99
East South Central	99	88	99	82	83	99
West South Central	99	84	94	74	75	94
Mountain	96	83	96	75	73	96
Pacific	99	88	98	82	82	97

See footnotes at end of table.

Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	80	79
Worker characteristic		
Management, professional, and related	80	81
Management, business, and financial	79	80
Professional and related	81	81
Service	81	75
Sales and office	77	77
Sales and related	76	76
Office and administrative support	78	78
Natural resources, construction, and maintenance	86	86
Construction, extraction, farming, fishing, and forestry	84	84
Installation, maintenance, and repair	89	88
Production, transportation, and material moving ...	77	78
Production	74	75
Transportation and material moving	81	83
Full time	80	80
Part time	71	68
Union	83	81
Nonunion	79	79
Average wage within the following percentiles: ³		
Less than 10	70	69
10 to under 25	72	67
25 to under 50	79	79
50 to under 75	81	82
75 to under 90	84	84
90 or greater	77	78
Establishment characteristic		
Goods-producing industries	78	79
Construction	84	85
Manufacturing	76	77
Service-providing industries	80	79
Trade, transportation, and utilities	78	78
Wholesale trade	79	79
Retail trade	76	76
Transportation and warehousing	83	84
Utilities	67	68
Information	89	85
Financial activities	74	74
Finance and insurance	73	72
Credit intermediation and related activities	70	70
Insurance carriers and related activities	71	71
Real estate and rental and leasing	81	81
Professional and business services	75	72
Professional and technical services	76	76
Administrative and waste services	66	56

See footnotes at end of table.

Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in fee-for-service plans = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	86	85
Educational services	81	84
Junior colleges, colleges, and universities	83	88
Health care and social assistance	86	85
Leisure and hospitality	90	90
Accommodation and food services	96	96
Other services	92	98
1 to 99 workers	80	80
1 to 49 workers	81	82
50 to 99 workers	77	76
100 workers or more	79	79
100 to 499 workers	80	81
500 workers or more	79	77
Geographic area		
New England	83	80
Middle Atlantic	85	86
East North Central	79	77
West North Central	81	81
South Atlantic	78	78
East South Central	82	82
West South Central	74	75
Mountain	75	73
Pacific	82	82

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ 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: 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.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification	Inpatient alcohol rehabilitation	Outpatient alcohol rehabilitation	Inpatient drug detoxification
All workers	0.3	1.2	0.5	1.4	1.3	0.5
Worker characteristic						
Management, professional, and related	0.3	2.1	0.2	2.4	2.3	0.2
Management, business, and financial	0.4	1.9	0.5	2.2	1.9	0.5
Professional and related	0.5	3.1	0.3	3.3	3.3	0.3
Service	0.6	3.9	2.8	4.7	4.7	2.8
Sales and office	0.9	2.0	0.9	2.1	2.1	0.9
Sales and related	0.3	2.4	0.8	2.6	2.7	0.8
Office and administrative support	1.3	2.7	1.3	2.7	2.7	1.3
Natural resources, construction, and maintenance	0.1	2.2	1.0	2.5	2.8	1.0
Construction, extraction, farming, fishing, and forestry	0.0	3.3	2.0	5.0	4.9	2.0
Installation, maintenance, and repair	0.1	2.5	0.1	2.5	2.7	0.2
Production, transportation, and material moving ...	0.2	2.2	0.9	3.0	2.7	1.0
Production	0.4	3.0	1.2	3.7	3.5	1.3
Transportation and material moving	0.1	2.4	1.3	3.5	3.0	1.3
Full time	0.2	1.2	0.4	1.4	1.3	0.4
Part time	3.9	7.6	3.9	7.5	7.6	3.9
Union	0.5	2.3	2.1	3.2	3.2	2.2
Nonunion	0.3	1.4	0.4	1.6	1.5	0.5
Average wage within the following percentiles: ¹						
Less than 10	5.5	7.8	5.6	8.1	8.1	5.6
10 to under 25	2.0	5.6	3.7	6.3	5.9	3.7
25 to under 50	0.3	1.8	0.6	2.1	2.0	0.6
50 to under 75	0.2	1.4	0.3	1.8	1.5	0.3
75 to under 90	0.2	1.3	0.2	1.5	1.4	0.3
90 or greater	0.6	3.3	0.5	3.6	3.6	0.5
Establishment characteristic						
Goods-producing industries	0.4	1.9	0.8	2.5	2.4	0.9
Construction	0.4	2.2	0.4	4.0	4.0	0.4
Manufacturing	0.4	2.6	1.0	3.5	3.3	1.0
Service-providing industries	0.4	1.4	0.5	1.7	1.6	0.5
Trade, transportation, and utilities	0.2	2.1	0.5	2.0	2.1	0.5
Wholesale trade	0.1	4.0	0.1	3.8	4.0	0.1
Retail trade	0.3	2.7	1.0	2.6	2.6	0.9
Transportation and warehousing	0.0	4.9	0.0	5.0	4.9	0.0
Utilities	2.2	11.7	2.2	10.7	10.7	3.0
Information	1.8	2.7	0.0	3.7	4.3	0.0
Financial activities	0.2	2.6	0.1	2.8	2.8	0.2
Finance and insurance	0.1	2.5	0.0	2.6	2.7	0.1
Credit intermediation and related activities	0.2	3.7	0.1	3.8	3.8	0.1
Insurance carriers and related activities	0.0	5.7	0.0	5.7	6.4	0.0
Real estate and rental and leasing	0.6	8.3	0.6	8.7	8.3	0.6
Professional and business services	1.5	5.1	2.3	5.7	5.3	2.3
Professional and technical services	0.3	7.6	0.3	7.6	7.6	0.3
Administrative and waste services	4.5	8.9	6.8	10.2	8.9	6.8

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification	Inpatient alcohol rehabilitation	Outpatient alcohol rehabilitation	Inpatient drug detoxification
Establishment characteristic						
Education and health services	0.2	2.6	0.1	3.1	3.2	0.1
Educational services	0.4	5.0	0.4	4.8	5.0	0.4
Junior colleges, colleges, and universities	0.7	3.2	0.7	3.5	3.1	0.7
Health care and social assistance	0.2	2.9	0.1	3.5	3.7	0.1
Leisure and hospitality	1.2	3.9	0.6	4.7	4.7	0.6
Accommodation and food services	1.6	2.6	0.0	2.6	2.6	0.0
Other services	0.3	1.6	0.0	4.6	1.8	0.0
1 to 99 workers	0.2	1.8	0.8	2.1	2.1	0.8
1 to 49 workers	0.2	2.2	0.4	2.4	2.4	0.4
50 to 99 workers	0.1	2.8	2.3	4.0	4.1	2.3
100 workers or more	0.5	1.8	0.6	1.9	1.7	0.6
100 to 499 workers	0.4	2.3	0.5	2.5	2.3	0.6
500 workers or more	0.9	2.8	1.1	2.6	2.5	1.1
Geographic area						
New England	0.1	4.6	0.1	4.3	2.0	0.1
Middle Atlantic	0.2	3.2	0.3	2.6	2.8	0.3
East North Central	0.2	2.5	0.6	3.4	3.1	0.6
West North Central	0.5	3.5	0.2	3.4	3.4	0.2
South Atlantic	0.4	3.5	0.7	3.6	3.6	0.6
East South Central	0.6	5.1	1.3	6.2	5.9	1.3
West South Central	0.8	3.3	3.0	4.1	3.8	3.0
Mountain	3.2	6.2	3.1	7.3	7.4	3.1
Pacific	0.2	2.0	0.6	2.8	2.7	0.6

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation	Outpatient drug rehabilitation
All workers	1.4	1.3
Worker characteristic		
Management, professional, and related	2.4	2.3
Management, business, and financial	2.2	1.9
Professional and related	3.3	3.3
Service	4.7	4.7
Sales and office	2.1	2.1
Sales and related	2.6	2.7
Office and administrative support	2.7	2.7
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	5.0	5.0
Installation, maintenance, and repair	2.5	2.7
Production, transportation, and material moving ...		
Production	3.7	3.5
Transportation and material moving	3.5	3.0
Full time	1.4	1.3
Part time	7.5	7.6
Union	3.2	3.2
Nonunion	1.6	1.4
Average wage within the following percentiles: ¹		
Less than 10	8.1	8.1
10 to under 25	6.3	5.9
25 to under 50	2.1	2.0
50 to under 75	1.8	1.4
75 to under 90	1.5	1.4
90 or greater	3.6	3.6
Establishment characteristic		
Goods-producing industries	2.5	2.4
Construction	4.0	4.0
Manufacturing	3.5	3.3
Service-providing industries	1.7	1.6
Trade, transportation, and utilities	2.0	2.1
Wholesale trade	3.8	4.0
Retail trade	2.6	2.6
Transportation and warehousing	5.0	4.9
Utilities	10.4	10.7
Information	3.7	4.3
Financial activities	2.8	2.8
Finance and insurance	2.6	2.7
Credit intermediation and related activities		
Insurance carriers and related activities	3.8	3.8
Real estate and rental and leasing	5.7	6.4
Professional and business services	8.7	8.3
Professional and technical services	5.7	5.3
Administrative and waste services	7.6	7.6
	10.2	8.9

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation	Outpatient drug rehabilitation
Establishment characteristic		
Education and health services	3.1	3.2
Educational services	4.8	5.0
Junior colleges, colleges, and universities	3.5	3.1
Health care and social assistance	3.5	3.7
Leisure and hospitality	4.7	4.7
Accommodation and food services	2.6	2.6
Other services	4.6	1.8
1 to 99 workers	2.1	2.1
1 to 49 workers	2.4	2.4
50 to 99 workers	4.0	4.1
100 workers or more	1.9	1.7
100 to 499 workers	2.5	2.3
500 workers or more	2.6	2.5
Geographic area		
New England	4.3	2.0
Middle Atlantic	2.6	2.8
East North Central	3.4	3.1
West North Central	3.4	3.4
South Atlantic	3.6	3.6
East South Central	6.2	5.4
West South Central	4.1	3.8
Mountain	7.3	7.4
Pacific	2.8	2.7

¹ 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.

Table 19. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	100	100	97	100	71	71	64
Worker characteristic							
Management, professional, and related	100	99	97	100	72	72	65
Management, business, and financial	100	99	95	100	70	71	63
Professional and related	100	100	98	100	73	73	65
Service	100	100	99	100	70	72	65
Sales and office	100	100	97	100	72	72	64
Sales and related	100	100	98	100	69	70	68
Office and administrative support	100	100	96	100	74	73	63
Natural resources, construction, and maintenance	100	100	97	100	65	60	57
Construction, extraction, farming, fishing, and forestry	100	100	100	100	60	58	54
Installation, maintenance, and repair	100	100	95	100	68	62	59
Production, transportation, and material moving	100	100	97	100	73	72	69
Production	100	100	96	100	77	77	71
Transportation and material moving	100	100	100	100	68	65	66
Full time	100	100	97	100	72	71	65
Part time	100	100	99	100	59	59	55
Union	100	100	100	100	64	58	53
Nonunion	100	100	97	100	73	74	67
Average wage within the following percentiles: ³							
Less than 10	100	100	100	100	82	82	79
10 to under 25	100	100	99	100	73	72	68
25 to under 50	100	100	99	100	70	74	67
50 to under 75	100	100	96	100	74	71	65
75 to under 90	100	100	97	100	76	74	67
90 or greater	100	99	97	100	60	62	54
Establishment characteristic							
Goods-producing industries	100	100	99	99	73	70	65
Construction	100	100	100	100	68	63	62
Manufacturing	100	100	99	99	76	73	67
Service-providing industries	100	100	97	100	71	71	64
Trade, transportation, and utilities	100	100	93	100	66	66	63
Wholesale trade	100	100	82	100	68	75	67
Retail trade	100	100	99	100	62	64	63
Transportation and warehousing	100	100	98	100	70	–	50
Utilities	100	100	100	100	81	90	81
Information	100	100	100	100	75	56	43
Financial activities	100	98	94	100	66	62	55
Finance and insurance	100	98	94	100	71	66	64
Credit intermediation and related activities	100	99	94	100	75	66	67
Insurance carriers and related activities	100	95	92	100	65	66	58
Real estate and rental and leasing	100	100	93	100	–	–	–
Professional and business services	100	99	97	100	81	76	66
Professional and technical services	100	99	92	100	81	65	58
Administrative and waste services	100	100	100	100	74	74	70

See footnotes at end of table.

Table 19. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	100	100	100	100	72	80	72
Educational services	100	99	99	100	69	70	67
Junior colleges, colleges, and universities	100	99	98	100	62	58	54
Health care and social assistance	100	100	100	100	72	82	74
Leisure and hospitality	100	100	100	100	55	55	48
Accommodation and food services	100	100	100	100	—	63	—
Other services	100	100	100	100	74	82	80
1 to 99 workers	100	100	99	100	74	76	71
1 to 49 workers	100	99	98	100	74	74	70
50 to 99 workers	100	100	99	100	75	82	75
100 workers or more	100	100	96	100	69	67	59
100 to 499 workers	100	100	94	100	67	63	54
500 workers or more	100	100	98	99	71	71	65
Geographic area							
New England	100	99	100	100	73	65	58
Middle Atlantic	100	100	91	100	72	70	65
East North Central	100	100	96	100	67	73	71
West North Central	100	98	96	94	78	78	74
South Atlantic	100	100	98	100	76	78	65
East South Central	100	100	96	100	70	73	69
West South Central	100	100	100	100	55	57	—
Mountain	100	100	100	100	68	70	65
Pacific	100	100	100	100	72	70	65

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ 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: 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.

Table 19. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
All workers	0.0	0.1	0.8	0.1	2.2	2.0	2.3
Worker characteristic							
Management, professional, and related	0.0	0.3	0.8	0.2	3.4	3.0	3.5
Management, business, and financial	0.0	0.6	3.4	0.1	3.5	4.0	4.7
Professional and related	0.0	0.4	1.1	0.3	4.5	4.3	4.9
Service	0.0	0.1	0.5	0.3	7.4	5.1	6.3
Sales and office	0.0	0.1	1.0	0.0	4.0	4.1	4.5
Sales and related	0.0	0.0	1.6	0.0	5.9	4.6	4.8
Office and administrative support	0.0	0.2	1.2	0.0	4.6	5.0	5.8
Natural resources, construction, and maintenance	0.0	0.0	2.3	0.0	7.1	7.1	9.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	0.5	0.0	10.2	9.8	12.5
Installation, maintenance, and repair	0.0	0.0	4.4	0.0	10.7	10.4	10.7
Production, transportation, and material moving ...	0.0	0.2	2.1	0.2	5.3	5.2	5.2
Production	0.0	0.0	3.4	0.4	6.2	6.5	6.7
Transportation and material moving	0.0	0.4	0.0	0.0	9.2	8.4	8.3
Full time	0.0	0.1	0.8	0.1	2.1	1.9	2.2
Part time	0.0	0.0	0.9	0.0	10.7	10.6	10.4
Union	0.0	0.0	0.1	0.1	4.9	4.6	5.7
Nonunion	0.0	0.2	1.0	0.1	2.2	2.0	2.3
Average wage within the following percentiles: ³							
Less than 10	0.0	0.0	0.0	0.0	11.6	11.6	12.1
10 to under 25	0.0	0.0	1.0	0.0	11.2	8.2	7.6
25 to under 50	0.0	0.1	0.4	0.1	4.2	4.0	4.7
50 to under 75	0.0	0.2	0.6	0.1	2.7	3.0	3.5
75 to under 90	0.0	0.1	1.8	0.2	3.0	2.4	3.0
90 or greater	0.0	0.5	2.3	0.2	7.0	7.1	7.0
Establishment characteristic							
Goods-producing industries	0.0	0.1	0.7	0.3	3.9	3.9	5.6
Construction	0.0	0.0	0.0	0.0	8.0	10.6	13.5
Manufacturing	0.0	0.2	1.0	0.4	5.8	5.9	6.8
Service-providing industries	0.0	0.2	1.0	0.0	2.6	2.4	2.7
Trade, transportation, and utilities	0.0	0.0	5.9	0.0	4.3	4.2	4.3
Wholesale trade	0.0	0.0	15.5	0.0	6.7	6.8	6.7
Retail trade	0.0	0.0	1.4	0.0	7.5	7.3	7.5
Transportation and warehousing	0.0	0.0	0.8	0.0	16.1	—	14.7
Utilities	0.0	0.0	0.0	0.0	9.4	6.4	9.4
Information	0.0	0.0	0.0	0.0	11.2	9.3	12.0
Financial activities	0.0	1.1	2.7	0.0	5.0	4.9	5.6
Finance and insurance	0.0	1.5	3.2	0.0	4.7	4.9	4.6
Credit intermediation and related activities	0.0	0.8	5.0	0.0	5.7	6.5	6.6
Insurance carriers and related activities	0.0	3.8	5.3	0.0	8.9	9.5	9.3
Real estate and rental and leasing	0.0	0.0	4.9	0.0	—	—	—
Professional and business services	0.0	0.5	3.4	0.0	7.0	6.7	9.3
Professional and technical services	0.0	1.4	7.7	0.0	9.9	12.1	9.8
Administrative and waste services	0.0	0.0	0.0	0.0	12.1	12.0	13.3

See footnotes at end of table.

Table 19. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Hospital room and board	Inpatient surgery	Outpatient surgery ¹	Physician office visit	Skilled nursing facility	Home health care ²	Hospice care
Establishment characteristic							
Education and health services	0.0	0.0	0.1	0.0	6.9	5.8	6.5
Educational services	0.0	0.1	0.3	0.1	4.7	3.0	3.5
Junior colleges, colleges, and universities	0.0	0.2	0.4	0.2	3.6	3.4	3.9
Health care and social assistance	0.0	0.0	0.0	0.0	8.6	7.0	8.0
Leisure and hospitality	0.0	0.0	0.0	0.0	14.5	11.2	10.0
Accommodation and food services	0.0	0.0	0.0	0.0	—	18.9	—
Other services	0.0	0.0	0.0	0.0	15.0	14.8	14.7
1 to 99 workers	0.0	0.2	1.2	0.0	4.2	3.9	5.0
1 to 49 workers	0.0	0.3	1.6	0.0	5.0	4.8	5.7
50 to 99 workers	0.0	0.0	0.7	0.0	7.2	5.8	6.4
100 workers or more	0.0	0.1	2.3	0.1	3.8	3.2	3.8
100 to 499 workers	0.0	0.2	4.0	0.0	5.2	4.8	5.5
500 workers or more	0.0	0.1	0.9	0.3	5.0	4.4	5.6
Geographic area							
New England	0.0	0.6	0.2	0.1	6.6	5.4	4.2
Middle Atlantic	0.0	0.4	2.9	0.0	3.2	2.4	3.8
East North Central	0.0	0.0	2.0	0.0	8.4	4.9	6.8
West North Central	0.0	1.9	2.1	2.3	9.7	10.1	6.6
South Atlantic	0.0	0.0	1.2	0.0	4.0	4.2	5.9
East South Central	0.0	0.0	4.8	0.0	17.9	16.4	17.9
West South Central	0.0	0.0	0.0	0.0	12.8	11.9	—
Mountain	0.0	0.0	0.0	0.0	8.6	9.4	9.5
Pacific	0.0	0.1	0.0	0.0	4.0	4.8	4.8

¹ Services incurred in the outpatient department of a hospital.

² Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital.

³ 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: 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.

Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	98	87	98	72	79	98
Worker characteristic						
Management, professional, and related	98	89	98	74	79	97
Management, business, and financial	97	89	97	78	84	95
Professional and related	99	89	98	72	76	98
Service	96	90	99	73	83	99
Sales and office	99	82	99	72	77	99
Sales and related	100	72	100	71	67	100
Office and administrative support	98	86	98	72	80	98
Natural resources, construction, and maintenance						
Construction, extraction, farming, fishing, and forestry	100	91	100	61	74	100
Installation, maintenance, and repair	98	87	99	72	80	99
Production, transportation, and material moving ...						
Production	97	89	98	72	84	98
Production	97	87	98	72	82	98
Transportation and material moving	97	93	98	70	88	98
Full time	98	88	98	73	80	98
Part time	96	78	97	56	71	97
Union	98	91	100	78	83	100
Nonunion	98	86	98	71	78	98
Average wage within the following percentiles: ³						
Less than 10	100	95	100	92	87	100
10 to under 25	96	91	97	69	79	97
25 to under 50	98	80	99	68	75	98
50 to under 75	98	88	99	72	81	99
75 to under 90	100	89	99	77	82	98
90 or greater	98	89	98	74	77	97
Establishment characteristic						
Goods-producing industries	99	89	98	71	82	98
Construction	100	100	100	64	87	100
Manufacturing	98	84	98	73	80	98
Service-providing industries	98	87	98	72	79	98
Trade, transportation, and utilities	99	78	99	64	69	99
Wholesale trade	100	81	100	74	70	100
Retail trade	97	67	97	60	58	97
Transportation and warehousing	100	92	100	–	92	100
Utilities	97	97	97	–	62	97
Information	100	93	100	92	84	100
Financial activities	98	78	100	72	77	99
Finance and insurance	100	84	100	73	76	98
Credit intermediation and related activities						
Insurance carriers and related activities	100	84	100	71	75	100
Insurance carriers and related activities	100	88	100	79	79	100
Real estate and rental and leasing	91	62	100	–	78	100
Professional and business services	100	92	99	86	91	99
Professional and technical services	100	90	98	88	90	98
Administrative and waste services	100	89	100	75	89	100

See footnotes at end of table.

Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	99	93	99	75	79	99
Educational services	100	91	100	77	82	100
Junior colleges, colleges, and universities	100	91	100	75	77	100
Health care and social assistance	99	94	99	74	78	98
Leisure and hospitality	94	94	100	79	83	100
Accommodation and food services	100	100	100	93	93	100
Other services	82	82	82	—	71	82
1 to 99 workers	97	84	98	65	78	98
1 to 49 workers	97	85	98	65	79	98
50 to 99 workers	97	81	98	66	76	98
100 workers or more	99	90	99	78	80	98
100 to 499 workers	99	89	99	75	77	99
500 workers or more	98	90	99	81	84	98
Geographic area						
New England	100	89	100	85	86	100
Middle Atlantic	93	81	94	67	80	94
East North Central	99	84	97	76	79	97
West North Central	100	81	100	81	81	100
South Atlantic	99	94	99	77	86	98
East South Central	99	93	100	92	93	100
West South Central	100	82	100	65	61	100
Mountain	99	87	99	77	85	99
Pacific	99	89	100	65	74	100

See footnotes at end of table.

Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	72	79
Worker characteristic		
Management, professional, and related	74	79
Management, business, and financial	78	84
Professional and related	72	76
Service	73	83
Sales and office	72	76
Sales and related	70	66
Office and administrative support	72	80
Natural resources, construction, and maintenance	66	77
Construction, extraction, farming, fishing, and forestry	61	74
Installation, maintenance, and repair	71	79
Production, transportation, and material moving ...	72	84
Production	72	82
Transportation and material moving	70	88
Full time	73	80
Part time	56	71
Union	78	83
Nonunion	71	78
Average wage within the following percentiles: ³		
Less than 10	92	87
10 to under 25	69	79
25 to under 50	68	75
50 to under 75	72	81
75 to under 90	77	82
90 or greater	74	77
Establishment characteristic		
Goods-producing industries	71	82
Construction	64	87
Manufacturing	73	80
Service-providing industries	72	79
Trade, transportation, and utilities	63	68
Wholesale trade	73	68
Retail trade	60	58
Transportation and warehousing	—	92
Utilities	—	62
Information	92	84
Financial activities	72	77
Finance and insurance	73	76
Credit intermediation and related activities	71	75
Insurance carriers and related activities	79	79
Real estate and rental and leasing	—	78
Professional and business services	86	91
Professional and technical services	88	90
Administrative and waste services	75	89

See footnotes at end of table.

Table 20. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	75	79
Educational services	78	83
Junior colleges, colleges, and universities	77	79
Health care and social assistance	74	78
Leisure and hospitality	79	83
Accommodation and food services	93	93
Other services	—	71
1 to 99 workers	65	78
1 to 49 workers	65	78
50 to 99 workers	66	76
100 workers or more	78	81
100 to 499 workers	75	77
500 workers or more	81	84
Geographic area		
New England	85	86
Middle Atlantic	67	80
East North Central	76	79
West North Central	81	81
South Atlantic	77	86
East South Central	92	93
West South Central	65	61
Mountain	76	84
Pacific	65	74

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ 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: 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.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	1.0	1.6	0.7	2.2	1.9	0.8
Worker characteristic						
Management, professional, and related	1.6	1.5	1.7	3.2	3.0	2.0
Management, business, and financial	2.9	3.8	2.9	4.4	4.1	3.7
Professional and related	0.7	2.2	1.1	4.7	4.7	1.1
Service	1.9	2.6	0.6	5.7	4.3	0.6
Sales and office	0.6	3.4	0.6	3.7	3.8	0.6
Sales and related	0.2	7.1	0.2	7.0	7.0	0.2
Office and administrative support	0.8	3.0	0.8	4.2	3.8	0.8
Natural resources, construction, and maintenance	0.5	4.7	0.3	5.9	5.9	0.3
Construction, extraction, farming, fishing, and forestry	0.0	8.4	0.0	8.8	10.2	0.2
Installation, maintenance, and repair	0.9	3.8	0.5	8.8	5.7	0.5
Production, transportation, and material moving ...	1.2	3.1	0.9	4.7	3.1	0.9
Production	1.3	5.1	1.2	6.9	6.2	1.2
Transportation and material moving	2.0	2.8	1.0	10.1	5.2	1.2
Full time	1.0	1.7	0.7	2.3	2.0	0.8
Part time	1.6	8.4	1.3	11.4	5.1	1.3
Union	1.5	2.0	0.1	3.4	3.0	0.1
Nonunion	0.9	2.0	0.8	2.7	2.4	1.0
Average wage within the following percentiles: ³						
Less than 10	0.0	5.1	0.0	6.4	8.3	0.0
10 to under 25	2.8	2.3	1.5	7.0	3.5	1.5
25 to under 50	0.7	4.2	0.4	4.4	4.2	0.4
50 to under 75	1.5	1.9	0.7	2.9	2.5	0.7
75 to under 90	0.2	2.4	0.9	3.8	3.3	1.0
90 or greater	2.2	2.5	2.2	3.3	3.9	2.3
Establishment characteristic						
Goods-producing industries	0.8	3.5	0.9	5.1	5.5	0.9
Construction	0.0	0.3	0.0	7.4	9.1	0.0
Manufacturing	1.1	5.2	1.3	6.1	5.9	1.3
Service-providing industries	1.2	1.8	0.8	2.8	2.2	1.0
Trade, transportation, and utilities	0.5	3.8	0.5	6.2	4.3	0.5
Wholesale trade	0.0	5.3	0.0	5.4	6.1	0.0
Retail trade	1.4	8.2	1.4	8.1	8.1	1.4
Transportation and warehousing	0.5	5.3	0.5	—	5.4	0.5
Utilities	2.9	2.9	2.9	—	13.6	2.9
Information	0.1	4.7	0.0	5.0	7.0	0.0
Financial activities	2.4	4.6	0.0	4.9	4.8	1.2
Finance and insurance	0.0	3.0	0.0	4.3	4.3	1.6
Credit intermediation and related activities	0.0	4.7	0.0	6.5	6.3	0.1
Insurance carriers and related activities	0.0	5.4	0.0	7.9	7.9	0.0
Real estate and rental and leasing	9.7	14.7	0.0	—	12.4	0.0
Professional and business services	0.0	5.6	1.0	7.0	5.6	1.0
Professional and technical services	0.1	8.1	2.6	8.1	8.0	2.6
Administrative and waste services	0.0	11.4	0.0	16.1	11.4	0.0

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	0.3	1.9	0.3	6.7	6.0	0.6
Educational services	0.0	3.3	0.0	5.8	4.1	0.0
Junior colleges, colleges, and universities	0.0	2.4	0.0	3.6	3.8	0.0
Health care and social assistance	0.4	2.4	0.5	8.6	7.7	0.7
Leisure and hospitality	5.6	5.6	0.0	9.1	7.8	0.0
Accommodation and food services	0.0	0.4	0.0	6.2	6.2	0.0
Other services	14.8	14.8	14.8	—	15.5	14.8
1 to 99 workers	2.1	3.2	1.4	4.3	4.1	1.4
1 to 49 workers	2.0	3.3	1.9	5.3	4.6	1.9
50 to 99 workers	2.6	6.8	1.4	6.2	6.7	1.4
100 workers or more	0.4	1.9	0.4	2.8	2.9	0.5
100 to 499 workers	0.3	2.6	0.3	4.4	4.4	0.5
500 workers or more	0.7	1.8	0.7	4.1	3.2	0.8
Geographic area						
New England	0.0	7.7	0.0	9.0	9.5	0.0
Middle Atlantic	4.3	3.4	2.8	5.1	4.1	3.2
East North Central	0.6	4.2	1.3	5.1	5.0	1.3
West North Central	0.0	10.3	0.1	10.3	10.3	0.1
South Atlantic	0.5	1.7	0.3	5.1	2.4	0.8
East South Central	0.8	6.0	0.0	6.7	6.0	0.0
West South Central	0.0	11.2	0.0	14.0	14.3	0.0
Mountain	0.8	8.5	0.8	9.3	2.6	0.8
Pacific	1.0	2.0	0.3	2.5	1.7	0.3

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	2.2	1.9
Worker characteristic		
Management, professional, and related	3.3	3.0
Management, business, and financial	4.4	4.1
Professional and related	4.8	4.8
Service	5.7	4.3
Sales and office	3.7	3.8
Sales and related	7.0	7.0
Office and administrative support	4.2	3.8
Natural resources, construction, and maintenance	5.9	6.0
Construction, extraction, farming, fishing, and forestry	8.8	10.2
Installation, maintenance, and repair	8.9	5.8
Production, transportation, and material moving ...	4.7	3.1
Production	6.9	6.2
Transportation and material moving	10.1	5.2
Full time	2.3	2.0
Part time	11.4	5.1
Union	3.4	3.0
Nonunion	2.7	2.4
Average wage within the following percentiles: ³		
Less than 10	6.4	8.3
10 to under 25	7.0	3.5
25 to under 50	4.4	4.3
50 to under 75	3.0	2.5
75 to under 90	3.8	3.3
90 or greater	3.3	3.9
Establishment characteristic		
Goods-producing industries	5.1	5.5
Construction	7.4	9.1
Manufacturing	6.1	5.9
Service-providing industries	2.8	2.2
Trade, transportation, and utilities	6.2	4.3
Wholesale trade	5.6	6.3
Retail trade	8.1	8.1
Transportation and warehousing	—	5.4
Utilities	—	13.6
Information	5.0	7.0
Financial activities	4.9	4.8
Finance and insurance	4.3	4.3
Credit intermediation and related activities	6.5	6.3
Insurance carriers and related activities	7.9	7.9
Real estate and rental and leasing	—	12.4
Professional and business services	7.0	5.6
Professional and technical services	8.1	8.0
Administrative and waste services	16.1	11.4

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	6.8	6.0
Educational services	5.6	3.3
Junior colleges, colleges, and universities	3.8	3.2
Health care and social assistance	8.6	7.7
Leisure and hospitality	9.1	7.8
Accommodation and food services	6.2	6.2
Other services	—	15.5
1 to 99 workers	4.3	4.1
1 to 49 workers	5.3	4.7
50 to 99 workers	6.2	6.7
100 workers or more	2.8	3.0
100 to 499 workers	4.5	4.5
500 workers or more	4.1	3.2
Geographic area		
New England	9.0	9.5
Middle Atlantic	5.1	4.1
East North Central	5.1	5.0
West North Central	10.3	10.3
South Atlantic	5.1	2.4
East South Central	6.7	6.0
West South Central	14.0	14.3
Mountain	10.5	2.6
Pacific	2.6	1.6

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ 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: 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.

Table 21. Medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008

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

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	32	80	77	56
Worker characteristic				
Management, professional, and related	33	79	78	55
Management, business, and financial	31	81	79	59
Professional and related	34	77	77	52
Service	30	79	73	46
Sales and office	31	79	76	59
Sales and related	35	82	77	60
Office and administrative support	30	77	76	59
Natural resources, construction, and maintenance	40	87	80	57
Construction, extraction, farming, fishing, and forestry	42	86	77	55
Installation, maintenance, and repair	38	87	83	59
Production, transportation, and material moving ...	30	81	78	56
Production	32	82	80	61
Transportation and material moving	26	81	75	50
Full time	32	80	77	56
Part time	36	79	76	55
Union	32	85	79	50
Nonunion	32	79	77	57
Average wage within the following percentiles: ²				
Less than 10	38	80	77	55
10 to under 25	30	79	73	51
25 to under 50	30	79	76	57
50 to under 75	32	81	78	57
75 to under 90	35	83	79	58
90 or greater	32	77	77	51
Establishment characteristic				
Goods-producing industries	33	82	78	59
Construction	37	87	77	58
Manufacturing	32	79	78	59
Service-providing industries	32	80	77	54
Trade, transportation, and utilities	33	83	79	58
Wholesale trade	38	82	76	50
Retail trade	36	84	79	62
Transportation and warehousing	22	80	79	57
Utilities	—	84	86	69
Information	26	93	92	68
Financial activities	26	73	76	56
Finance and insurance	23	78	80	59
Credit intermediation and related activities	23	79	78	62
Insurance carriers and related activities	18	75	83	58
Real estate and rental and leasing	36	54	61	42
Professional and business services	39	78	72	48
Professional and technical services	38	75	68	53

See footnotes at end of table.

Table 21. Medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic				
Administrative and waste services	39	82	72	40
Education and health services	30	78	76	55
Educational services	34	82	78	56
Junior colleges, colleges, and universities	30	83	77	59
Health care and social assistance	29	77	76	55
Leisure and hospitality	23	79	76	51
Accommodation and food services	—	85	78	55
Other services	30	83	83	49
1 to 99 workers	32	82	76	54
1 to 49 workers	30	81	76	54
50 to 99 workers	36	83	77	56
100 workers or more	32	79	78	57
100 to 499 workers	33	77	78	58
500 workers or more	31	81	77	55
Geographic area				
New England	37	82	77	52
Middle Atlantic	31	82	81	52
East North Central	26	76	70	54
West North Central	29	79	72	52
South Atlantic	35	77	77	54
East South Central	41	81	79	54
West South Central	32	85	83	57
Mountain	32	79	71	56
Pacific	34	83	83	64

See footnotes at end of table.

Table 21. Medical care benefits: Coverage for selected services by type of plan, all 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			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	29	81	77	56	42	77	78	54
Worker characteristic								
Management, professional, and related	30	80	78	55	44	73	78	54
Management, business, and financial	26	82	80	60	50	80	76	58
Professional and related	32	80	76	52	40	69	80	51
Service	22	81	73	48	54	72	74	39
Sales and office	28	78	76	59	42	80	78	60
Sales and related	33	82	78	59	42	82	75	64
Office and administrative support	26	77	75	59	43	79	80	59
Natural resources, construction, and maintenance	41	90	81	60	34	77	78	49
Construction, extraction, farming, fishing, and forestry	45	91	79	57	31	69	71	46
Installation, maintenance, and repair	38	88	82	62	38	84	85	52
Production, transportation, and material moving	27	82	78	57	38	81	80	56
Production	28	83	81	62	47	77	79	57
Transportation and material moving	26	80	73	49	25	88	82	55
Full time	29	81	77	56	43	77	78	54
Part time	35	78	74	55	40	80	82	52
Union	32	86	79	54	32	81	77	39
Nonunion	29	80	77	57	45	76	79	57
Average wage within the following percentiles: ²								
Less than 10	36	81	76	54	—	77	84	64
10 to under 25	24	80	72	51	54	77	77	51
25 to under 50	27	80	76	55	42	79	79	62
50 to under 75	29	83	79	59	41	76	76	52
75 to under 90	32	83	78	58	48	82	82	57
90 or greater	31	79	77	52	35	71	78	46
Establishment characteristic								
Goods-producing industries	33	83	78	61	36	77	75	53
Construction	40	88	75	60	23	85	85	49
Manufacturing	30	81	80	60	39	74	71	52
Service-providing industries	28	80	76	55	44	77	79	54
Trade, transportation, and utilities	31	82	78	55	41	86	83	69
Wholesale trade	33	84	74	43	50	79	81	69
Retail trade	34	83	80	60	44	86	78	72
Transportation and warehousing	23	76	76	57	—	95	95	60
Utilities	—	83	83	66	—	93	99	84
Information	26	93	92	71	24	95	95	54
Financial activities	23	74	80	57	35	68	62	52
Finance and insurance	19	76	81	58	37	85	77	66
Credit intermediation and related activities	19	78	79	61	37	83	75	66
Insurance carriers and related activities	14	72	84	57	—	87	77	64
Real estate and rental and leasing	39	67	76	54	—	—	—	—
Professional and business services	34	77	68	47	59	80	90	50
Professional and technical services	35	76	65	50	53	69	85	68

See footnotes at end of table.

Table 21. Medical care benefits: Coverage for selected services by type of plan, all 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			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic								
Administrative and waste services	33	79	66	42	57	89	89	—
Education and health services	25	79	74	54	44	75	82	58
Educational services	32	83	79	60	—	81	78	50
Junior colleges, colleges, and universities	31	88	83	65	28	75	66	50
Health care and social assistance	23	78	74	53	46	74	83	60
Leisure and hospitality	—	88	84	60	—	58	59	—
Accommodation and food services	—	92	83	62	—	63	63	—
Other services	—	95	96	66	—	62	58	—
1 to 99 workers	29	83	76	53	43	79	76	57
1 to 49 workers	26	82	76	53	40	79	76	54
50 to 99 workers	33	85	76	54	51	78	78	66
100 workers or more	30	80	77	58	42	75	80	51
100 to 499 workers	31	79	77	58	42	70	82	56
500 workers or more	28	81	78	58	42	81	77	45
Geographic area								
New England	—	88	82	54	50	74	71	50
Middle Atlantic	30	82	82	52	33	80	79	51
East North Central	24	76	69	54	37	77	73	52
West North Central	27	80	71	51	—	67	85	—
South Atlantic	32	78	77	55	48	74	76	52
East South Central	42	84	82	56	—	—	—	—
West South Central	32	86	83	56	—	74	85	63
Mountain	28	82	73	54	49	63	64	66
Pacific	27	83	80	70	46	83	87	55

¹ Provides preventive pediatric care, routine pediatric care, and routine pediatric immunization for children two years and younger.

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: 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.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	1.4	1.1	1.3	1.5
Worker characteristic				
Management, professional, and related	1.9	2.2	2.3	2.7
Management, business, and financial	2.4	2.3	2.4	3.0
Professional and related	2.4	3.1	3.1	3.4
Service	3.6	3.6	3.7	4.1
Sales and office	2.1	1.8	1.9	2.0
Sales and related	3.3	2.5	3.2	2.8
Office and administrative support	2.6	2.3	2.3	2.6
Natural resources, construction, and maintenance	3.4	1.9	2.4	3.6
Construction, extraction, farming, fishing, and forestry	5.6	3.5	4.2	6.2
Installation, maintenance, and repair	3.9	1.8	2.6	4.2
Production, transportation, and material moving ...	2.5	2.0	2.4	2.6
Production	3.8	2.3	2.5	3.1
Transportation and material moving	3.2	3.3	3.8	3.8
Full time	1.4	1.2	1.3	1.5
Part time	4.0	6.1	6.0	5.5
Union	3.0	2.2	2.5	3.4
Nonunion	1.5	1.2	1.4	1.6
Average wage within the following percentiles: ²				
Less than 10	9.1	5.3	6.7	8.0
10 to under 25	3.9	5.1	5.3	4.4
25 to under 50	2.4	1.9	1.9	2.4
50 to under 75	2.6	1.3	1.7	2.0
75 to under 90	2.0	1.7	2.4	2.2
90 or greater	2.1	3.3	3.0	3.7
Establishment characteristic				
Goods-producing industries	2.4	1.8	2.1	2.4
Construction	4.8	4.0	4.3	4.7
Manufacturing	2.9	2.2	2.2	3.1
Service-providing industries	1.7	1.4	1.5	1.7
Trade, transportation, and utilities	2.1	1.8	2.1	2.4
Wholesale trade	4.8	2.9	3.3	5.7
Retail trade	3.4	2.4	2.7	2.8
Transportation and warehousing	4.4	4.5	4.8	6.0
Utilities	–	5.3	5.1	8.8
Information	4.0	3.4	3.3	6.8
Financial activities	2.5	2.8	2.8	3.1
Finance and insurance	1.7	2.4	2.0	2.5
Credit intermediation and related activities	2.9	3.3	3.3	3.8
Insurance carriers and related activities ...	3.2	4.5	3.3	4.5
Real estate and rental and leasing	9.6	9.1	9.0	8.7
Professional and business services	4.4	4.5	4.6	4.7
Professional and technical services	6.7	6.5	7.3	7.0
Administrative and waste services	5.5	7.9	7.8	7.6

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic				
Education and health services	3.4	3.6	3.2	4.1
Educational services	5.4	2.8	3.4	4.8
Junior colleges, colleges, and universities	3.4	3.0	3.6	3.5
Health care and social assistance	3.9	4.2	3.8	4.7
Leisure and hospitality	5.8	5.8	5.3	7.5
Accommodation and food services	—	6.4	6.0	9.5
Other services	8.4	6.7	6.6	7.0
1 to 99 workers	2.4	1.9	2.3	2.1
1 to 49 workers	2.9	2.3	2.8	2.9
50 to 99 workers	4.0	3.1	3.4	4.0
100 workers or more	1.8	1.7	1.7	2.1
100 to 499 workers	2.1	2.7	2.4	2.7
500 workers or more	3.0	2.2	2.4	3.0
Geographic area				
New England	10.3	4.7	5.3	11.2
Middle Atlantic	2.4	2.7	2.6	4.4
East North Central	2.3	3.1	3.3	3.5
West North Central	3.8	4.1	5.0	5.6
South Atlantic	3.5	3.5	3.8	3.0
East South Central	4.5	3.9	3.4	4.1
West South Central	3.8	2.2	2.2	3.8
Mountain	4.4	4.2	3.8	6.5
Pacific	3.7	2.3	2.9	3.6

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
All workers	1.2	1.3	1.5	1.6	2.8	2.6	2.5	3.0
Worker characteristic								
Management, professional, and related	2.0	2.6	2.8	2.9	4.2	3.3	2.8	5.3
Management, business, and financial	2.4	2.3	2.6	2.8	4.8	4.6	3.8	6.3
Professional and related	2.8	3.6	3.8	3.8	6.1	4.5	3.5	6.6
Service	3.6	3.8	4.3	4.5	10.3	7.6	7.2	8.4
Sales and office	1.8	2.2	2.2	2.1	5.8	3.5	3.5	5.2
Sales and related	3.3	2.7	3.3	3.4	6.4	4.4	5.3	5.3
Office and administrative support	2.3	2.8	2.8	2.7	7.5	4.3	3.9	6.8
Natural resources, construction, and maintenance	3.9	1.9	3.1	3.9	5.7	5.3	5.5	7.9
Construction, extraction, farming, fishing, and forestry	6.3	3.0	5.4	6.9	8.0	10.5	10.6	9.5
Installation, maintenance, and repair	4.4	2.7	3.5	4.0	9.6	4.2	4.2	11.4
Production, transportation, and material moving ...	2.6	2.3	2.6	2.9	5.0	4.1	4.5	5.8
Production	3.4	2.3	2.6	3.3	8.1	6.5	6.7	7.3
Transportation and material moving	3.8	4.1	4.4	4.1	6.0	4.4	4.7	9.7
Full time	1.3	1.3	1.5	1.6	2.8	2.7	2.5	3.1
Part time	4.6	7.9	7.5	6.4	8.3	5.8	5.8	8.5
Union	3.1	1.8	3.0	4.1	5.8	6.1	5.2	5.4
Nonunion	1.4	1.5	1.7	1.8	3.2	2.6	2.5	3.5
Average wage within the following percentiles: ²								
Less than 10	9.2	5.7	7.3	8.2	—	13.3	11.3	16.1
10 to under 25	3.3	5.6	5.9	4.9	6.2	10.6	9.8	8.1
25 to under 50	2.1	2.0	2.2	2.6	6.5	4.2	3.9	5.6
50 to under 75	2.1	1.5	1.9	2.1	4.8	3.6	3.5	3.7
75 to under 90	2.1	2.0	3.0	2.6	4.0	3.6	3.9	4.9
90 or greater	2.6	3.7	3.7	3.6	5.1	4.9	3.9	6.8
Establishment characteristic								
Goods-producing industries	2.7	2.1	2.3	2.7	5.1	4.8	4.9	5.3
Construction	5.6	4.6	5.4	5.2	5.1	6.4	6.4	10.0
Manufacturing	2.9	2.4	2.3	3.2	6.6	6.2	6.3	7.1
Service-providing industries	1.6	1.7	1.7	1.8	3.0	2.6	2.7	3.5
Trade, transportation, and utilities	2.4	2.2	2.5	2.6	3.9	2.6	2.4	4.5
Wholesale trade	5.1	3.3	4.2	5.7	8.5	4.4	5.2	6.5
Retail trade	3.2	2.9	3.1	3.7	8.5	3.8	4.8	5.2
Transportation and warehousing	5.3	5.5	5.7	5.5	—	3.8	3.9	17.0
Utilities	—	6.2	6.2	10.0	—	4.5	0.5	8.3
Information	4.6	3.2	3.2	6.4	6.7	4.2	4.0	12.2
Financial activities	3.2	3.1	2.9	3.1	5.6	5.9	5.6	6.3
Finance and insurance	1.7	2.8	2.4	2.9	4.9	3.5	3.9	5.1
Credit intermediation and related activities	3.1	3.7	3.8	4.3	6.6	5.3	6.0	6.8
Insurance carriers and related activities	2.6	5.0	3.5	5.4	—	6.0	7.5	9.1
Real estate and rental and leasing	11.4	10.6	9.9	9.0	—	—	—	—
Professional and business services	4.6	5.6	5.6	5.4	10.1	7.7	5.8	9.0
Professional and technical services	7.2	7.7	8.3	8.0	15.7	11.1	8.9	7.1
Administrative and waste services	8.1	10.3	9.8	7.9	15.7	11.4	11.4	—

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services by type of plan, all private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fee-for-service plan				Health maintenance organization			
	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation	Hearing care	Adult physical exam	Well baby care ¹	Adult immunization and inoculation
Establishment characteristic								
Education and health services	3.0	3.9	3.9	4.7	8.4	6.6	5.5	7.8
Educational services	5.2	4.1	4.7	4.9	—	2.5	3.1	9.1
Junior colleges, colleges, and universities	5.1	3.3	3.6	5.1	2.5	3.0	4.2	2.9
Health care and social assistance	3.3	4.5	4.5	5.3	10.3	8.5	6.9	9.3
Leisure and hospitality	—	3.7	4.6	7.8	—	15.0	14.8	—
Accommodation and food services	—	3.3	5.4	9.1	—	18.9	18.9	—
Other services	—	3.2	2.4	7.3	—	14.4	13.8	—
1 to 99 workers	2.2	2.2	2.8	2.4	5.6	3.4	3.4	4.6
1 to 49 workers	2.7	2.8	3.4	3.2	6.8	3.7	4.0	5.5
50 to 99 workers	4.4	3.4	4.0	4.6	6.8	7.8	7.0	7.5
100 workers or more	1.5	1.7	1.9	2.1	4.8	3.5	3.3	4.1
100 to 499 workers	2.2	2.8	2.7	3.1	6.0	5.3	4.0	5.4
500 workers or more	2.4	2.4	2.7	3.1	7.2	3.8	4.5	5.9
Geographic area								
New England	—	3.2	5.3	11.0	12.1	11.5	7.9	13.4
Middle Atlantic	3.2	4.5	4.6	5.6	5.4	3.0	3.9	3.5
East North Central	2.8	3.3	3.6	4.2	6.3	4.3	4.3	5.4
West North Central	4.2	3.5	5.7	5.7	—	15.8	7.4	—
South Atlantic	3.2	4.0	4.4	3.3	8.4	6.2	6.5	8.9
East South Central	4.6	4.6	4.0	4.3	—	—	—	—
West South Central	3.3	2.0	2.2	3.5	—	7.7	7.0	13.6
Mountain	4.7	4.9	6.0	7.1	7.8	13.3	14.9	9.5
Pacific	3.3	1.7	2.1	2.9	4.1	5.7	5.1	6.5

¹ Provides preventive pediatric care, routine pediatric care, and routine pediatric immunization for children two years and younger.

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: 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/eps/glossary20082009.htm.

Table 22. Hospital room and board 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 ¹	No coverage	Not determinable
All workers	12	88	—	—
Worker characteristic				
Management, professional, and related	12	87	—	—
Management, business, and financial	10	90	—	—
Professional and related	14	85	—	—
Service	16	84	—	—
Sales and office	10	89	—	—
Sales and related	11	89	—	—
Office and administrative support	10	89	—	—
Natural resources, construction, and maintenance	13	86	—	—
Construction, extraction, farming, fishing, and forestry	9	91	—	—
Installation, maintenance, and repair	18	81	—	—
Production, transportation, and material moving ...	10	90	—	—
Production	13	87	—	—
Transportation and material moving	6	94	—	—
Full time	11	88	—	—
Part time	23	76	—	—
Union	18	82	—	—
Nonunion	11	89	—	—
Average wage within the following percentiles: ³				
Less than 10	—	97	—	1
10 to under 25	14	86	—	—
25 to under 50	10	89	—	—
50 to under 75	12	88	—	—
75 to under 90	11	88	—	—
90 or greater	15	84	—	—
Establishment characteristic				
Goods-producing industries	11	89	—	—
Construction	7	93	—	—
Manufacturing	13	87	—	—
Service-providing industries	12	87	—	—
Trade, transportation, and utilities	9	91	—	—
Wholesale trade	13	87	—	—
Retail trade	8	91	—	—
Transportation and warehousing	—	97	—	—
Utilities	—	84	—	—
Information	—	90	—	—
Financial activities	8	92	—	—
Finance and insurance	9	91	—	—
Credit intermediation and related activities	8	92	—	—
Insurance carriers and related activities ...	12	88	—	—
Real estate and rental and leasing	—	98	—	—
Professional and business services	—	93	—	2
Professional and technical services	—	92	—	4
Administrative and waste services	—	93	—	(²)

See footnotes at end of table.

Table 22. Hospital room and board 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 ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	25	75	—	—
Educational services	28	72	—	—
Junior colleges, colleges, and universities	34	66	—	—
Health care and social assistance	25	75	—	—
Leisure and hospitality	—	90	—	—
Accommodation and food services	—	97	—	—
Other services	—	75	—	—
1 to 99 workers	14	86	—	—
1 to 49 workers	16	84	—	—
50 to 99 workers	9	90	—	—
100 workers or more	11	89	—	—
100 to 499 workers	10	89	—	—
500 workers or more	12	88	—	—
Geographic area				
New England	16	84	—	—
Middle Atlantic	22	78	—	—
East North Central	8	90	—	—
West North Central	—	95	—	(²)
South Atlantic	13	87	—	—
East South Central	—	92	—	—
West South Central	—	91	—	—
Mountain	—	96	—	(²)
Pacific	14	86	—	—

See footnotes at end of table.

Table 22. Hospital room and board 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 ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	7	92	—	—	29	71	—	—
Worker characteristic								
Management, professional, and related	7	92	—	—	31	69	—	—
Management, business, and financial	5	94	—	—	25	75	—	—
Professional and related	8	90	—	—	35	65	—	—
Service	12	87	—	—	—	71	—	—
Sales and office	6	94	—	—	27	73	—	—
Sales and related	6	93	—	—	29	71	—	—
Office and administrative support	5	94	—	—	27	73	—	—
Natural resources, construction, and maintenance	6	93	—	—	34	66	—	—
Construction, extraction, farming, fishing, and forestry	—	94	—	(²)	—	82	—	—
Installation, maintenance, and repair	—	91	—	1	47	53	—	—
Production, transportation, and material moving ...	6	94	—	—	26	74	—	—
Production	7	93	—	—	37	63	—	—
Transportation and material moving	—	96	—	(²)	—	90	—	—
Full time	7	93	—	—	27	73	—	—
Part time	11	87	—	—	58	42	—	—
Union	—	92	—	(²)	44	56	—	—
Nonunion	7	93	—	—	26	74	—	—
Average wage within the following percentiles: ³								
Less than 10	—	97	—	1	—	97	—	—
10 to under 25	—	92	—	(²)	39	61	—	—
25 to under 50	6	94	—	—	30	70	—	—
50 to under 75	7	93	—	—	25	75	—	—
75 to under 90	7	92	—	—	26	74	—	—
90 or greater	8	91	—	—	38	62	—	—
Establishment characteristic								
Goods-producing industries	5	95	—	—	34	66	—	—
Construction	—	97	—	(²)	25	75	—	—
Manufacturing	7	93	—	—	37	63	—	—
Service-providing industries	7	92	—	—	28	72	—	—
Trade, transportation, and utilities	5	94	—	—	23	77	—	—
Wholesale trade	12	88	—	—	—	85	—	—
Retail trade	3	96	—	—	31	69	—	—
Transportation and warehousing	—	99	—	—	—	91	—	—
Utilities	—	94	—	—	65	—	—	—
Information	2	98	—	—	47	53	—	—
Financial activities	5	94	—	—	15	85	—	—
Finance and insurance	7	93	—	—	19	81	—	—
Credit intermediation and related activities	—	93	—	—	—	87	—	—
Insurance carriers and related activities	—	93	—	—	—	69	—	—
Real estate and rental and leasing	—	98	—	—	—	98	—	—
Professional and business services	—	94	—	3	—	89	—	—
Professional and technical services	—	92	—	5	—	93	—	—
Administrative and waste services	—	96	—	(²)	—	85	—	—

See footnotes at end of table.

Table 22. Hospital room and board 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 ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic								
Education and health services	16	84	—	—	52	48	—	—
Educational services	16	84	—	—	49	51	—	—
Junior colleges, colleges, and universities	25	75	—	—	50	50	—	—
Health care and social assistance	16	84	—	—	52	48	—	—
Leisure and hospitality	—	92	—	—	—	86	—	—
Accommodation and food services	—	96	—	—	—	100	—	—
Other services	—	80	—	—	—	66	—	—
1 to 99 workers	8	91	—	—	31	69	—	—
1 to 49 workers	10	89	—	—	32	68	—	—
50 to 99 workers	—	95	—	(²)	29	71	—	—
100 workers or more	6	93	—	—	28	72	—	—
100 to 499 workers	5	94	—	—	26	74	—	—
500 workers or more	7	93	—	—	30	70	—	—
Geographic area								
New England	—	87	—	—	21	79	—	—
Middle Atlantic	19	81	—	—	31	69	—	—
East North Central	4	94	—	—	32	68	—	—
West North Central	—	96	—	(²)	—	80	—	—
South Atlantic	8	92	—	—	—	67	—	—
East South Central	—	96	—	—	—	—	—	—
West South Central	—	93	—	—	—	76	—	—
Mountain	—	97	—	(²)	—	93	—	—
Pacific	—	97	—	(²)	33	67	—	—

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 percent.

³ 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.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.9	0.9	—	—
Worker characteristic				
Management, professional, and related	1.3	1.4	—	—
Management, business, and financial	1.6	1.6	—	—
Professional and related	1.7	1.8	—	—
Service	3.4	3.4	—	—
Sales and office	1.5	1.6	—	—
Sales and related	2.1	2.1	—	—
Office and administrative support	1.9	1.9	—	—
Natural resources, construction, and maintenance	2.0	2.1	—	—
Construction, extraction, farming, fishing, and forestry	1.8	1.8	—	—
Installation, maintenance, and repair	3.4	3.5	—	—
Production, transportation, and material moving	1.5	1.5	—	—
Production	2.1	2.1	—	—
Transportation and material moving	1.5	1.5	—	—
Full time	0.9	0.9	—	—
Part time	3.3	3.4	—	—
Union	2.8	2.8	—	—
Nonunion	1.0	1.0	—	—
Average wage within the following percentiles: ³				
Less than 10	—	1.6	—	0.9
10 to under 25	3.4	3.4	—	—
25 to under 50	1.7	1.7	—	—
50 to under 75	1.4	1.4	—	—
75 to under 90	1.2	1.3	—	—
90 or greater	1.5	1.6	—	—
Establishment characteristic				
Goods-producing industries	1.4	1.4	—	—
Construction	1.7	1.7	—	—
Manufacturing	1.9	1.9	—	—
Service-providing industries	1.1	1.1	—	—
Trade, transportation, and utilities	1.4	1.4	—	—
Wholesale trade	3.1	3.1	—	—
Retail trade	1.9	2.0	—	—
Transportation and warehousing	—	1.4	—	—
Utilities	—	6.0	—	—
Information	—	3.3	—	—
Financial activities	1.3	1.3	—	—
Finance and insurance	1.6	1.6	—	—
Credit intermediation and related activities	1.8	1.8	—	—
Insurance carriers and related activities	3.6	3.6	—	—
Real estate and rental and leasing	—	1.4	—	—
Professional and business services	—	2.1	—	1.0
Professional and technical services	—	3.3	—	1.9
Administrative and waste services	—	3.5	—	(²)

See footnotes at end of table.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	3.9	3.9	—	—
Educational services	6.4	6.4	—	—
Junior colleges, colleges, and universities	4.9	4.9	—	—
Health care and social assistance	4.2	4.2	—	—
Leisure and hospitality	—	3.9	—	—
Accommodation and food services	—	2.8	—	—
Other services	—	9.2	—	—
1 to 99 workers	1.6	1.6	—	—
1 to 49 workers	2.1	2.1	—	—
50 to 99 workers	2.3	2.3	—	—
100 workers or more	0.9	0.9	—	—
100 to 499 workers	1.3	1.4	—	—
500 workers or more	1.5	1.5	—	—
Geographic area				
New England	4.6	4.6	—	—
Middle Atlantic	3.1	3.1	—	—
East North Central	1.0	1.3	—	—
West North Central	—	1.7	—	(²)
South Atlantic	3.1	3.1	—	—
East South Central	—	3.3	—	—
West South Central	—	2.8	—	—
Mountain	—	2.0	—	(²)
Pacific	1.9	1.8	—	—

See footnotes at end of table.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	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	0.7	0.7	—	—	2.5	2.5	—	—
Worker characteristic								
Management, professional, and related	1.1	1.2	—	—	4.1	4.1	—	—
Management, business, and financial	1.0	1.0	—	—	5.4	5.4	—	—
Professional and related	1.5	1.6	—	—	4.5	4.5	—	—
Service	3.3	3.3	—	—	—	9.3	—	—
Sales and office	0.7	0.8	—	—	5.4	5.4	—	—
Sales and related	1.3	1.3	—	—	8.1	8.1	—	—
Office and administrative support	0.7	0.9	—	—	6.5	6.5	—	—
Natural resources, construction, and maintenance	1.9	2.0	—	—	4.7	4.7	—	—
Construction, extraction, farming, fishing, and forestry	—	2.9	—	(²)	—	6.7	—	—
Installation, maintenance, and repair	—	2.6	—	1.3	7.7	7.7	—	—
Production, transportation, and material moving ...	1.0	1.0	—	—	5.4	5.4	—	—
Production	1.2	1.2	—	—	6.7	6.7	—	—
Transportation and material moving	—	1.5	—	(²)	—	3.8	—	—
Full time	0.7	0.7	—	—	2.7	2.7	—	—
Part time	3.1	3.3	—	—	8.6	8.6	—	—
Union	—	2.9	—	(²)	6.5	6.5	—	—
Nonunion	0.6	0.7	—	—	3.1	3.1	—	—
Average wage within the following percentiles: ³								
Less than 10	—	1.8	—	1.0	—	3.2	—	—
10 to under 25	—	2.6	—	(²)	9.6	9.6	—	—
25 to under 50	0.9	0.9	—	—	7.1	7.1	—	—
50 to under 75	1.3	1.3	—	—	2.9	2.9	—	—
75 to under 90	1.3	1.3	—	—	2.8	2.8	—	—
90 or greater	1.4	1.5	—	—	5.7	5.7	—	—
Establishment characteristic								
Goods-producing industries	0.9	0.9	—	—	4.8	4.8	—	—
Construction	—	1.3	—	(²)	5.8	5.8	—	—
Manufacturing	1.3	1.3	—	—	6.2	6.2	—	—
Service-providing industries	0.8	0.9	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	1.1	1.1	—	—	4.3	4.3	—	—
Wholesale trade	3.5	3.5	—	—	—	5.0	—	—
Retail trade	0.8	0.9	—	—	8.6	8.6	—	—
Transportation and warehousing	—	1.1	—	—	—	7.5	—	—
Utilities	—	3.1	—	—	14.9	—	—	—
Information	0.6	0.6	—	—	14.1	14.1	—	—
Financial activities	0.9	1.0	—	—	4.1	4.1	—	—
Finance and insurance	1.3	1.3	—	—	5.2	5.2	—	—
Credit intermediation and related activities	—	2.0	—	—	—	5.4	—	—
Insurance carriers and related activities	—	2.3	—	—	—	11.6	—	—
Real estate and rental and leasing	—	1.3	—	—	—	1.9	—	—
Professional and business services	—	2.0	—	1.3	—	5.4	—	—
Professional and technical services	—	3.3	—	2.3	—	7.5	—	—
Administrative and waste services	—	2.9	—	(²)	—	9.7	—	—

See footnotes at end of table.

Table 22. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	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
Establishment characteristic								
Education and health services	3.4	3.4	—	—	7.1	7.1	—	—
Educational services	4.7	4.7	—	—	10.4	10.4	—	—
Junior colleges, colleges, and universities	5.1	5.1	—	—	5.5	5.5	—	—
Health care and social assistance	3.5	3.5	—	—	9.0	9.0	—	—
Leisure and hospitality	—	4.3	—	—	—	9.2	—	—
Accommodation and food services	—	3.8	—	—	—	0.0	—	—
Other services	—	12.7	—	—	—	15.7	—	—
1 to 99 workers	1.3	1.3	—	—	4.8	4.8	—	—
1 to 49 workers	1.4	1.4	—	—	5.9	5.9	—	—
50 to 99 workers	—	2.2	—	(²)	5.9	5.9	—	—
100 workers or more	0.7	0.8	—	—	3.0	3.0	—	—
100 to 499 workers	1.1	1.3	—	—	4.1	4.1	—	—
500 workers or more	1.0	1.0	—	—	5.1	5.1	—	—
Geographic area								
New England	—	4.0	—	—	4.6	4.6	—	—
Middle Atlantic	3.0	2.9	—	—	6.0	6.0	—	—
East North Central	0.9	1.3	—	—	5.1	5.1	—	—
West North Central	—	1.5	—	(²)	—	10.9	—	—
South Atlantic	1.3	1.4	—	—	—	11.8	—	—
East South Central	—	1.5	—	—	—	—	—	—
West South Central	—	2.5	—	—	—	14.5	—	—
Mountain	—	1.7	—	(²)	—	3.0	—	—
Pacific	—	1.6	—	(²)	2.8	2.8	—	—

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 0.05.

³ 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: 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.

Table 23. Inpatient 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	20	79	—	—
Worker characteristic				
Management, professional, and related	20	78	—	—
Management, business, and financial	19	79	—	—
Professional and related	21	77	—	—
Service	26	74	—	—
Sales and office	21	78	—	—
Sales and related	20	78	—	—
Office and administrative support	21	77	—	—
Natural resources, construction, and maintenance	18	80	—	—
Construction, extraction, farming, fishing, and forestry	13	86	—	—
Installation, maintenance, and repair	23	75	—	—
Production, transportation, and material moving ...	15	85	—	—
Production	15	84	—	—
Transportation and material moving	13	86	—	—
Full time	19	79	—	—
Part time	28	71	—	—
Union	24	76	—	—
Nonunion	19	79	—	—
Average wage within the following percentiles: ²				
Less than 10	—	88	—	—
10 to under 25	20	80	—	—
25 to under 50	17	81	—	—
50 to under 75	21	78	—	—
75 to under 90	20	78	—	—
90 or greater	21	77	—	—
Establishment characteristic				
Goods-producing industries	15	85	—	—
Construction	10	89	—	—
Manufacturing	16	83	—	—
Service-providing industries	21	77	—	—
Trade, transportation, and utilities	16	82	—	—
Wholesale trade	21	79	—	—
Retail trade	17	82	—	—
Transportation and warehousing	10	89	—	—
Utilities	—	83	—	—
Information	18	82	—	—
Financial activities	20	77	—	—
Finance and insurance	21	75	—	—
Credit intermediation and related activities	24	75	—	—
Insurance carriers and related activities	19	72	—	—
Real estate and rental and leasing	—	84	—	—
Professional and business services	14	82	—	—
Professional and technical services	—	85	—	5
Administrative and waste services	—	76	—	(¹)

See footnotes at end of table.

Table 23. Inpatient 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	34	65	—	—
Educational services	38	61	—	—
Junior colleges, colleges, and universities	47	51	—	—
Health care and social assistance	33	66	—	—
Leisure and hospitality	—	81	—	(¹)
Accommodation and food services	—	85	—	—
Other services	39	61	—	—
1 to 99 workers	21	78	—	—
1 to 49 workers	23	75	—	—
50 to 99 workers	16	84	—	—
100 workers or more	19	80	—	—
100 to 499 workers	17	82	—	—
500 workers or more	21	77	—	—
Geographic area				
New England	—	71	—	(¹)
Middle Atlantic	31	68	—	—
East North Central	11	85	—	—
West North Central	5	93	—	—
South Atlantic	23	76	—	—
East South Central	15	83	—	—
West South Central	12	87	—	—
Mountain	—	88	—	1
Pacific	27	72	—	—

See footnotes at end of table.

Table 23. Inpatient 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	10	88	—	—	54	46	—	—
Worker characteristic								
Management, professional, and related	10	87	—	—	56	43	—	—
Management, business, and financial	8	89	—	—	55	44	—	—
Professional and related	11	86	—	—	57	42	—	—
Service	14	86	—	—	69	31	—	—
Sales and office	10	88	—	—	58	42	—	—
Sales and related	8	90	—	—	70	30	—	—
Office and administrative support	11	87	—	—	53	47	—	—
Natural resources, construction, and maintenance	10	89	—	—	44	56	—	—
Construction, extraction, farming, fishing, and forestry	—	91	—	1	30	70	—	—
Installation, maintenance, and repair	11	87	—	—	56	44	—	—
Production, transportation, and material moving ...	7	92	—	—	42	58	—	—
Production	7	93	—	—	47	53	—	—
Transportation and material moving	—	92	—	(1)	34	66	—	—
Full time	10	89	—	—	53	47	—	—
Part time	13	86	—	—	75	—	—	—
Union	10	90	—	—	62	38	—	—
Nonunion	10	88	—	—	52	48	—	—
Average wage within the following percentiles: ²								
Less than 10	—	91	—	—	—	64	—	—
10 to under 25	8	92	—	—	66	34	—	—
25 to under 50	9	90	—	—	54	46	—	—
50 to under 75	11	88	—	—	50	50	—	—
75 to under 90	10	87	—	—	54	45	—	—
90 or greater	11	87	—	—	57	42	—	—
Establishment characteristic								
Goods-producing industries	7	92	—	—	45	55	—	—
Construction	—	95	—	1	34	66	—	—
Manufacturing	8	91	—	—	47	53	—	—
Service-providing industries	11	87	—	—	57	43	—	—
Trade, transportation, and utilities	7	91	—	—	52	48	—	—
Wholesale trade	12	88	—	—	—	56	—	—
Retail trade	6	92	—	—	64	36	—	—
Transportation and warehousing	—	94	—	2	—	65	—	—
Utilities	—	92	—	—	65	—	—	—
Information	—	89	—	1	57	43	—	—
Financial activities	12	85	—	—	48	50	—	—
Finance and insurance	14	81	—	—	46	52	—	—
Credit intermediation and related activities	18	81	—	—	42	57	—	—
Insurance carriers and related activities	11	79	—	—	50	45	—	—
Real estate and rental and leasing	—	98	—	—	55	—	—	—
Professional and business services	—	91	—	5	52	47	—	—
Professional and technical services	—	90	—	5	43	56	—	—
Administrative and waste services	—	96	—	(1)	81	—	—	—

See footnotes at end of table.

Table 23. Inpatient 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	22	77	—	—	68	32	—	—
Educational services	18	81	—	—	72	—	—	1
Junior colleges, colleges, and universities	28	71	—	—	79	20	—	—
Health care and social assistance	22	77	—	—	67	33	—	—
Leisure and hospitality	—	94	—	(¹)	50	50	—	—
Accommodation and food services	—	96	—	—	—	—	—	—
Other services	—	77	—	—	68	—	—	—
1 to 99 workers	10	88	—	—	54	45	—	—
1 to 49 workers	13	85	—	—	53	47	—	—
50 to 99 workers	—	94	—	(¹)	59	41	—	—
100 workers or more	9	89	—	—	54	46	—	—
100 to 499 workers	7	91	—	—	52	48	—	—
500 workers or more	12	86	—	—	56	44	—	—
Geographic area								
New England	—	85	—	—	46	53	—	—
Middle Atlantic	23	76	—	—	52	48	—	—
East North Central	4	91	—	—	51	49	—	—
West North Central	—	96	—	1	—	61	—	2
South Atlantic	12	87	—	—	69	31	—	—
East South Central	—	91	—	2	88	—	—	—
West South Central	—	92	—	1	—	55	—	—
Mountain	—	94	—	1	40	60	—	—
Pacific	—	88	—	1	56	44	—	—

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.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	1.1	1.1	—	—
Worker characteristic				
Management, professional, and related	1.6	1.7	—	—
Management, business, and financial	1.7	1.8	—	—
Professional and related	2.2	2.3	—	—
Service	3.1	3.1	—	—
Sales and office	1.8	1.8	—	—
Sales and related	2.0	2.1	—	—
Office and administrative support	2.2	2.3	—	—
Natural resources, construction, and maintenance	2.4	2.4	—	—
Construction, extraction, farming, fishing, and forestry	2.9	2.9	—	—
Installation, maintenance, and repair	3.6	3.6	—	—
Production, transportation, and material moving	1.8	1.7	—	—
Production	2.2	2.2	—	—
Transportation and material moving	2.4	2.4	—	—
Full time	1.2	1.2	—	—
Part time	3.5	3.6	—	—
Union	2.7	2.7	—	—
Nonunion	1.3	1.3	—	—
Average wage within the following percentiles: ²				
Less than 10	—	4.6	—	—
10 to under 25	2.7	2.7	—	—
25 to under 50	1.7	1.7	—	—
50 to under 75	2.0	2.0	—	—
75 to under 90	1.6	1.7	—	—
90 or greater	1.9	1.9	—	—
Establishment characteristic				
Goods-producing industries	1.6	1.6	—	—
Construction	1.8	1.9	—	—
Manufacturing	2.2	2.2	—	—
Service-providing industries	1.3	1.4	—	—
Trade, transportation, and utilities	1.8	1.8	—	—
Wholesale trade	3.9	3.9	—	—
Retail trade	2.1	2.2	—	—
Transportation and warehousing	2.5	2.8	—	—
Utilities	—	6.3	—	—
Information	5.0	5.1	—	—
Financial activities	1.9	1.9	—	—
Finance and insurance	2.2	2.4	—	—
Credit intermediation and related activities	2.8	2.8	—	—
Insurance carriers and related activities	4.1	4.8	—	—
Real estate and rental and leasing	—	4.8	—	—
Professional and business services	3.8	4.1	—	—
Professional and technical services	—	4.1	—	1.9
Administrative and waste services	—	9.8	—	(¹)

See footnotes at end of table.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	4.5	4.6	—	—
Educational services	6.4	6.4	—	—
Junior colleges, colleges, and universities	4.8	4.7	—	—
Health care and social assistance	5.0	5.1	—	—
Leisure and hospitality	—	6.0	—	(¹)
Accommodation and food services	—	6.7	—	—
Other services	10.2	10.2	—	—
1 to 99 workers	1.6	1.7	—	—
1 to 49 workers	2.2	2.3	—	—
50 to 99 workers	2.0	2.0	—	—
100 workers or more	1.5	1.6	—	—
100 to 499 workers	2.1	2.1	—	—
500 workers or more	2.2	2.3	—	—
Geographic area				
New England	—	10.5	—	(¹)
Middle Atlantic	2.3	2.2	—	—
East North Central	1.6	1.9	—	—
West North Central	1.3	1.1	—	—
South Atlantic	2.9	3.0	—	—
East South Central	3.9	3.3	—	—
West South Central	2.8	2.9	—	—
Mountain	—	3.8	—	0.7
Pacific	2.8	2.9	—	—

See footnotes at end of table.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	1.0	1.0	—	—	2.7	2.7	—	—
Worker characteristic								
Management, professional, and related	1.2	1.4	—	—	3.2	3.3	—	—
Management, business, and financial	1.2	1.4	—	—	4.6	4.8	—	—
Professional and related	1.8	1.9	—	—	4.6	4.6	—	—
Service	3.3	3.3	—	—	6.4	6.3	—	—
Sales and office	1.4	1.5	—	—	5.6	5.6	—	—
Sales and related	1.5	1.6	—	—	4.4	4.4	—	—
Office and administrative support	1.8	2.0	—	—	7.3	7.3	—	—
Natural resources, construction, and maintenance	2.3	2.4	—	—	5.0	5.0	—	—
Construction, extraction, farming, fishing, and forestry	—	3.2	—	0.9	8.8	8.8	—	—
Installation, maintenance, and repair	3.1	3.2	—	—	7.1	7.1	—	—
Production, transportation, and material moving	1.3	1.3	—	—	5.8	5.8	—	—
Production	1.1	1.1	—	—	7.0	7.0	—	—
Transportation and material moving	—	2.2	—	(1)	8.6	8.8	—	—
Full time	1.0	1.0	—	—	2.8	2.8	—	—
Part time	3.1	3.4	—	—	9.0	—	—	—
Union	2.9	2.9	—	—	6.9	6.9	—	—
Nonunion	1.1	1.1	—	—	3.2	3.2	—	—
Average wage within the following percentiles: ²								
Less than 10	—	5.1	—	—	—	17.1	—	—
10 to under 25	2.2	2.3	—	—	6.8	6.8	—	—
25 to under 50	1.1	1.1	—	—	5.2	5.2	—	—
50 to under 75	1.8	1.8	—	—	4.0	4.0	—	—
75 to under 90	1.4	1.6	—	—	3.4	3.4	—	—
90 or greater	1.6	1.7	—	—	5.3	5.4	—	—
Establishment characteristic								
Goods-producing industries	1.1	1.1	—	—	5.0	5.0	—	—
Construction	—	1.6	—	0.7	7.8	7.8	—	—
Manufacturing	1.5	1.5	—	—	6.3	6.3	—	—
Service-providing industries	1.3	1.4	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	1.4	1.4	—	—	5.5	5.5	—	—
Wholesale trade	3.2	3.2	—	—	—	13.7	—	—
Retail trade	1.4	1.6	—	—	7.4	7.4	—	—
Transportation and warehousing	—	2.8	—	1.3	—	15.3	—	—
Utilities	—	3.6	—	—	16.0	—	—	—
Information	—	3.9	—	0.7	12.5	12.5	—	—
Financial activities	1.5	1.8	—	—	5.3	5.1	—	—
Finance and insurance	2.0	2.3	—	—	6.0	5.6	—	—
Credit intermediation and related activities	3.6	3.5	—	—	7.9	7.9	—	—
Insurance carriers and related activities	3.2	4.8	—	—	11.1	10.1	—	—
Real estate and rental and leasing	—	1.3	—	—	11.6	—	—	—
Professional and business services	—	2.7	—	2.2	11.8	11.8	—	—
Professional and technical services	—	3.4	—	2.4	8.5	8.3	—	—
Administrative and waste services	—	3.0	—	(1)	13.3	—	—	—

See footnotes at end of table.

Table 23. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	4.7	4.7	—	—	6.0	6.0	—	—
Educational services	5.3	5.3	—	—	8.8	—	—	0.1
Junior colleges, colleges, and universities	5.8	5.9	—	—	2.6	2.5	—	—
Health care and social assistance	5.2	5.2	—	—	7.5	7.5	—	—
Leisure and hospitality	—	3.7	—	(¹)	14.9	14.9	—	—
Accommodation and food services	—	3.8	—	—	—	—	—	—
Other services	—	12.4	—	—	12.9	—	—	—
1 to 99 workers	1.6	1.6	—	—	4.4	4.3	—	—
1 to 49 workers	1.9	1.9	—	—	5.7	5.6	—	—
50 to 99 workers	—	1.8	—	(¹)	7.2	7.2	—	—
100 workers or more	1.3	1.4	—	—	4.0	4.0	—	—
100 to 499 workers	1.3	1.4	—	—	6.6	6.6	—	—
500 workers or more	2.4	2.6	—	—	5.8	5.8	—	—
Geographic area								
New England	—	5.4	—	—	13.1	13.7	—	—
Middle Atlantic	3.2	3.0	—	—	3.5	3.4	—	—
East North Central	1.0	2.0	—	—	4.6	4.6	—	—
West North Central	—	0.6	—	0.5	—	12.2	—	1.9
South Atlantic	1.7	1.5	—	—	6.0	6.0	—	—
East South Central	—	1.0	—	2.1	7.9	—	—	—
West South Central	—	2.8	—	0.4	—	14.4	—	—
Mountain	—	1.8	—	0.8	9.8	9.8	—	—
Pacific	—	5.0	—	0.7	5.3	5.4	—	—

¹ Less than 0.05.

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: 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.

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.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.9	0.9	—	—
Worker characteristic				
Management, professional, and related	1.2	1.4	—	—
Management, business, and financial	1.2	1.6	—	—
Professional and related	1.7	1.9	—	—
Service	2.3	2.4	—	—
Sales and office	1.3	1.3	—	—
Sales and related	1.8	1.8	—	—
Office and administrative support	1.5	1.5	—	—
Natural resources, construction, and maintenance	1.9	1.9	—	—
Construction, extraction, farming, fishing, and forestry	2.8	3.0	—	—
Installation, maintenance, and repair	3.4	3.8	—	—
Production, transportation, and material moving	1.5	1.6	—	—
Production	2.1	2.2	—	—
Transportation and material moving	1.9	2.0	—	—
Full time	0.9	0.9	—	—
Part time	3.4	3.5	—	—
Union	3.3	3.3	—	—
Nonunion	0.9	0.9	—	—
Average wage within the following percentiles: ²				
Less than 10	—	1.7	—	—
10 to under 25	2.5	2.6	—	—
25 to under 50	1.0	1.0	—	—
50 to under 75	1.5	1.6	—	—
75 to under 90	1.3	1.4	—	—
90 or greater	1.8	1.8	—	—
Establishment characteristic				
Goods-producing industries	1.4	1.6	—	—
Construction	1.5	1.6	—	—
Manufacturing	1.9	2.3	—	—
Service-providing industries	1.1	1.1	—	—
Trade, transportation, and utilities	1.3	1.6	—	—
Wholesale trade	3.3	4.5	—	—
Retail trade	2.1	2.1	—	—
Transportation and warehousing	—	2.0	—	1.1
Utilities	—	5.2	—	(¹)
Information	2.7	2.7	—	—
Financial activities	1.2	1.7	—	—
Finance and insurance	1.3	1.9	—	—
Credit intermediation and related activities	2.1	2.4	—	—
Insurance carriers and related activities	2.2	4.2	—	—
Real estate and rental and leasing	—	5.5	—	4.4
Professional and business services	—	3.5	—	1.7
Professional and technical services	—	3.3	—	2.7
Administrative and waste services	—	10.1	—	(¹)

See footnotes at end of table.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	3.8	3.8	—	—
Educational services	6.0	6.0	—	—
Junior colleges, colleges, and universities	5.8	5.7	—	—
Health care and social assistance	4.1	4.0	—	—
Leisure and hospitality	—	5.3	—	(¹)
Accommodation and food services	—	6.7	—	—
Other services	8.6	8.6	—	—
1 to 99 workers	1.3	1.3	—	—
1 to 49 workers	1.9	1.9	—	—
50 to 99 workers	1.8	1.9	—	—
100 workers or more	1.1	1.3	—	—
100 to 499 workers	1.1	1.4	—	—
500 workers or more	2.2	2.3	—	—
Geographic area				
New England	3.0	3.0	—	—
Middle Atlantic	2.4	2.6	—	—
East North Central	1.1	1.8	—	—
West North Central	—	1.6	—	0.4
South Atlantic	1.9	1.5	—	—
East South Central	3.3	3.0	—	—
West South Central	—	2.5	—	0.4
Mountain	1.3	1.6	—	—
Pacific	3.4	3.4	—	—

See footnotes at end of table.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	1.0	1.0	—	—	3.2	3.5	—	—
Worker characteristic								
Management, professional, and related	1.3	1.6	—	—	4.4	4.7	—	—
Management, business, and financial	0.9	1.7	—	—	5.2	6.2	—	—
Professional and related	1.9	2.0	—	—	5.0	4.9	—	—
Service	2.6	2.6	—	—	7.8	8.2	—	—
Sales and office	1.3	1.4	—	—	4.0	4.3	—	—
Sales and related	1.3	1.2	—	—	6.8	6.8	—	—
Office and administrative support	1.7	1.8	—	—	4.1	4.4	—	—
Natural resources, construction, and maintenance	1.9	2.1	—	—	5.5	6.1	—	—
Construction, extraction, farming, fishing, and forestry	—	3.3	—	1.0	—	5.5	—	(¹)
Installation, maintenance, and repair	2.2	2.7	—	—	8.8	10.7	—	—
Production, transportation, and material moving	1.3	1.4	—	—	5.9	6.1	—	—
Production	1.7	1.9	—	—	6.4	6.1	—	—
Transportation and material moving	1.4	1.5	—	—	—	7.4	—	—
Full time	1.0	1.0	—	—	3.1	3.4	—	—
Part time	2.3	2.6	—	—	11.9	11.9	—	—
Union	—	2.9	—	0.4	10.3	10.2	—	—
Nonunion	1.0	1.0	—	—	2.9	3.1	—	—
Average wage within the following percentiles: ²								
Less than 10	—	1.5	—	—	—	10.5	—	—
10 to under 25	—	2.4	—	(¹)	9.1	9.1	—	—
25 to under 50	0.9	0.9	—	—	4.8	4.8	—	—
50 to under 75	1.8	1.8	—	—	5.0	5.2	—	—
75 to under 90	1.4	1.7	—	—	3.3	3.5	—	—
90 or greater	1.6	1.8	—	—	6.3	6.3	—	—
Establishment characteristic								
Goods-producing industries	1.2	1.5	—	—	4.5	4.5	—	—
Construction	—	1.6	—	0.7	—	5.1	—	—
Manufacturing	1.7	2.0	—	—	6.0	6.0	—	—
Service-providing industries	1.2	1.3	—	—	4.1	4.5	—	—
Trade, transportation, and utilities	1.0	1.1	—	—	4.4	5.5	—	—
Wholesale trade	3.0	3.0	—	—	8.1	10.9	—	—
Retail trade	1.1	1.2	—	—	7.1	7.1	—	—
Transportation and warehousing	—	1.8	—	1.4	—	9.6	—	—
Utilities	—	2.8	—	(¹)	—	—	—	—
Information	—	1.1	—	0.7	11.1	11.1	—	—
Financial activities	0.8	1.8	—	—	4.2	4.6	—	—
Finance and insurance	1.0	1.9	—	—	3.7	4.7	—	—
Credit intermediation and related activities	—	2.6	—	1.3	—	5.6	—	5.0
Insurance carriers and related activities	1.9	4.4	—	—	—	9.6	—	5.3
Real estate and rental and leasing	—	4.8	—	4.8	—	11.2	—	4.9
Professional and business services	—	2.2	—	2.0	—	12.5	—	3.4
Professional and technical services	—	3.0	—	2.9	—	10.4	—	7.7
Administrative and waste services	—	2.9	—	(¹)	—	—	—	—

See footnotes at end of table.

Table 24. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	4.5	4.5	—	—	6.9	6.9	—	—
Educational services	—	5.1	—	0.6	6.3	6.3	—	—
Junior colleges, colleges, and universities	5.5	5.6	—	—	6.4	6.2	—	—
Health care and social assistance	4.9	4.9	—	—	8.0	8.0	—	—
Leisure and hospitality	—	3.7	—	(¹)	—	11.1	—	—
Accommodation and food services	—	3.8	—	—	—	—	—	—
Other services	—	12.4	—	—	14.2	—	—	—
1 to 99 workers	1.2	1.3	—	—	5.1	5.0	—	—
1 to 49 workers	1.3	1.5	—	—	7.2	7.0	—	—
50 to 99 workers	—	1.9	—	0.7	6.8	6.9	—	—
100 workers or more	1.3	1.4	—	—	3.2	4.2	—	—
100 to 499 workers	1.0	1.2	—	—	3.9	4.3	—	—
500 workers or more	2.5	2.6	—	—	6.0	6.0	—	—
Geographic area								
New England	—	5.4	—	0.5	4.1	4.0	—	—
Middle Atlantic	3.9	3.2	—	—	5.2	7.5	—	—
East North Central	1.0	1.9	—	—	5.0	4.8	—	—
West North Central	—	1.2	—	0.4	—	12.7	—	2.1
South Atlantic	1.4	1.7	—	—	8.0	7.9	—	—
East South Central	—	1.1	—	2.1	16.4	—	—	4.8
West South Central	—	1.4	—	0.4	—	15.0	—	—
Mountain	—	1.9	—	0.9	—	7.0	—	—
Pacific	—	5.0	—	0.3	8.5	8.5	—	—

¹ Less than 0.05.

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: 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.

Table 25. Physician office visit 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	3	97	—	—
Worker characteristic				
Management, professional, and related	4	96	—	—
Management, business, and financial	2	98	—	—
Professional and related	5	95	—	—
Service	—	97	—	(¹)
Sales and office	2	98	—	—
Sales and related	—	98	—	(¹)
Office and administrative support	2	98	—	—
Natural resources, construction, and maintenance	—	98	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	97	—	(¹)
Installation, maintenance, and repair	—	99	—	(¹)
Production, transportation, and material moving ...	—	98	—	1
Production	—	97	—	(¹)
Transportation and material moving	—	98	—	1
Full time	2	97	—	—
Part time	—	94	—	(¹)
Union	4	96	—	—
Nonunion	2	97	—	—
Average wage within the following percentiles: ²				
Less than 10	—	100	—	—
10 to under 25	—	99	—	(¹)
25 to under 50	2	98	—	—
50 to under 75	3	97	—	—
75 to under 90	—	96	—	1
90 or greater	4	96	—	—
Establishment characteristic				
Goods-producing industries	3	96	—	—
Construction	—	96	—	—
Manufacturing	3	96	—	—
Service-providing industries	2	97	—	—
Trade, transportation, and utilities	—	98	—	1
Wholesale trade	—	97	—	—
Retail trade	—	99	—	1
Transportation and warehousing	—	98	—	1
Utilities	—	96	—	—
Information	—	100	—	—
Financial activities	2	98	—	—
Finance and insurance	2	98	—	—
Credit intermediation and related activities	—	98	—	—
Insurance carriers and related activities	—	98	—	(¹)
Real estate and rental and leasing	—	100	—	—
Professional and business services	—	96	—	—
Professional and technical services	—	95	—	—
Administrative and waste services	—	96	—	—

See footnotes at end of table.

Table 25. Physician office visit 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	4	96	—	—
Educational services	—	97	—	(¹)
Junior colleges, colleges, and universities	—	96	—	1
Health care and social assistance	5	95	—	—
Leisure and hospitality	—	100	—	—
Accommodation and food services	—	100	—	—
Other services	—	100	—	—
1 to 99 workers	4	96	—	—
1 to 49 workers	4	96	—	—
50 to 99 workers	—	96	—	(¹)
100 workers or more	2	98	—	—
100 to 499 workers	1	99	—	—
500 workers or more	2	97	—	—
Geographic area				
New England	3	96	—	—
Middle Atlantic	7	92	—	—
East North Central	—	98	—	1
West North Central	—	97	—	1
South Atlantic	—	98	—	(¹)
East South Central	—	99	—	—
West South Central	—	99	—	(¹)
Mountain	—	94	—	1
Pacific	—	99	—	(¹)

See footnotes at end of table.

Table 25. Physician office visit 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	3	97	—	—	—	98	—	(¹)
Worker characteristic								
Management, professional, and related	—	96	—	1	—	97	—	(¹)
Management, business, and financial	—	98	—	1	—	97	—	(¹)
Professional and related	—	94	—	(¹)	—	97	—	(¹)
Service	—	97	—	(¹)	—	100	—	(¹)
Sales and office	2	97	—	—	—	99	—	(¹)
Sales and related	—	97	—	1	—	100	—	—
Office and administrative support	2	97	—	—	—	99	—	(¹)
Natural resources, construction, and maintenance	—	99	—	(¹)	—	94	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	100	—	—	—	88	—	(¹)
Installation, maintenance, and repair	—	99	—	(¹)	—	99	—	—
Production, transportation, and material moving ...	—	97	—	1	—	99	—	(¹)
Production	—	97	—	1	—	98	—	(¹)
Transportation and material moving	—	98	—	1	—	99	—	—
Full time	2	97	—	—	—	98	—	(¹)
Part time	—	92	—	(¹)	—	98	—	(¹)
Union	—	95	—	1	—	98	—	(¹)
Nonunion	2	97	—	—	—	98	—	(¹)
Average wage within the following percentiles: ²								
Less than 10	—	99	—	—	—	100	—	—
10 to under 25	—	99	—	(¹)	—	100	—	—
25 to under 50	2	97	—	—	—	99	—	(¹)
50 to under 75	3	97	—	—	—	98	—	(¹)
75 to under 90	—	96	—	1	—	98	—	(¹)
90 or greater	—	96	—	(¹)	—	95	—	(¹)
Establishment characteristic								
Goods-producing industries	—	97	—	1	—	94	—	1
Construction	—	99	—	—	—	85	—	—
Manufacturing	—	96	—	1	—	96	—	1
Service-providing industries	3	97	—	—	—	99	—	(¹)
Trade, transportation, and utilities	—	98	—	1	—	99	—	—
Wholesale trade	—	96	—	—	—	100	—	—
Retail trade	—	99	—	1	—	100	—	—
Transportation and warehousing	—	99	—	1	—	97	—	—
Utilities	—	95	—	—	—	100	—	—
Information	—	100	—	—	—	100	—	—
Financial activities	2	98	—	—	—	99	—	—
Finance and insurance	3	97	—	—	—	99	—	—
Credit intermediation and related activities	—	97	—	—	—	99	—	—
Insurance carriers and related activities	—	97	—	(¹)	—	100	—	—
Real estate and rental and leasing	—	100	—	—	—	100	—	—
Professional and business services	—	95	—	—	—	100	—	—
Professional and technical services	—	94	—	—	—	100	—	—
Administrative and waste services	—	95	—	—	—	100	—	—

See footnotes at end of table.

Table 25. Physician office visit 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	—	95	—	(¹)	—	97	—	(¹)
Educational services	—	98	—	(¹)	—	96	—	(¹)
Junior colleges, colleges, and universities	—	97	—	1	4	95	—	—
Health care and social assistance	—	95	—	(¹)	—	98	—	—
Leisure and hospitality	—	100	—	—	—	100	—	—
Accommodation and food services	—	100	—	—	—	100	—	—
Other services	—	100	—	—	—	100	—	—
1 to 99 workers	—	95	—	(¹)	—	98	—	—
1 to 49 workers	—	95	—	1	—	98	—	—
50 to 99 workers	—	95	—	(¹)	—	99	—	—
100 workers or more	1	98	—	—	—	97	—	(¹)
100 to 499 workers	1	99	—	—	—	98	—	—
500 workers or more	2	98	—	—	—	97	—	1
Geographic area								
New England	—	96	—	1	—	97	—	(¹)
Middle Atlantic	—	91	—	(¹)	—	95	—	—
East North Central	—	98	—	1	—	100	—	—
West North Central	—	98	—	1	—	90	—	6
South Atlantic	—	98	—	(¹)	—	98	—	—
East South Central	—	99	—	—	—	99	—	—
West South Central	—	99	—	(¹)	—	100	—	—
Mountain	—	93	—	1	—	100	—	—
Pacific	—	99	—	(¹)	—	99	—	—

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.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.4	0.4	—	—
Worker characteristic				
Management, professional, and related	0.9	0.9	—	—
Management, business, and financial	0.5	0.6	—	—
Professional and related	1.4	1.4	—	—
Service	—	0.9	—	(¹)
Sales and office	0.5	0.5	—	—
Sales and related	—	0.9	—	(¹)
Office and administrative support	0.5	0.5	—	—
Natural resources, construction, and maintenance	—	0.9	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	1.6	—	(¹)
Installation, maintenance, and repair	—	0.6	—	(¹)
Production, transportation, and material moving ...	—	0.7	—	0.2
Production	—	1.0	—	(¹)
Transportation and material moving	—	0.7	—	0.3
Full time	0.3	0.4	—	—
Part time	—	3.7	—	(¹)
Union	0.7	0.7	—	—
Nonunion	0.4	0.4	—	—
Average wage within the following percentiles: ²				
Less than 10	—	0.4	—	—
10 to under 25	—	0.4	—	(¹)
25 to under 50	0.5	0.5	—	—
50 to under 75	0.4	0.5	—	—
75 to under 90	—	1.2	—	0.2
90 or greater	1.1	1.1	—	—
Establishment characteristic				
Goods-producing industries	0.7	0.7	—	—
Construction	—	1.6	—	—
Manufacturing	0.7	0.8	—	—
Service-providing industries	0.5	0.6	—	—
Trade, transportation, and utilities	—	0.6	—	0.2
Wholesale trade	—	1.9	—	—
Retail trade	—	0.4	—	0.4
Transportation and warehousing	—	0.6	—	0.3
Utilities	—	2.5	—	—
Information	—	0.0	—	—
Financial activities	0.5	0.5	—	—
Finance and insurance	0.6	0.6	—	—
Credit intermediation and related activities	—	1.0	—	—
Insurance carriers and related activities	—	0.8	—	(¹)
Real estate and rental and leasing	—	0.0	—	—
Professional and business services	—	1.7	—	—
Professional and technical services	—	2.4	—	—
Administrative and waste services	—	3.7	—	—

See footnotes at end of table.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	1.1	1.1	—	—
Educational services	—	0.9	—	(¹)
Junior colleges, colleges, and universities	—	1.3	—	0.6
Health care and social assistance	1.2	1.2	—	—
Leisure and hospitality	—	0.0	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	0.0	—	—
1 to 99 workers	1.1	1.1	—	—
1 to 49 workers	0.9	1.0	—	—
50 to 99 workers	—	2.2	—	(¹)
100 workers or more	0.3	0.3	—	—
100 to 499 workers	0.4	0.4	—	—
500 workers or more	0.5	0.5	—	—
Geographic area				
New England	0.5	0.9	—	—
Middle Atlantic	1.9	2.0	—	—
East North Central	—	0.6	—	0.3
West North Central	—	0.8	—	0.4
South Atlantic	—	0.7	—	(¹)
East South Central	—	0.7	—	—
West South Central	—	0.4	—	(¹)
Mountain	—	2.8	—	0.7
Pacific	—	0.4	—	(¹)

See footnotes at end of table.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	0.6	0.6	—	—	—	0.7	—	(¹)
Worker characteristic								
Management, professional, and related	—	1.3	—	0.2	—	1.2	—	(¹)
Management, business, and financial	—	0.6	—	0.3	—	1.6	—	(¹)
Professional and related	—	2.0	—	(¹)	—	1.7	—	(¹)
Service	—	1.0	—	(¹)	—	0.3	—	(¹)
Sales and office	0.6	0.7	—	—	—	0.6	—	(¹)
Sales and related	—	1.2	—	0.3	—	0.0	—	—
Office and administrative support	0.5	0.6	—	—	—	0.8	—	(¹)
Natural resources, construction, and maintenance	—	0.4	—	(¹)	—	3.1	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	0.0	—	—	—	6.4	—	(¹)
Installation, maintenance, and repair	—	0.7	—	(¹)	—	0.8	—	—
Production, transportation, and material moving	—	0.8	—	0.2	—	1.1	—	(¹)
Production	—	1.1	—	0.2	—	1.8	—	(¹)
Transportation and material moving	—	0.8	—	0.4	—	0.7	—	—
Full time	0.4	0.5	—	—	—	0.7	—	(¹)
Part time	—	4.8	—	(¹)	—	1.8	—	(¹)
Union	—	1.4	—	0.1	—	1.5	—	(¹)
Nonunion	0.5	0.6	—	—	—	0.6	—	(¹)
Average wage within the following percentiles: ²								
Less than 10	—	0.4	—	—	—	0.0	—	—
10 to under 25	—	0.6	—	(¹)	—	0.0	—	—
25 to under 50	0.6	0.6	—	—	—	1.0	—	(¹)
50 to under 75	0.7	0.7	—	—	—	0.9	—	(¹)
75 to under 90	—	1.4	—	0.2	—	0.7	—	(¹)
90 or greater	—	1.4	—	(¹)	—	2.4	—	(¹)
Establishment characteristic								
Goods-producing industries	—	0.8	—	0.3	—	2.4	—	0.3
Construction	—	0.8	—	—	—	7.6	—	—
Manufacturing	—	1.0	—	0.4	—	2.1	—	0.4
Service-providing industries	0.8	0.8	—	—	—	0.4	—	(¹)
Trade, transportation, and utilities	—	0.8	—	0.3	—	0.6	—	—
Wholesale trade	—	2.5	—	—	—	0.0	—	—
Retail trade	—	0.5	—	0.5	—	0.0	—	—
Transportation and warehousing	—	0.3	—	0.3	—	3.5	—	—
Utilities	—	3.0	—	—	—	0.0	—	—
Information	—	0.1	—	—	—	0.0	—	—
Financial activities	0.6	0.6	—	—	—	0.4	—	—
Finance and insurance	0.7	0.8	—	—	—	0.6	—	—
Credit intermediation and related activities	—	1.3	—	—	—	0.5	—	—
Insurance carriers and related activities	—	1.1	—	(¹)	—	0.1	—	—
Real estate and rental and leasing	—	0.0	—	—	—	0.0	—	—
Professional and business services	—	2.1	—	—	—	0.0	—	—
Professional and technical services	—	2.9	—	—	—	0.0	—	—
Administrative and waste services	—	4.5	—	—	—	0.0	—	—

See footnotes at end of table.

Table 25. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.7	—	(¹)	—	1.4	—	(¹)
Educational services	—	1.0	—	(¹)	—	1.3	—	(¹)
Junior colleges, colleges, and universities	—	1.6	—	0.8	0.8	0.8	—	—
Health care and social assistance	—	1.9	—	(¹)	—	1.8	—	—
Leisure and hospitality	—	0.0	—	—	—	0.0	—	—
Accommodation and food services	—	0.0	—	—	—	0.0	—	—
Other services	—	0.0	—	—	—	0.0	—	—
1 to 99 workers	—	1.5	—	(¹)	—	0.8	—	—
1 to 49 workers	—	1.4	—	0.2	—	0.9	—	—
50 to 99 workers	—	2.6	—	(¹)	—	1.4	—	—
100 workers or more	0.3	0.3	—	—	—	0.9	—	(¹)
100 to 499 workers	0.3	0.3	—	—	—	1.3	—	—
500 workers or more	0.5	0.5	—	—	—	1.2	—	0.3
Geographic area								
New England	—	2.6	—	0.6	—	2.0	—	(¹)
Middle Atlantic	—	3.2	—	(¹)	—	2.9	—	—
East North Central	—	0.7	—	0.4	—	0.1	—	—
West North Central	—	0.8	—	0.2	—	5.1	—	2.3
South Atlantic	—	0.9	—	(¹)	—	1.4	—	—
East South Central	—	0.7	—	—	—	0.7	—	—
West South Central	—	0.5	—	(¹)	—	0.0	—	—
Mountain	—	3.2	—	0.9	—	0.0	—	—
Pacific	—	0.5	—	(¹)	—	0.7	—	—

¹ Less than 0.05.

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: 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.

Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

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

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	99	85	98	78	79	98
Worker characteristic						
Management, professional, and related	99	85	99	79	80	99
Management, business, and financial	99	85	99	79	81	98
Professional and related	99	86	99	79	80	99
Service	98	83	97	79	77	97
Sales and office	98	81	98	76	77	98
Sales and related	99	79	98	75	74	98
Office and administrative support	98	82	98	77	78	98
Natural resources, construction, and maintenance	100	90	99	81	84	99
Construction, extraction, farming, fishing, and forestry	100	91	98	78	82	98
Installation, maintenance, and repair	99	89	100	84	86	100
Production, transportation, and material moving ...	99	86	98	76	80	97
Production	99	83	97	74	77	97
Transportation and material moving	99	90	98	79	84	98
Full time	99	85	98	79	80	98
Part time	95	74	94	67	69	94
Union	99	90	97	82	82	97
Nonunion	99	84	98	77	79	98
Average wage within the following percentiles: ³						
Less than 10	96	76	96	72	71	96
10 to under 25	97	77	93	72	69	93
25 to under 50	99	83	98	77	78	98
50 to under 75	99	87	99	79	82	99
75 to under 90	99	88	99	82	83	99
90 or greater	99	84	99	76	78	99
Establishment characteristic						
Goods-producing industries	99	88	98	77	80	97
Construction	99	93	99	80	85	99
Manufacturing	99	85	98	76	78	97
Service-providing industries	99	84	98	78	79	98
Trade, transportation, and utilities	99	80	98	75	76	98
Wholesale trade	100	80	100	78	77	100
Retail trade	98	77	97	73	72	96
Transportation and warehousing	100	86	100	78	86	100
Utilities	96	82	96	65	67	94
Information	99	92	100	89	85	100
Financial activities	99	76	100	74	75	99
Finance and insurance	100	77	100	73	73	99
Credit intermediation and related activities	100	75	100	70	71	100
Insurance carriers and related activities ...	100	77	100	73	73	100
Real estate and rental and leasing	97	76	100	77	80	100
Professional and business services	98	79	97	77	76	97
Professional and technical services	100	79	99	78	78	99
Administrative and waste services	95	70	90	69	65	90

See footnotes at end of table.

Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	100	91	100	83	84	100
Educational services	100	88	100	80	83	100
Junior colleges, colleges, and universities	99	91	99	80	84	99
Health care and social assistance	99	91	100	84	84	100
Leisure and hospitality	97	94	100	87	88	100
Accommodation and food services	99	97	100	95	95	100
Other services	94	93	94	70	89	94
1 to 99 workers	99	84	98	76	79	98
1 to 49 workers	99	85	99	77	81	99
50 to 99 workers	99	84	97	75	76	97
100 workers or more	98	85	98	79	79	98
100 to 499 workers	99	85	99	79	80	98
500 workers or more	98	84	98	79	78	98
Geographic area						
New England	100	87	100	84	83	100
Middle Atlantic	98	86	98	80	85	98
East North Central	99	81	99	78	78	98
West North Central	99	83	99	81	81	99
South Atlantic	99	82	99	78	79	99
East South Central	99	89	99	83	84	99
West South Central	99	84	95	73	73	95
Mountain	96	83	97	75	75	97
Pacific	99	88	99	75	79	98

See footnotes at end of table.

Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	78	79
Worker characteristic		
Management, professional, and related	79	80
Management, business, and financial	79	81
Professional and related	79	80
Service	79	77
Sales and office	76	77
Sales and related	75	74
Office and administrative support	77	78
Natural resources, construction, and maintenance	81	83
Construction, extraction, farming, fishing, and forestry	78	81
Installation, maintenance, and repair	84	85
Production, transportation, and material moving ...	76	79
Production	74	76
Transportation and material moving	79	84
Full time	79	80
Part time	67	69
Union	82	82
Nonunion	77	79
Average wage within the following percentiles: ³		
Less than 10	72	71
10 to under 25	72	69
25 to under 50	77	78
50 to under 75	79	82
75 to under 90	82	83
90 or greater	76	77
Establishment characteristic		
Goods-producing industries	77	80
Construction	80	85
Manufacturing	76	78
Service-providing industries	78	79
Trade, transportation, and utilities	75	76
Wholesale trade	77	76
Retail trade	73	72
Transportation and warehousing	78	86
Utilities	64	67
Information	89	85
Financial activities	74	75
Finance and insurance	73	73
Credit intermediation and related activities	70	71
Insurance carriers and related activities ...	73	73
Real estate and rental and leasing	77	80
Professional and business services	77	76
Professional and technical services	78	78
Administrative and waste services	69	65

See footnotes at end of table.

Table 26. Mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	83	84
Educational services	80	84
Junior colleges, colleges, and universities	80	84
Health care and social assistance	84	84
Leisure and hospitality	87	88
Accommodation and food services	95	95
Other services	70	89
1 to 99 workers	76	79
1 to 49 workers	77	81
50 to 99 workers	75	76
100 workers or more	79	79
100 to 499 workers	79	80
500 workers or more	79	78
Geographic area		
New England	84	83
Middle Atlantic	80	85
East North Central	78	78
West North Central	81	81
South Atlantic	78	79
East South Central	83	83
West South Central	73	73
Mountain	75	75
Pacific	75	79

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ 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: 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.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
All workers	0.3	0.9	0.4	1.2	1.1	0.4
Worker characteristic						
Management, professional, and related	0.4	1.7	0.4	1.9	1.9	0.5
Management, business, and financial	0.8	1.5	0.8	1.8	1.6	1.0
Professional and related	0.4	2.5	0.4	2.8	2.8	0.4
Service	0.8	3.1	2.2	3.9	3.9	2.2
Sales and office	0.7	1.7	0.8	1.8	1.8	0.7
Sales and related	0.2	2.4	0.6	2.4	2.5	0.6
Office and administrative support	1.0	2.2	1.0	2.2	2.1	1.0
Natural resources, construction, and maintenance	0.1	2.1	0.8	2.9	3.1	0.8
Construction, extraction, farming, fishing, and forestry	0.0	3.3	1.6	5.1	5.5	1.6
Installation, maintenance, and repair	0.3	2.4	0.2	3.1	2.8	0.2
Production, transportation, and material moving ...	0.3	1.8	0.8	2.6	2.2	0.8
Production	0.4	2.6	1.0	3.3	3.0	1.1
Transportation and material moving	0.4	2.0	1.0	3.9	2.8	1.1
Full time	0.3	1.0	0.4	1.2	1.1	0.4
Part time	3.0	6.1	3.0	6.2	5.9	3.0
Union	0.6	1.8	1.6	2.7	2.6	1.6
Nonunion	0.3	1.1	0.4	1.4	1.3	0.4
Average wage within the following percentiles: ³						
Less than 10	4.8	7.1	5.0	7.4	7.5	5.0
10 to under 25	1.7	4.7	3.0	5.3	4.9	3.0
25 to under 50	0.3	1.6	0.5	1.8	1.9	0.5
50 to under 75	0.4	1.2	0.3	1.6	1.3	0.3
75 to under 90	0.2	1.1	0.3	1.4	1.2	0.4
90 or greater	0.7	2.5	0.7	3.0	3.1	0.7
Establishment characteristic						
Goods-producing industries	0.3	1.8	0.7	2.2	2.3	0.8
Construction	0.4	1.8	0.4	4.3	4.4	0.4
Manufacturing	0.4	2.4	0.8	2.9	2.8	0.9
Service-providing industries	0.4	1.1	0.5	1.5	1.3	0.5
Trade, transportation, and utilities	0.2	2.0	0.4	2.3	2.2	0.4
Wholesale trade	0.1	3.5	0.1	3.4	3.7	0.1
Retail trade	0.3	3.0	0.8	2.9	2.9	0.8
Transportation and warehousing	0.1	4.1	0.1	6.1	4.1	0.1
Utilities	2.1	10.2	2.1	10.0	9.6	2.7
Information	1.4	2.6	0.0	3.6	4.5	0.0
Financial activities	0.6	2.3	0.1	2.5	2.6	0.4
Finance and insurance	0.1	2.1	0.0	2.3	2.4	0.4
Credit intermediation and related activities	0.2	3.4	0.0	3.7	3.7	0.1
Insurance carriers and related activities	0.0	5.0	0.0	5.2	5.7	0.0
Real estate and rental and leasing	2.6	8.0	0.5	7.8	7.8	0.5
Professional and business services	1.2	4.2	1.8	4.7	4.4	1.8
Professional and technical services	0.2	6.5	0.5	6.5	6.5	0.5
Administrative and waste services	3.5	7.9	5.3	8.8	8.3	5.3

See footnotes at end of table.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient mental health care	Outpatient mental health care	Inpatient alcohol detoxification ¹	Inpatient alcohol rehabilitation ²	Outpatient alcohol rehabilitation ²	Inpatient drug detoxification ¹
Establishment characteristic						
Education and health services	0.2	1.9	0.1	2.7	2.6	0.2
Educational services	0.2	3.8	0.2	4.5	4.2	0.2
Junior colleges, colleges, and universities	0.4	2.1	0.4	3.1	3.2	0.4
Health care and social assistance	0.2	2.2	0.1	3.2	3.1	0.2
Leisure and hospitality	1.9	3.3	0.4	4.5	4.2	0.4
Accommodation and food services	1.1	1.9	0.0	2.6	2.6	0.0
Other services	5.6	5.7	5.6	8.7	6.1	5.6
1 to 99 workers	0.5	1.5	0.7	2.0	1.9	0.7
1 to 49 workers	0.5	1.9	0.6	2.5	2.2	0.6
50 to 99 workers	0.6	2.6	1.8	3.4	3.4	1.8
100 workers or more	0.4	1.5	0.5	1.7	1.5	0.5
100 to 499 workers	0.4	1.9	0.4	2.2	2.1	0.5
500 workers or more	0.7	2.4	0.8	2.5	2.2	0.8
Geographic area						
New England	0.0	3.8	0.0	4.3	4.4	0.0
Middle Atlantic	1.6	1.8	1.1	2.5	1.9	1.3
East North Central	0.2	2.2	0.6	3.2	2.9	0.6
West North Central	0.4	3.6	0.2	3.1	3.4	0.2
South Atlantic	0.3	2.9	0.6	3.3	2.9	0.5
East South Central	0.6	4.7	1.2	5.6	5.4	1.2
West South Central	0.7	3.2	2.6	3.3	3.6	2.7
Mountain	2.7	4.1	2.6	6.6	6.0	2.6
Pacific	0.3	1.3	0.3	2.9	2.0	0.4

See footnotes at end of table.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
All workers	1.3	1.1
Worker characteristic		
Management, professional, and related	1.9	1.9
Management, business, and financial	1.8	1.6
Professional and related	2.8	2.8
Service	3.9	3.9
Sales and office	1.8	1.8
Sales and related	2.4	2.5
Office and administrative support	2.2	2.1
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	2.9	3.1
Installation, maintenance, and repair	5.1	5.6
Production, transportation, and material moving ...	3.1	2.8
Production	2.6	2.2
Transportation and material moving	3.3	3.0
Transportation and material moving	3.9	2.8
Full time	1.2	1.1
Part time	6.2	5.9
Union	2.7	2.6
Nonunion	1.4	1.3
Average wage within the following percentiles: ³		
Less than 10	7.4	7.5
10 to under 25	5.3	4.9
25 to under 50	1.8	1.9
50 to under 75	1.6	1.3
75 to under 90	1.4	1.2
90 or greater	3.0	3.1
Establishment characteristic		
Goods-producing industries	2.2	2.3
Construction	4.3	4.4
Manufacturing	2.9	2.9
Service-providing industries	1.5	1.3
Trade, transportation, and utilities	2.3	2.2
Wholesale trade	3.4	3.7
Retail trade	2.9	2.9
Transportation and warehousing	6.1	4.1
Utilities	9.7	9.6
Information	3.6	4.5
Financial activities	2.5	2.6
Finance and insurance	2.3	2.4
Credit intermediation and related activities		
Insurance carriers and related activities	3.7	3.7
Insurance carriers and related activities	5.2	5.7
Real estate and rental and leasing	7.8	7.8
Professional and business services	4.7	4.4
Professional and technical services	6.5	6.5
Administrative and waste services	8.8	8.3

See footnotes at end of table.

Table 26. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient drug rehabilitation ²	Outpatient drug rehabilitation ²
Establishment characteristic		
Education and health services	2.7	2.6
Educational services	4.4	4.0
Junior colleges, colleges, and universities	3.1	3.0
Health care and social assistance	3.2	3.1
Leisure and hospitality	4.5	4.2
Accommodation and food services	2.6	2.6
Other services	8.7	6.1
1 to 99 workers	2.0	1.9
1 to 49 workers	2.6	2.2
50 to 99 workers	3.4	3.4
100 workers or more	1.7	1.5
100 to 499 workers	2.2	2.1
500 workers or more	2.5	2.2
Geographic area		
New England	4.3	4.4
Middle Atlantic	2.6	2.0
East North Central	3.2	2.9
West North Central	3.1	3.4
South Atlantic	3.3	2.9
East South Central	5.6	5.0
West South Central	3.3	3.6
Mountain	6.7	6.0
Pacific	2.9	2.0

¹ Detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ 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: 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.

Table 27. Inpatient mental health care 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	3	96	1	(¹)
Worker characteristic				
Management, professional, and related	2	97	—	—
Management, business, and financial	1	97	—	—
Professional and related	—	96	—	(¹)
Service	—	92	—	(¹)
Sales and office	—	95	—	(¹)
Sales and related	—	96	1	—
Office and administrative support	—	95	—	(¹)
Natural resources, construction, and maintenance	—	97	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	100	—	—
Installation, maintenance, and repair	—	95	—	(¹)
Production, transportation, and material moving ...	—	97	1	—
Production	—	97	—	(¹)
Transportation and material moving	—	98	—	(¹)
Full time	2	97	1	(¹)
Part time	—	88	—	1
Union	—	97	—	(¹)
Nonunion	3	96	1	(¹)
Average wage within the following percentiles: ²				
Less than 10	—	96	—	—
10 to under 25	—	91	—	(¹)
25 to under 50	—	95	1	—
50 to under 75	—	97	(¹)	—
75 to under 90	2	97	—	—
90 or greater	2	96	—	—
Establishment characteristic				
Goods-producing industries	—	97	—	(¹)
Construction	—	99	—	—
Manufacturing	—	97	—	(¹)
Service-providing industries	3	96	1	(¹)
Trade, transportation, and utilities	2	96	1	(¹)
Wholesale trade	—	99	—	—
Retail trade	—	94	2	—
Transportation and warehousing	—	99	—	—
Utilities	—	85	—	—
Information	—	97	—	—
Financial activities	—	98	—	—
Finance and insurance	—	98	—	—
Credit intermediation and related activities	—	98	—	—
Insurance carriers and related activities	—	98	—	—
Real estate and rental and leasing	—	97	—	—
Professional and business services	—	98	—	—
Professional and technical services	—	100	—	—
Administrative and waste services	—	95	—	—

See footnotes at end of table.

Table 27. Inpatient mental health care 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	—	92	—	(¹)
Educational services	—	93	—	—
Junior colleges, colleges, and universities	3	96	—	—
Health care and social assistance	—	91	—	(¹)
Leisure and hospitality	—	94	—	2
Accommodation and food services	—	99	—	—
Other services	—	90	—	6
1 to 99 workers	—	96	(¹)	—
1 to 49 workers	—	95	(¹)	—
50 to 99 workers	—	97	—	1
100 workers or more	2	96	1	(¹)
100 to 499 workers	—	97	—	(¹)
500 workers or more	—	96	—	(¹)
Geographic area				
New England	—	92	—	—
Middle Atlantic	1	96	—	—
East North Central	—	99	—	(¹)
West North Central	—	97	—	1
South Atlantic	—	94	—	(¹)
East South Central	—	99	—	—
West South Central	—	96	—	—
Mountain	—	95	—	(¹)
Pacific	—	95	1	—

See footnotes at end of table.

Table 27. Inpatient mental health care 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	—	98	1	—	9	89	—	—
Worker characteristic								
Management, professional, and related	—	98	—	(1)	7	91	—	—
Management, business, and financial	—	99	—	(1)	—	92	—	3
Professional and related	—	98	—	—	9	91	—	—
Service	—	95	—	—	—	81	—	2
Sales and office	1	98	—	—	—	86	—	1
Sales and related	—	99	1	—	—	85	—	(1)
Office and administrative support	—	97	—	(1)	—	87	—	2
Natural resources, construction, and maintenance	—	99	—	—	—	94	—	(1)
Construction, extraction, farming, fishing, and forestry	—	100	—	—	—	100	—	—
Installation, maintenance, and repair	—	98	—	—	—	89	—	1
Production, transportation, and material moving ...	—	99	—	(1)	—	94	—	1
Production	—	98	—	(1)	—	93	—	(1)
Transportation and material moving	—	99	—	—	—	94	—	1
Full time	—	98	1	—	—	90	—	1
Part time	—	92	—	—	—	75	—	3
Union	—	98	—	—	5	94	—	—
Nonunion	—	98	—	(1)	—	89	—	1
Average wage within the following percentiles: ²								
Less than 10	—	95	—	—	—	100	—	—
10 to under 25	—	96	—	—	—	75	—	2
25 to under 50	—	98	1	—	—	83	—	(1)
50 to under 75	—	98	(1)	—	5	93	—	—
75 to under 90	—	99	—	(1)	6	93	—	—
90 or greater	—	98	—	(1)	7	91	—	—
Establishment characteristic								
Goods-producing industries	—	98	—	(1)	—	95	—	—
Construction	—	98	—	—	—	100	—	—
Manufacturing	—	98	—	(1)	—	93	—	—
Service-providing industries	—	98	—	—	—	88	—	2
Trade, transportation, and utilities	—	98	1	—	—	90	—	1
Wholesale trade	—	100	—	—	—	98	—	—
Retail trade	—	98	2	—	—	81	—	3
Transportation and warehousing	—	100	—	—	—	96	—	—
Utilities	—	88	—	—	—	68	—	—
Information	—	98	—	—	—	94	—	—
Financial activities	—	99	—	—	—	95	—	—
Finance and insurance	—	99	—	—	—	96	—	—
Credit intermediation and related activities	—	99	—	—	—	97	—	—
Insurance carriers and related activities	—	99	—	—	—	94	—	—
Real estate and rental and leasing	—	99	—	—	—	91	—	—
Professional and business services	—	98	—	—	—	99	—	—
Professional and technical services	—	100	—	—	—	100	—	—
Administrative and waste services	—	93	—	—	—	99	—	—

See footnotes at end of table.

Table 27. Inpatient mental health care 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	—	97	—	—	—	78	—	(1)
Educational services	—	98	—	—	—	85	—	—
Junior colleges, colleges, and universities	—	97	—	—	5	95	—	—
Health care and social assistance	—	97	—	—	—	76	—	(1)
Leisure and hospitality	—	96	—	—	—	87	—	6
Accommodation and food services	—	98	—	—	—	100	—	—
Other services	—	100	—	—	—	70	—	18
1 to 99 workers	—	99	—	—	—	85	—	2
1 to 49 workers	—	98	—	—	—	85	—	2
50 to 99 workers	—	100	—	—	—	86	—	3
100 workers or more	—	97	—	(1)	6	93	—	—
100 to 499 workers	—	97	—	(1)	6	93	—	—
500 workers or more	—	97	—	—	6	93	—	—
Geographic area								
New England	—	94	—	—	—	89	—	—
Middle Atlantic	—	99	—	—	—	90	—	5
East North Central	—	100	—	—	—	97	—	1
West North Central	—	98	—	1	—	86	—	—
South Atlantic	—	99	—	—	—	73	—	(1)
East South Central	—	99	—	—	—	98	—	—
West South Central	—	96	—	—	—	95	—	—
Mountain	—	94	—	—	—	97	—	1
Pacific	—	97	1	—	—	92	—	(1)

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.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.7	0.7	0.2	(¹)
Worker characteristic				
Management, professional, and related	0.5	0.7	–	–
Management, business, and financial	0.4	0.9	–	–
Professional and related	–	0.9	–	(¹)
Service	–	2.5	–	(¹)
Sales and office	–	1.4	–	(¹)
Sales and related	–	1.5	0.2	–
Office and administrative support	–	1.9	–	(¹)
Natural resources, construction, and maintenance	–	0.7	–	(¹)
Construction, extraction, farming, fishing, and forestry	–	0.2	–	–
Installation, maintenance, and repair	–	1.4	–	(¹)
Production, transportation, and material moving	–	0.7	0.3	–
Production	–	0.8	–	(¹)
Transportation and material moving	–	0.9	–	(¹)
Full time	0.7	0.7	0.1	(¹)
Part time	–	4.1	–	0.4
Union	–	1.0	–	(¹)
Nonunion	0.8	0.8	0.3	(¹)
Average wage within the following percentiles: ²				
Less than 10	–	4.8	–	–
10 to under 25	–	2.6	–	(¹)
25 to under 50	–	1.7	0.3	–
50 to under 75	–	0.8	(¹)	–
75 to under 90	0.4	0.4	–	–
90 or greater	0.7	1.0	–	–
Establishment characteristic				
Goods-producing industries	–	0.7	–	(¹)
Construction	–	0.6	–	–
Manufacturing	–	1.0	–	(¹)
Service-providing industries	0.8	0.9	0.3	(¹)
Trade, transportation, and utilities	0.7	0.7	0.2	(¹)
Wholesale trade	–	0.3	–	–
Retail trade	–	1.2	0.3	–
Transportation and warehousing	–	0.6	–	–
Utilities	–	5.6	–	–
Information	–	1.5	–	–
Financial activities	–	0.8	–	–
Finance and insurance	–	0.7	–	–
Credit intermediation and related activities	–	0.9	–	–
Insurance carriers and related activities	–	1.4	–	–
Real estate and rental and leasing	–	2.6	–	–
Professional and business services	–	1.2	–	–
Professional and technical services	–	0.2	–	–
Administrative and waste services	–	3.5	–	–

See footnotes at end of table.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	3.0	—	(¹)
Educational services	—	3.9	—	—
Junior colleges, colleges, and universities	0.7	0.9	—	—
Health care and social assistance	—	3.4	—	(¹)
Leisure and hospitality	—	2.9	—	1.7
Accommodation and food services	—	1.1	—	—
Other services	—	6.2	—	5.6
1 to 99 workers	—	1.4	(¹)	—
1 to 49 workers	—	1.8	(¹)	—
50 to 99 workers	—	1.1	—	0.5
100 workers or more	0.5	0.6	0.4	(¹)
100 to 499 workers	—	0.8	—	(¹)
500 workers or more	—	0.9	—	(¹)
Geographic area				
New England	—	4.3	—	—
Middle Atlantic	0.3	1.4	—	—
East North Central	—	0.3	—	(¹)
West North Central	—	1.0	—	0.6
South Atlantic	—	3.0	—	(¹)
East South Central	—	0.7	—	—
West South Central	—	1.7	—	—
Mountain	—	2.8	—	(¹)
Pacific	—	1.5	0.2	—

See footnotes at end of table.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	0.5	0.3	—	2.4	2.5	—	—
Worker characteristic								
Management, professional, and related	—	0.5	—	(¹)	1.5	2.3	—	—
Management, business, and financial	—	0.5	—	(¹)	—	3.4	—	2.9
Professional and related	—	0.7	—	—	2.4	2.5	—	—
Service	—	2.3	—	—	—	6.7	—	1.8
Sales and office	0.2	0.9	—	—	—	5.2	—	0.6
Sales and related	—	0.4	0.3	—	—	7.0	—	(¹)
Office and administrative support	—	1.3	—	(¹)	—	6.7	—	0.8
Natural resources, construction, and maintenance	—	0.7	—	—	—	2.3	—	(¹)
Construction, extraction, farming, fishing, and forestry	—	0.2	—	—	—	0.3	—	—
Installation, maintenance, and repair	—	1.3	—	—	—	4.2	—	0.8
Production, transportation, and material moving	—	0.8	—	(¹)	—	1.7	—	0.4
Production	—	0.7	—	(¹)	—	2.4	—	(¹)
Transportation and material moving	—	0.9	—	—	—	2.3	—	0.9
Full time	—	0.4	0.1	—	—	2.6	—	0.9
Part time	—	4.0	—	—	—	8.0	—	1.6
Union	—	0.8	—	—	1.3	1.9	—	—
Nonunion	—	0.5	—	(¹)	—	3.0	—	0.8
Average wage within the following percentiles: ²								
Less than 10	—	5.5	—	—	—	0.0	—	—
10 to under 25	—	2.2	—	—	—	9.9	—	1.3
25 to under 50	—	0.7	0.3	—	—	7.4	—	(¹)
50 to under 75	—	0.7	(¹)	—	1.2	1.8	—	—
75 to under 90	—	0.3	—	(¹)	1.3	1.3	—	—
90 or greater	—	0.8	—	(¹)	1.9	3.1	—	—
Establishment characteristic								
Goods-producing industries	—	0.9	—	(¹)	—	1.6	—	—
Construction	—	0.7	—	—	—	0.3	—	—
Manufacturing	—	1.1	—	(¹)	—	2.4	—	—
Service-providing industries	—	0.5	—	—	—	3.1	—	1.2
Trade, transportation, and utilities	—	0.3	0.2	—	—	2.9	—	0.5
Wholesale trade	—	0.2	—	—	—	0.9	—	—
Retail trade	—	0.4	0.3	—	—	6.4	—	1.4
Transportation and warehousing	—	0.0	—	—	—	3.6	—	—
Utilities	—	4.9	—	—	—	8.6	—	—
Information	—	1.8	—	—	—	3.6	—	—
Financial activities	—	0.4	—	—	—	2.9	—	—
Finance and insurance	—	0.5	—	—	—	2.1	—	—
Credit intermediation and related activities	—	1.0	—	—	—	1.8	—	—
Insurance carriers and related activities	—	0.7	—	—	—	5.3	—	—
Real estate and rental and leasing	—	0.6	—	—	—	9.7	—	—
Professional and business services	—	1.5	—	—	—	0.8	—	—
Professional and technical services	—	0.3	—	—	—	0.1	—	—
Administrative and waste services	—	4.5	—	—	—	1.1	—	—

See footnotes at end of table.

Table 27. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.5	—	—	—	9.0	—	(¹)
Educational services	—	0.5	—	—	—	10.4	—	—
Junior colleges, colleges, and universities	—	0.8	—	—	1.4	1.4	—	—
Health care and social assistance	—	1.8	—	—	—	10.9	—	(¹)
Leisure and hospitality	—	2.7	—	—	—	7.0	—	5.6
Accommodation and food services	—	1.6	—	—	—	0.0	—	—
Other services	—	0.3	—	—	—	15.7	—	14.8
1 to 99 workers	—	0.6	—	—	—	4.9	—	2.0
1 to 49 workers	—	0.9	—	—	—	6.1	—	1.8
50 to 99 workers	—	0.2	—	—	—	5.1	—	2.6
100 workers or more	—	0.6	—	(¹)	1.0	1.1	—	—
100 to 499 workers	—	0.8	—	(¹)	1.4	1.5	—	—
500 workers or more	—	1.0	—	—	1.6	1.8	—	—
Geographic area								
New England	—	4.8	—	—	—	3.5	—	—
Middle Atlantic	—	0.2	—	—	—	3.4	—	4.4
East North Central	—	0.2	—	—	—	1.7	—	0.6
West North Central	—	0.7	—	0.7	—	10.7	—	—
South Atlantic	—	0.4	—	—	—	12.4	—	(¹)
East South Central	—	0.6	—	—	—	1.3	—	—
West South Central	—	2.2	—	—	—	3.6	—	—
Mountain	—	3.5	—	—	—	1.3	—	0.8
Pacific	—	1.2	0.2	—	—	2.6	—	(¹)

¹ Less than 0.05.

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: 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.

Table 28. Outpatient mental health care 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	–	84	–	14
Worker characteristic				
Management, professional, and related	1	85	–	–
Management, business, and financial	–	85	–	15
Professional and related	–	85	–	13
Service	–	82	–	15
Sales and office	–	81	–	17
Office and administrative support	–	82	–	15
Natural resources, construction, and maintenance	–	89	–	10
Construction, extraction, farming, fishing, and forestry	–	91	–	9
Installation, maintenance, and repair	–	88	–	10
Production, transportation, and material moving	–	85	–	14
Production	–	83	–	16
Transportation and material moving	–	89	–	10
Full time	–	85	1	–
Union	–	88	–	10
Nonunion	(¹)	83	–	–
Average wage within the following percentiles: ²				
25 to under 50	–	82	1	–
50 to under 75	–	86	(¹)	–
75 to under 90	–	87	–	12
90 or greater	–	83	–	15
Establishment characteristic				
Goods-producing industries	–	87	–	12
Construction	–	93	–	7
Manufacturing	–	85	–	14
Service-providing industries	–	83	–	15
Transportation and warehousing	–	86	–	14
Utilities	–	82	–	14
Information	–	92	–	7
Finance and insurance	–	75	–	–
Education and health services	–	89	–	9
Educational services	–	87	–	12
Junior colleges, colleges, and universities	–	90	–	9
Health care and social assistance	–	89	–	8
Leisure and hospitality	–	92	–	5
Accommodation and food services	–	97	–	2
Other services	–	89	–	7
1 to 99 workers	–	84	–	15
1 to 49 workers	–	84	–	15
50 to 99 workers	–	81	–	16
100 workers or more	1	84	–	–
100 to 499 workers	–	85	–	14
500 workers or more	(¹)	83	–	–

See footnotes at end of table.

Table 28. Outpatient mental health care 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
Geographic area				
New England	—	86	—	13
Middle Atlantic	—	84	—	13
East North Central	—	81	—	18
West North Central	—	83	—	16
East South Central	—	89	—	11
West South Central	—	84	—	16
Mountain	—	82	—	10
Pacific	—	88	1	—

See footnotes at end of table.

Table 28. Outpatient mental health care 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	—	83	—	15	1	86	—	—
Worker characteristic								
Management, professional, and related	—	84	—	15	—	88	—	11
Management, business, and financial	—	84	—	16	—	88	—	11
Professional and related	—	84	—	14	—	88	—	10
Service	—	79	—	17	—	90	—	9
Sales and office	—	81	—	16	—	82	—	18
Office and administrative support	—	81	—	15	—	86	—	14
Natural resources, construction, and maintenance	—	91	—	9	—	85	—	11
Construction, extraction, farming, fishing, and forestry	—	91	—	8	—	91	—	9
Installation, maintenance, and repair	—	90	—	10	—	81	—	13
Production, transportation, and material moving	—	84	—	15	—	88	—	9
Production	—	82	(1)	—	—	85	—	11
Transportation and material moving	—	88	—	11	—	92	—	6
Full time	—	84	1	—	1	87	—	—
Union	—	87	—	10	—	91	—	9
Nonunion	—	83	—	16	1	85	—	—
Average wage within the following percentiles: ²								
25 to under 50	—	83	—	15	—	79	—	19
50 to under 75	—	85	(1)	—	—	87	—	11
75 to under 90	—	86	(1)	—	—	88	—	10
90 or greater	—	82	—	17	—	88	—	11
Establishment characteristic								
Goods-producing industries	—	87	—	13	—	88	—	10
Construction	—	92	—	8	—	100	—	(1)
Manufacturing	—	85	—	15	—	83	—	14
Service-providing industries	—	82	—	16	—	86	—	13
Transportation and warehousing	—	85	—	15	—	92	—	7
Utilities	—	79	—	17	—	97	—	—
Information	—	92	—	7	—	93	—	7
Finance and insurance	—	73	—	26	—	83	—	16
Education and health services	—	87	—	10	—	93	—	6
Educational services	—	85	—	14	—	91	—	9
Junior colleges, colleges, and universities	—	90	—	9	—	91	—	9
Health care and social assistance	—	88	—	9	—	94	—	6
Leisure and hospitality	—	91	—	5	—	94	—	6
Accommodation and food services	—	96	—	2	—	100	—	(1)
Other services	—	99	—	1	—	71	—	18
1 to 99 workers	—	84	—	15	—	82	—	15
1 to 49 workers	—	85	—	15	—	84	—	15
50 to 99 workers	—	82	—	16	—	78	—	17
100 workers or more	1	83	—	—	—	89	—	10
100 to 499 workers	—	84	—	15	—	89	—	11
500 workers or more	—	82	—	15	—	90	—	8

See footnotes at end of table.

Table 28. Outpatient mental health care 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
Geographic area								
New England	—	84	—	15	—	88	—	11
Middle Atlantic	—	85	—	11	—	81	—	17
East North Central	—	81	—	19	—	83	—	14
West North Central	—	84	—	15	—	81	—	19
East South Central	—	88	—	11	—	92	—	7
West South Central	—	84	—	15	—	82	—	18
Mountain	—	81	—	9	—	87	—	13
Pacific	—	88	2	—	—	89	—	11

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.

**Table 28. Standard errors for outpatient mental health care benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.1	–	0.9
Worker characteristic				
Management, professional, and related	0.2	1.7	–	–
Management, business, and financial	–	1.5	–	1.5
Professional and related	–	2.5	–	2.5
Service	–	3.3	–	3.1
Sales and office	–	1.7	–	1.4
Office and administrative support	–	2.2	–	1.3
Natural resources, construction, and maintenance	–	2.3	–	2.1
Construction, extraction, farming, fishing, and forestry	–	3.3	–	3.3
Installation, maintenance, and repair	–	2.7	–	2.3
Production, transportation, and material moving ...	–	1.9	–	1.8
Production	–	2.6	–	2.6
Transportation and material moving	–	2.0	–	2.0
Full time	–	1.1	0.1	–
Union	–	2.7	–	1.8
Nonunion	(¹)	1.1	–	–
Average wage within the following percentiles: ²				
25 to under 50	–	1.6	0.3	–
50 to under 75	–	1.6	(¹)	–
75 to under 90	–	1.2	–	1.1
90 or greater	–	2.6	–	2.6
Establishment characteristic				
Goods-producing industries	–	1.8	–	1.7
Construction	–	1.8	–	1.8
Manufacturing	–	2.4	–	2.3
Service-providing industries	–	1.2	–	1.0
Transportation and warehousing	–	4.1	–	4.0
Utilities	–	10.2	–	10.8
Information	–	2.6	–	2.3
Finance and insurance	–	2.1	–	–
Education and health services	–	2.4	–	1.9
Educational services	–	3.8	–	3.8
Junior colleges, colleges, and universities	–	2.0	–	2.1
Health care and social assistance	–	2.7	–	2.2
Leisure and hospitality	–	3.7	–	3.2
Accommodation and food services	–	1.9	–	1.5
Other services	–	6.1	–	5.7
1 to 99 workers	–	1.6	–	1.5
1 to 49 workers	–	1.9	–	1.8
50 to 99 workers	–	2.7	–	2.6
100 workers or more	0.1	1.5	–	–
100 to 499 workers	–	1.9	–	1.9
500 workers or more	(¹)	2.4	–	–

See footnotes at end of table.

**Table 28. Standard errors for outpatient mental health care benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Geographic area				
New England	—	4.3	—	3.8
Middle Atlantic	—	3.1	—	1.7
East North Central	—	2.3	—	2.2
West North Central	—	3.6	—	3.6
East South Central	—	4.7	—	4.5
West South Central	—	3.1	—	3.0
Mountain	—	4.0	—	2.5
Pacific	—	1.3	0.2	—

See footnotes at end of table.

Table 28. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.4	—	1.1	0.2	1.7	—	—
Worker characteristic								
Management, professional, and related	—	2.2	—	2.2	—	1.8	—	1.5
Management, business, and financial	—	1.9	—	1.9	—	4.0	—	3.8
Professional and related	—	3.2	—	3.2	—	2.1	—	2.0
Service	—	4.1	—	3.9	—	2.6	—	2.5
Sales and office	—	2.0	—	1.5	—	3.4	—	3.4
Office and administrative support	—	2.7	—	1.6	—	3.0	—	3.0
Natural resources, construction, and maintenance	—	2.2	—	2.2	—	5.1	—	4.7
Construction, extraction, farming, fishing, and forestry	—	3.3	—	3.2	—	8.4	—	8.4
Installation, maintenance, and repair	—	2.5	—	2.5	—	5.4	—	3.7
Production, transportation, and material moving	—	2.3	—	2.2	—	3.3	—	3.0
Production	—	3.0	(¹)	—	—	5.3	—	4.9
Transportation and material moving	—	2.4	—	2.3	—	2.9	—	2.7
Full time	—	1.4	0.1	—	0.2	1.8	—	—
Union	—	3.7	—	2.3	—	2.0	—	2.0
Nonunion	—	1.4	—	1.2	0.3	2.1	—	—
Average wage within the following percentiles: ²								
25 to under 50	—	1.8	—	1.8	—	4.2	—	4.2
50 to under 75	—	1.9	(¹)	—	—	2.2	—	1.9
75 to under 90	—	1.6	(¹)	—	—	2.6	—	2.3
90 or greater	—	3.3	—	3.4	—	2.8	—	2.5
Establishment characteristic								
Goods-producing industries	—	1.9	—	1.9	—	3.6	—	3.5
Construction	—	2.2	—	2.2	—	0.3	—	(¹)
Manufacturing	—	2.6	—	2.6	—	5.3	—	5.1
Service-providing industries	—	1.6	—	1.3	—	1.9	—	1.8
Transportation and warehousing	—	4.9	—	4.9	—	5.3	—	5.3
Utilities	—	11.7	—	12.5	—	2.9	—	—
Information	—	2.7	—	2.2	—	4.7	—	4.7
Finance and insurance	—	2.4	—	2.4	—	3.2	—	3.0
Education and health services	—	3.2	—	2.6	—	1.9	—	1.9
Educational services	—	4.9	—	5.0	—	3.4	—	3.3
Junior colleges, colleges, and universities	—	3.2	—	3.3	—	2.8	—	2.4
Health care and social assistance	—	3.4	—	2.9	—	2.4	—	2.3
Leisure and hospitality	—	4.6	—	3.7	—	5.6	—	5.6
Accommodation and food services	—	2.6	—	2.0	—	0.4	—	(¹)
Other services	—	1.6	—	1.5	—	15.5	—	14.8
1 to 99 workers	—	2.1	—	1.8	—	3.3	—	3.1
1 to 49 workers	—	2.3	—	2.2	—	3.6	—	3.3
50 to 99 workers	—	3.4	—	2.8	—	6.8	—	6.8
100 workers or more	0.2	1.8	—	—	—	1.9	—	1.8
100 to 499 workers	—	2.3	—	2.3	—	2.6	—	2.6
500 workers or more	—	2.9	—	2.3	—	1.8	—	1.7

See footnotes at end of table.

Table 28. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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
Geographic area								
New England	—	4.8	—	4.6	—	8.8	—	7.7
Middle Atlantic	—	5.1	—	3.2	—	3.4	—	3.5
East North Central	—	2.5	—	2.4	—	4.9	—	4.3
West North Central	—	3.6	—	3.6	—	10.3	—	10.3
East South Central	—	5.1	—	4.9	—	6.7	—	5.6
West South Central	—	3.3	—	3.1	—	11.3	—	11.2
Mountain	—	6.3	—	2.4	—	8.5	—	8.5
Pacific	—	2.0	0.3	—	—	2.0	—	2.0

¹ Less than 0.05.

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: 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.

Table 29. Inpatient alcohol detoxification 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	4	94	2	(¹)
Worker characteristic				
Management, professional, and related	4	95	—	—
Management, business, and financial	3	96	—	—
Professional and related	4	95	—	—
Service	—	91	—	—
Sales and office	—	94	—	(¹)
Sales and related	—	95	—	(¹)
Office and administrative support	—	93	—	(¹)
Natural resources, construction, and maintenance	3	96	—	—
Construction, extraction, farming, fishing, and forestry	—	98	—	—
Installation, maintenance, and repair	—	95	—	—
Production, transportation, and material moving ...	—	94	—	(¹)
Production	—	93	—	—
Transportation and material moving	—	96	—	(¹)
Full time	4	95	1	(¹)
Part time	6	88	—	—
Union	3	94	—	—
Nonunion	4	94	1	(¹)
Average wage within the following percentiles: ²				
Less than 10	—	95	—	—
10 to under 25	—	87	—	(¹)
25 to under 50	—	94	2	—
50 to under 75	4	95	—	—
75 to under 90	4	95	—	—
90 or greater	3	95	—	—
Establishment characteristic				
Goods-producing industries	—	95	—	—
Construction	—	99	—	—
Manufacturing	—	94	—	(¹)
Service-providing industries	4	94	—	—
Trade, transportation, and utilities	4	95	2	(¹)
Wholesale trade	—	96	—	—
Retail trade	—	93	3	—
Transportation and warehousing	—	98	—	—
Utilities	—	85	—	—
Information	—	94	—	—
Financial activities	—	98	—	—
Finance and insurance	—	97	—	—
Credit intermediation and related activities	—	99	—	—
Insurance carriers and related activities	—	94	—	—
Real estate and rental and leasing	—	99	—	—
Professional and business services	—	94	—	—
Professional and technical services	—	98	—	—
Administrative and waste services	—	88	—	—

See footnotes at end of table.

Table 29. Inpatient alcohol detoxification 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	—	92	—	—
Educational services	—	89	—	—
Junior colleges, colleges, and universities	9	90	—	—
Health care and social assistance	—	93	—	—
Leisure and hospitality	—	98	—	—
Accommodation and food services	—	100	—	—
Other services	—	94	—	6
1 to 99 workers	5	93	—	—
1 to 49 workers	—	93	—	1
50 to 99 workers	—	94	—	—
100 workers or more	3	95	2	(¹)
100 to 499 workers	3	95	—	—
500 workers or more	3	95	—	—
Geographic area				
New England	—	92	—	—
Middle Atlantic	2	96	—	—
East North Central	—	95	—	(¹)
West North Central	—	97	—	(¹)
South Atlantic	—	94	—	(¹)
East South Central	—	99	—	—
West South Central	—	92	—	—
Mountain	—	96	—	(¹)
Pacific	6	92	1	(¹)

See footnotes at end of table.

Table 29. Inpatient alcohol detoxification 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	—	97	2	—	12	87	—	—
Worker characteristic								
Management, professional, and related	—	98	—	—	11	86	—	—
Management, business, and financial	1	98	—	—	—	88	—	3
Professional and related	—	98	—	—	13	85	—	—
Service	—	93	—	—	—	85	—	—
Sales and office	—	97	—	—	—	84	—	1
Sales and related	—	98	—	—	—	85	—	(1)
Office and administrative support	—	97	—	—	—	83	—	2
Natural resources, construction, and maintenance	—	97	—	—	—	93	—	—
Construction, extraction, farming, fishing, and forestry	—	97	—	—	—	99	—	—
Installation, maintenance, and repair	—	98	—	—	—	88	—	—
Production, transportation, and material moving ...	—	96	—	—	—	89	—	1
Production	—	95	—	—	—	87	—	—
Transportation and material moving	—	97	—	—	—	92	—	1
Full time	—	97	2	—	11	87	—	—
Part time	—	92	—	—	—	77	—	2
Union	—	95	—	—	9	91	—	—
Nonunion	—	97	—	—	13	86	—	—
Average wage within the following percentiles: ²								
Less than 10	—	95	—	—	—	97	—	—
10 to under 25	—	90	—	—	—	73	—	2
25 to under 50	—	97	2	—	—	84	—	—
50 to under 75	—	97	—	—	8	91	—	—
75 to under 90	—	98	—	—	12	86	—	—
90 or greater	—	98	—	—	11	87	—	—
Establishment characteristic								
Goods-producing industries	—	96	—	—	—	89	—	1
Construction	—	98	—	—	—	100	—	—
Manufacturing	—	96	—	—	—	85	—	1
Service-providing industries	—	97	—	—	13	86	—	—
Trade, transportation, and utilities	—	97	2	—	13	85	—	—
Wholesale trade	—	97	—	—	—	94	—	—
Retail trade	—	96	3	—	—	78	—	3
Transportation and warehousing	—	100	—	—	—	89	—	—
Utilities	—	90	—	—	—	62	—	—
Information	—	99	—	—	—	66	—	—
Financial activities	—	99	—	—	—	92	—	—
Finance and insurance	—	99	—	—	—	90	—	—
Credit intermediation and related activities	—	100	—	—	—	97	—	—
Insurance carriers and related activities	—	99	—	—	—	77	—	—
Real estate and rental and leasing	—	99	—	—	—	98	—	—
Professional and business services	—	93	—	—	—	95	—	—
Professional and technical services	—	100	—	—	—	90	—	—
Administrative and waste services	—	84	—	—	—	99	—	—

See footnotes at end of table.

Table 29. Inpatient alcohol detoxification 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	—	98	—	—	—	78	—	—
Educational services	3	96	—	—	—	78	—	—
Junior colleges, colleges, and universities	5	94	—	—	16	84	—	—
Health care and social assistance	—	98	—	—	—	78	—	—
Leisure and hospitality	—	99	—	—	—	93	—	—
Accommodation and food services	—	100	—	—	—	100	—	—
Other services	—	100	—	—	—	82	—	18
1 to 99 workers	—	96	—	—	—	84	—	2
1 to 49 workers	—	96	—	—	—	84	—	2
50 to 99 workers	—	96	—	—	—	81	—	—
100 workers or more	—	97	—	—	10	89	—	—
100 to 499 workers	—	98	—	—	12	87	—	—
500 workers or more	—	96	—	—	7	92	—	—
Geographic area								
New England	—	94	—	—	—	89	—	—
Middle Atlantic	1	98	—	—	6	88	—	—
East North Central	—	96	—	—	—	91	—	1
West North Central	—	99	—	—	—	78	—	(1)
South Atlantic	—	98	—	—	—	74	—	(1)
East South Central	—	99	—	—	—	99	—	—
West South Central	—	92	—	—	—	95	—	—
Mountain	—	96	—	—	—	95	—	1
Pacific	—	96	2	—	14	86	—	—

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.

**Table 29. Standard errors for inpatient alcohol detoxification benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.8	0.9	0.4	(¹)
Worker characteristic				
Management, professional, and related	0.7	0.9	—	—
Management, business, and financial	0.6	1.0	—	—
Professional and related	1.1	1.2	—	—
Service	—	3.1	—	—
Sales and office	—	1.5	—	(¹)
Sales and related	—	1.6	—	(¹)
Office and administrative support	—	2.0	—	(¹)
Natural resources, construction, and maintenance	0.8	1.1	—	—
Construction, extraction, farming, fishing, and forestry	—	1.6	—	—
Installation, maintenance, and repair	—	1.6	—	—
Production, transportation, and material moving	—	1.3	—	(¹)
Production	—	1.7	—	—
Transportation and material moving	—	1.5	—	(¹)
Full time	0.8	0.9	0.3	(¹)
Part time	1.7	3.2	—	—
Union	0.7	1.7	—	—
Nonunion	0.9	0.9	0.4	(¹)
Average wage within the following percentiles: ²				
Less than 10	—	5.0	—	—
10 to under 25	—	3.4	—	(¹)
25 to under 50	—	1.7	0.5	—
50 to under 75	1.0	1.1	—	—
75 to under 90	0.8	0.9	—	—
90 or greater	0.6	1.0	—	—
Establishment characteristic				
Goods-producing industries	—	1.1	—	—
Construction	—	0.6	—	—
Manufacturing	—	1.5	—	(¹)
Service-providing industries	0.9	1.0	—	—
Trade, transportation, and utilities	0.7	0.7	0.4	(¹)
Wholesale trade	—	1.5	—	—
Retail trade	—	1.5	0.8	—
Transportation and warehousing	—	1.0	—	—
Utilities	—	5.5	—	—
Information	—	2.5	—	—
Financial activities	—	0.9	—	—
Finance and insurance	—	1.2	—	—
Credit intermediation and related activities	—	0.5	—	—
Insurance carriers and related activities	—	3.0	—	—
Real estate and rental and leasing	—	0.7	—	—
Professional and business services	—	2.5	—	—
Professional and technical services	—	1.3	—	—
Administrative and waste services	—	5.4	—	—

See footnotes at end of table.

**Table 29. Standard errors for inpatient alcohol detoxification benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008—Continued**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	3.0	—	—
Educational services	—	4.2	—	—
Junior colleges, colleges, and universities	1.9	1.9	—	—
Health care and social assistance	—	3.4	—	—
Leisure and hospitality	—	1.4	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	5.6	—	5.6
1 to 99 workers	1.5	1.6	—	—
1 to 49 workers	—	2.1	—	0.5
50 to 99 workers	—	2.1	—	—
100 workers or more	0.6	0.7	0.5	(¹)
100 to 499 workers	0.9	0.9	—	—
500 workers or more	0.5	0.9	—	—
Geographic area				
New England	—	4.8	—	—
Middle Atlantic	0.4	1.2	—	—
East North Central	—	2.3	—	(¹)
West North Central	—	1.2	—	(¹)
South Atlantic	—	3.1	—	(¹)
East South Central	—	1.2	—	—
West South Central	—	2.9	—	—
Mountain	—	2.5	—	(¹)
Pacific	1.4	1.6	0.3	(¹)

See footnotes at end of table.

Table 29. Standard errors for inpatient alcohol detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	0.8	0.5	—	2.5	2.5	—	—
Worker characteristic								
Management, professional, and related	—	0.8	—	—	2.1	2.8	—	—
Management, business, and financial	0.3	0.6	—	—	—	3.5	—	2.9
Professional and related	—	1.1	—	—	2.8	3.2	—	—
Service	—	3.5	—	—	—	7.2	—	—
Sales and office	—	1.1	—	—	—	5.2	—	0.6
Sales and related	—	0.9	—	—	—	7.0	—	(¹)
Office and administrative support	—	1.5	—	—	—	6.7	—	0.8
Natural resources, construction, and maintenance	—	1.2	—	—	—	2.6	—	—
Construction, extraction, farming, fishing, and forestry	—	2.1	—	—	—	1.0	—	—
Installation, maintenance, and repair	—	1.3	—	—	—	5.0	—	—
Production, transportation, and material moving	—	1.4	—	—	—	3.3	—	0.3
Production	—	1.8	—	—	—	4.7	—	—
Transportation and material moving	—	1.6	—	—	—	3.6	—	0.9
Full time	—	0.8	0.4	—	2.6	2.7	—	—
Part time	—	3.9	—	—	—	6.3	—	1.3
Union	—	2.2	—	—	2.2	2.2	—	—
Nonunion	—	0.8	—	—	3.0	3.0	—	—
Average wage within the following percentiles: ²								
Less than 10	—	5.6	—	—	—	3.2	—	—
10 to under 25	—	3.7	—	—	—	8.2	—	1.3
25 to under 50	—	0.9	0.6	—	—	7.5	—	—
50 to under 75	—	1.2	—	—	2.0	2.1	—	—
75 to under 90	—	0.8	—	—	2.4	2.6	—	—
90 or greater	—	0.7	—	—	2.8	3.5	—	—
Establishment characteristic								
Goods-producing industries	—	1.2	—	—	—	3.0	—	0.5
Construction	—	0.8	—	—	—	0.3	—	—
Manufacturing	—	1.6	—	—	—	4.1	—	0.7
Service-providing industries	—	0.8	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	—	0.7	0.5	—	2.7	2.8	—	—
Wholesale trade	—	1.8	—	—	—	3.1	—	—
Retail trade	—	1.0	1.0	—	—	6.6	—	1.4
Transportation and warehousing	—	0.0	—	—	—	7.8	—	—
Utilities	—	4.3	—	—	—	10.6	—	—
Information	—	0.1	—	—	—	11.7	—	—
Financial activities	—	0.3	—	—	—	3.6	—	—
Finance and insurance	—	0.3	—	—	—	4.7	—	—
Credit intermediation and related activities	—	0.3	—	—	—	1.7	—	—
Insurance carriers and related activities	—	0.7	—	—	—	12.1	—	—
Real estate and rental and leasing	—	0.6	—	—	—	1.9	—	—
Professional and business services	—	3.0	—	—	—	3.4	—	—
Professional and technical services	—	0.3	—	—	—	8.2	—	—
Administrative and waste services	—	7.0	—	—	—	1.1	—	—

See footnotes at end of table.

Table 29. Standard errors for inpatient alcohol detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.4	—	—	—	9.1	—	—
Educational services	0.8	0.8	—	—	—	11.0	—	—
Junior colleges, colleges, and universities	1.1	1.0	—	—	4.1	4.1	—	—
Health care and social assistance	—	1.6	—	—	—	11.1	—	—
Leisure and hospitality	—	0.6	—	—	—	4.8	—	—
Accommodation and food services	—	0.0	—	—	—	0.0	—	—
Other services	—	0.0	—	—	—	14.8	—	14.8
1 to 99 workers	—	1.3	—	—	—	4.6	—	1.4
1 to 49 workers	—	1.7	—	—	—	6.0	—	1.9
50 to 99 workers	—	2.3	—	—	—	5.3	—	—
100 workers or more	—	0.7	—	—	1.9	1.9	—	—
100 to 499 workers	—	0.8	—	—	3.0	3.0	—	—
500 workers or more	—	1.2	—	—	1.5	1.6	—	—
Geographic area								
New England	—	4.9	—	—	—	4.5	—	—
Middle Atlantic	0.2	0.3	—	—	1.3	2.6	—	—
East North Central	—	2.6	—	—	—	4.5	—	0.5
West North Central	—	0.7	—	—	—	13.3	—	(¹)
South Atlantic	—	0.9	—	—	—	12.7	—	(¹)
East South Central	—	1.3	—	—	—	0.5	—	—
West South Central	—	3.5	—	—	—	3.6	—	—
Mountain	—	3.1	—	—	—	2.1	—	0.8
Pacific	—	1.3	0.6	—	3.4	3.3	—	—

¹ Less than 0.05.

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: 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.

Table 30. Inpatient alcohol rehabilitation 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	–	77	6	–
Worker characteristic				
Management, professional, and related	1	78	4	17
Management, business, and financial	–	78	5	–
Service	–	77	–	14
Office and administrative support	–	74	–	17
Installation, maintenance, and repair	–	84	–	10
Production, transportation, and material moving ...	–	75	8	–
Production	–	73	10	–
Transportation and material moving	–	79	–	15
Full time	–	77	5	–
Union	–	82	–	11
Nonunion	–	76	5	–
Average wage within the following percentiles: ²				
10 to under 25	–	69	–	15
50 to under 75	–	78	6	–
75 to under 90	1	81	4	14
Establishment characteristic				
Goods-producing industries	–	76	9	–
Construction	–	80	–	10
Manufacturing	–	75	9	–
Service-providing industries	–	77	4	–
Information	–	88	–	7
Real estate and rental and leasing	–	77	–	17
Professional and business services	–	77	–	16
Administrative and waste services	–	68	–	13
Education and health services	–	79	3	–
Educational services	2	77	5	15
Junior colleges, colleges, and universities	3	76	9	12
Health care and social assistance	–	79	–	14
Leisure and hospitality	–	85	–	9
Accommodation and food services	–	95	–	4
50 to 99 workers	–	74	7	–
100 workers or more	(¹)	79	6	15
100 to 499 workers	–	79	5	–
500 workers or more	1	78	7	14
Geographic area				
New England	–	82	1	–
West North Central	–	80	–	15
East South Central	–	83	–	13
Mountain	–	75	–	15

See footnotes at end of table.

Table 30. Inpatient alcohol rehabilitation 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	(¹)	79	5	16	—	68	9	—
Worker characteristic								
Management, professional, and related	(¹)	80	3	17	—	72	7	—
Management, business, and financial	1	79	—	—	—	76	—	15
Service	—	81	—	14	—	64	—	15
Office and administrative support	(¹)	78	—	—	—	63	—	19
Installation, maintenance, and repair	—	88	—	9	—	71	—	14
Production, transportation, and material moving ...	—	77	7	—	—	71	—	14
Production	—	74	8	—	—	71	—	13
Transportation and material moving	—	81	—	14	—	70	—	16
Full time	(¹)	80	4	16	—	69	9	—
Union	—	83	—	9	—	77	—	15
Nonunion	(¹)	79	4	17	—	66	10	—
Average wage within the following percentiles: ²								
10 to under 25	—	72	—	16	—	56	—	13
50 to under 75	—	81	4	—	—	70	10	—
75 to under 90	—	83	3	—	—	75	8	—
Establishment characteristic								
Goods-producing industries	—	78	8	—	—	69	13	—
Construction	—	84	—	9	—	64	—	14
Manufacturing	—	76	8	—	—	70	—	16
Service-providing industries	(¹)	80	3	17	—	68	8	—
Information	—	88	—	7	—	89	—	8
Real estate and rental and leasing	—	81	—	19	—	—	—	13
Professional and business services	—	75	—	19	—	85	—	7
Administrative and waste services	—	66	—	14	—	74	—	11
Education and health services	—	85	1	—	—	62	—	17
Educational services	—	79	—	14	—	74	—	17
Junior colleges, colleges, and universities	—	79	—	9	—	73	—	16
Health care and social assistance	—	86	—	13	—	58	—	17
Leisure and hospitality	—	90	—	6	—	72	—	15
Accommodation and food services	—	96	—	3	—	93	—	7
50 to 99 workers	—	77	—	18	—	64	16	—
100 workers or more	(¹)	79	6	15	—	77	6	—
100 to 499 workers	—	80	5	—	—	74	—	—
500 workers or more	1	78	—	—	—	79	—	13
Geographic area								
New England	—	83	—	17	—	82	—	13
West North Central	—	81	—	15	—	71	—	19
East South Central	—	82	—	14	—	92	—	7
Mountain	—	75	—	16	—	77	—	10

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.

**Table 30. Standard errors for inpatient alcohol rehabilitation benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.3	0.8	–
Worker characteristic				
Management, professional, and related	0.2	2.0	0.7	1.8
Management, business, and financial	–	1.8	1.1	–
Service	–	4.1	–	2.9
Office and administrative support	–	2.5	–	1.4
Installation, maintenance, and repair	–	3.1	–	2.3
Production, transportation, and material moving ...	–	2.6	1.8	–
Production	–	3.3	2.2	–
Transportation and material moving	–	3.8	–	2.8
Full time	–	1.3	0.7	–
Union	–	2.7	–	1.5
Nonunion	–	1.5	0.8	–
Average wage within the following percentiles: ²				
10 to under 25	–	5.2	–	3.3
50 to under 75	–	1.6	1.0	–
75 to under 90	0.2	1.4	0.7	1.1
Establishment characteristic				
Goods-producing industries	–	2.2	1.5	–
Construction	–	4.3	–	2.1
Manufacturing	–	3.0	1.7	–
Service-providing industries	–	1.6	0.9	–
Information	–	3.6	–	2.3
Real estate and rental and leasing	–	7.8	–	7.2
Professional and business services	–	4.7	–	3.9
Administrative and waste services	–	8.8	–	4.9
Education and health services	–	3.5	0.8	–
Educational services	0.6	4.6	1.4	4.5
Junior colleges, colleges, and universities	0.6	3.5	2.3	3.3
Health care and social assistance	–	4.1	–	3.0
Leisure and hospitality	–	4.6	–	3.8
Accommodation and food services	–	2.6	–	2.4
50 to 99 workers	–	3.5	2.1	–
100 workers or more	(¹)	1.7	1.0	1.5
100 to 499 workers	–	2.2	1.1	–
500 workers or more	0.2	2.5	1.7	2.0
Geographic area				
New England	–	4.8	0.1	–
West North Central	–	3.3	–	3.4
East South Central	–	5.6	–	4.5
Mountain	–	6.6	–	4.7

See footnotes at end of table.

Table 30. Standard errors for inpatient alcohol rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	(¹)	1.4	0.8	1.2	—	2.8	1.4	—
Worker characteristic								
Management, professional, and related	(¹)	2.4	0.6	2.2	—	3.6	1.7	—
Management, business, and financial	0.2	2.3	—	—	—	4.8	—	4.0
Service	—	4.7	—	3.8	—	7.4	—	3.8
Office and administrative support	(¹)	2.7	—	—	—	6.4	—	3.1
Installation, maintenance, and repair	—	2.5	—	2.4	—	8.9	—	4.1
Production, transportation, and material moving ...	—	3.0	1.7	—	—	4.7	—	4.2
Production	—	3.7	2.0	—	—	7.0	—	5.0
Transportation and material moving	—	3.5	—	2.5	—	10.1	—	7.6
Full time	(¹)	1.4	0.6	1.3	—	3.0	1.4	—
Union	—	3.2	—	1.8	—	3.4	—	3.4
Nonunion	(¹)	1.6	0.9	1.3	—	3.4	1.7	—
Average wage within the following percentiles: ²								
10 to under 25	—	6.3	—	3.7	—	7.5	—	4.7
50 to under 75	—	1.8	1.0	—	—	3.1	2.3	—
75 to under 90	—	1.5	0.6	—	—	3.9	2.0	—
Establishment characteristic								
Goods-producing industries	—	2.5	1.6	—	—	5.1	3.3	—
Construction	—	4.0	—	2.1	—	7.4	—	5.9
Manufacturing	—	3.6	2.1	—	—	6.2	—	5.3
Service-providing industries	(¹)	1.7	0.9	1.4	—	3.5	1.8	—
Information	—	3.6	—	2.2	—	5.6	—	4.9
Real estate and rental and leasing	—	8.7	—	8.3	—	—	—	7.6
Professional and business services	—	5.7	—	4.8	—	7.2	—	5.4
Administrative and waste services	—	10.2	—	5.7	—	16.3	—	11.4
Education and health services	—	3.1	0.3	—	—	9.3	—	5.7
Educational services	—	5.1	—	4.7	—	5.6	—	5.9
Junior colleges, colleges, and universities	—	4.1	—	3.1	—	3.6	—	3.9
Health care and social assistance	—	3.5	—	3.5	—	11.6	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	9.6	—	7.9
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
50 to 99 workers	—	4.1	—	3.5	—	6.3	4.2	—
100 workers or more	(¹)	1.9	1.2	1.7	—	3.0	1.6	—
100 to 499 workers	—	2.5	1.2	—	—	4.6	—	—
500 workers or more	0.1	2.6	—	—	—	4.3	—	2.6
Geographic area								
New England	—	4.2	—	4.3	—	11.2	—	8.5
West North Central	—	3.4	—	3.3	—	13.2	—	10.3
East South Central	—	6.2	—	5.1	—	6.7	—	5.6
Mountain	—	7.3	—	5.8	—	9.3	—	3.7

¹ Less than 0.05.

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: 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.

Table 31. Outpatient alcohol rehabilitation 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	—	79	4	—
Worker characteristic				
Management, professional, and related	—	80	2	—
Management, business, and financial	—	81	—	17
Professional and related	—	79	3	—
Service	—	75	—	18
Office and administrative support	—	78	—	17
Natural resources, construction, and maintenance	—	84	—	12
Installation, maintenance, and repair	—	85	—	11
Production, transportation, and material moving ...	—	79	5	—
Production	—	76	6	—
Transportation and material moving	—	84	—	13
Full time	—	79	3	—
Union	—	80	—	13
Nonunion	(¹)	79	3	18
Average wage within the following percentiles: ²				
50 to under 75	—	81	3	—
75 to under 90	—	83	2	—
Establishment characteristic				
Goods-producing industries	—	80	6	—
Construction	—	85	—	10
Manufacturing	—	78	6	—
Service-providing industries	—	79	3	—
Transportation and warehousing	—	86	—	14
Information	—	84	—	12
Real estate and rental and leasing	—	80	—	17
Education and health services	—	82	—	14
Educational services	—	83	—	—
Health care and social assistance	—	81	—	14
Leisure and hospitality	—	88	—	9
Accommodation and food services	—	95	—	4
Other services	—	89	—	7
1 to 99 workers	—	79	3	—
1 to 49 workers	—	81	—	—
50 to 99 workers	—	74	—	19
100 workers or more	(¹)	79	4	17
500 workers or more	—	78	—	17
Geographic area				
New England	—	82	—	14
Middle Atlantic	—	83	—	15
West North Central	—	81	—	16
East South Central	—	84	—	14
Mountain	—	75	—	15

See footnotes at end of table.

Table 31. Outpatient alcohol rehabilitation 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	—	79	4	—	—	79	3	—
Worker characteristic								
Management, professional, and related	—	80	2	—	—	78	—	18
Management, business, and financial	—	80	—	17	—	83	—	15
Professional and related	—	80	—	17	—	75	—	19
Service	—	73	—	19	—	83	—	15
Office and administrative support	—	77	—	17	—	80	—	18
Natural resources, construction, and maintenance	—	86	—	9	—	77	—	19
Installation, maintenance, and repair	—	87	—	11	—	80	—	14
Production, transportation, and material moving ...	—	78	5	—	—	84	—	11
Production	—	75	6	—	—	81	—	12
Transportation and material moving	—	82	—	14	—	88	—	9
Full time	—	80	3	—	—	79	3	—
Union	—	79	—	12	—	83	—	16
Nonunion	(1)	79	3	18	—	78	4	—
Average wage within the following percentiles: ²								
50 to under 75	—	81	3	—	—	81	—	16
75 to under 90	—	83	2	—	—	82	—	15
Establishment characteristic								
Goods-producing industries	—	79	6	—	—	82	—	14
Construction	—	85	—	9	—	87	—	11
Manufacturing	—	77	6	—	—	80	—	15
Service-providing industries	—	79	3	—	—	78	—	18
Transportation and warehousing	—	84	—	16	—	92	—	8
Information	—	85	—	11	—	75	—	16
Real estate and rental and leasing	—	81	—	19	—	78	—	13
Education and health services	—	83	—	13	—	79	—	16
Educational services	—	84	—	14	—	82	—	16
Health care and social assistance	—	82	—	13	—	78	—	17
Leisure and hospitality	—	90	—	6	—	83	—	17
Accommodation and food services	—	96	—	3	—	93	—	7
Other services	—	98	—	1	—	71	—	18
1 to 99 workers	—	79	—	17	—	78	5	—
1 to 49 workers	—	81	—	16	—	78	3	—
50 to 99 workers	—	74	—	19	—	76	—	15
100 workers or more	(1)	79	5	16	—	80	—	18
500 workers or more	—	76	—	17	—	83	—	14
Geographic area								
New England	—	79	—	16	—	86	—	13
Middle Atlantic	—	84	—	13	—	80	—	19
West North Central	—	81	—	16	—	81	—	19
East South Central	—	83	—	14	—	92	—	7
Mountain	—	73	—	16	—	85	—	12

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.

**Table 31. Standard errors for outpatient alcohol rehabilitation benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.2	0.6	–
Worker characteristic				
Management, professional, and related	–	1.9	0.5	–
Management, business, and financial	–	1.6	–	1.6
Professional and related	–	2.8	0.7	–
Service	–	3.9	–	3.3
Office and administrative support	–	2.1	–	1.4
Natural resources, construction, and maintenance	–	3.1	–	2.3
Installation, maintenance, and repair	–	2.8	–	2.4
Production, transportation, and material moving ...	–	2.3	1.1	–
Production	–	3.0	1.5	–
Transportation and material moving	–	2.8	–	2.2
Full time	–	1.2	0.4	–
Union	–	3.2	–	1.9
Nonunion	(¹)	1.3	0.6	1.1
Average wage within the following percentiles: ²				
50 to under 75	–	1.6	0.5	–
75 to under 90	–	1.4	0.5	–
Establishment characteristic				
Goods-producing industries	–	2.3	1.3	–
Construction	–	4.4	–	2.4
Manufacturing	–	2.8	1.4	–
Service-providing industries	–	1.4	0.7	–
Transportation and warehousing	–	4.1	–	4.1
Information	–	4.5	–	3.4
Real estate and rental and leasing	–	7.8	–	7.2
Education and health services	–	2.8	–	2.6
Educational services	–	4.1	–	–
Health care and social assistance	–	3.2	–	3.0
Leisure and hospitality	–	4.2	–	3.8
Accommodation and food services	–	2.6	–	2.4
Other services	–	6.1	–	5.8
1 to 99 workers	–	1.9	0.8	–
1 to 49 workers	–	2.2	–	–
50 to 99 workers	–	3.5	–	3.1
100 workers or more	(¹)	1.5	0.8	1.5
500 workers or more	–	2.2	–	2.2
Geographic area				
New England	–	4.5	–	4.1
Middle Atlantic	–	3.3	–	1.8
West North Central	–	3.4	–	3.4
East South Central	–	5.4	–	4.3
Mountain	–	5.9	–	4.8

See footnotes at end of table.

Table 31. Standard errors for outpatient alcohol rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.4	0.7	—	—	1.9	0.8	—
Worker characteristic								
Management, professional, and related	—	2.3	0.5	—	—	3.1	—	2.7
Management, business, and financial	—	1.9	—	1.8	—	4.1	—	4.0
Professional and related	—	3.3	—	3.3	—	4.7	—	4.2
Service	—	4.7	—	4.0	—	4.3	—	3.8
Office and administrative support	—	2.7	—	1.7	—	3.8	—	3.4
Natural resources, construction, and maintenance	—	2.8	—	2.2	—	6.0	—	5.8
Installation, maintenance, and repair	—	2.7	—	2.6	—	5.8	—	4.0
Production, transportation, and material moving ...	—	2.8	1.3	—	—	3.1	—	3.3
Production	—	3.5	1.7	—	—	6.2	—	5.0
Transportation and material moving	—	3.1	—	2.4	—	5.2	—	3.6
Full time	—	1.4	0.5	—	—	2.0	0.8	—
Union	—	4.1	—	2.3	—	2.8	—	2.9
Nonunion	(¹)	1.4	0.8	1.3	—	2.4	0.9	—
Average wage within the following percentiles: ²								
50 to under 75	—	1.8	0.6	—	—	2.5	—	2.0
75 to under 90	—	1.5	0.6	—	—	3.2	—	2.8
Establishment characteristic								
Goods-producing industries	—	2.4	1.4	—	—	5.5	—	3.9
Construction	—	4.0	—	2.0	—	9.1	—	9.0
Manufacturing	—	3.3	1.6	—	—	5.9	—	5.1
Service-providing industries	—	1.6	0.9	—	—	2.2	—	1.8
Transportation and warehousing	—	4.9	—	4.9	—	5.4	—	5.3
Information	—	4.4	—	3.2	—	8.2	—	6.9
Real estate and rental and leasing	—	8.3	—	8.3	—	12.4	—	7.6
Education and health services	—	3.2	—	3.1	—	6.0	—	5.4
Educational services	—	5.0	—	4.9	—	4.0	—	3.1
Health care and social assistance	—	3.6	—	3.5	—	7.7	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	7.8	—	7.8
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
Other services	—	1.8	—	1.7	—	15.5	—	14.8
1 to 99 workers	—	2.2	—	1.9	—	4.1	1.0	—
1 to 49 workers	—	2.4	—	2.2	—	4.7	0.8	—
50 to 99 workers	—	4.5	—	3.6	—	6.8	—	6.0
100 workers or more	(¹)	1.7	1.0	1.6	—	2.8	—	2.8
500 workers or more	—	2.5	—	2.4	—	3.1	—	3.0
Geographic area								
New England	—	2.0	—	4.2	—	9.6	—	8.3
Middle Atlantic	—	4.6	—	2.7	—	4.1	—	3.8
West North Central	—	3.4	—	3.4	—	10.3	—	10.3
East South Central	—	5.9	—	4.7	—	6.0	—	5.6
Mountain	—	7.3	—	5.9	—	2.6	—	3.6

¹ Less than 0.05.

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: 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.

Table 32. Inpatient drug detoxification 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	4	94	2	(¹)
Worker characteristic				
Management, professional, and related	4	95	1	–
Management, business, and financial	3	95	–	–
Professional and related	4	95	–	–
Service	–	91	–	–
Sales and office	–	94	–	(¹)
Sales and related	–	95	–	(¹)
Office and administrative support	–	93	–	(¹)
Natural resources, construction, and maintenance	3	96	–	–
Construction, extraction, farming, fishing, and forestry	–	98	–	–
Installation, maintenance, and repair	–	95	–	–
Production, transportation, and material moving ...	–	94	–	(¹)
Production	–	93	–	–
Transportation and material moving	–	96	–	(¹)
Full time	4	95	2	(¹)
Part time	6	88	–	–
Union	3	94	–	–
Nonunion	4	94	2	(¹)
Average wage within the following percentiles: ²				
Less than 10	–	95	–	–
10 to under 25	–	86	–	(¹)
25 to under 50	–	94	2	–
50 to under 75	4	95	–	–
75 to under 90	4	95	1	–
90 or greater	3	95	–	–
Establishment characteristic				
Goods-producing industries	–	94	3	–
Construction	–	99	–	–
Manufacturing	–	94	–	(¹)
Service-providing industries	4	94	–	–
Trade, transportation, and utilities	4	94	2	(¹)
Wholesale trade	–	96	–	–
Retail trade	–	93	3	–
Transportation and warehousing	–	98	–	–
Utilities	–	84	–	–
Information	–	94	–	–
Financial activities	–	97	–	–
Finance and insurance	–	97	–	–
Credit intermediation and related activities	–	99	–	–
Insurance carriers and related activities	–	94	–	–
Real estate and rental and leasing	–	99	–	–
Professional and business services	–	94	–	–
Professional and technical services	–	98	–	–
Administrative and waste services	–	88	–	–

See footnotes at end of table.

Table 32. Inpatient drug detoxification 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	—	92	—	—
Educational services	—	89	—	—
Junior colleges, colleges, and universities	9	90	—	—
Health care and social assistance	—	93	—	—
Leisure and hospitality	—	98	—	—
Accommodation and food services	—	100	—	—
Other services	—	94	—	6
1 to 99 workers	5	93	—	—
1 to 49 workers	—	93	—	1
50 to 99 workers	—	94	—	—
100 workers or more	3	95	2	(¹)
100 to 499 workers	3	95	2	—
500 workers or more	3	95	—	—
Geographic area				
New England	—	92	—	—
Middle Atlantic	2	95	—	—
East North Central	—	95	—	(¹)
West North Central	—	97	—	(¹)
South Atlantic	—	93	—	(¹)
East South Central	—	99	—	—
West South Central	—	92	—	—
Mountain	—	96	—	(¹)
Pacific	6	92	2	(¹)

See footnotes at end of table.

Table 32. Inpatient drug detoxification 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	—	96	2	—	12	86	1	—
Worker characteristic								
Management, professional, and related	—	98	1	—	11	86	—	—
Management, business, and financial	1	98	—	—	—	87	—	3
Professional and related	—	98	—	—	13	84	—	—
Service	—	93	—	—	—	85	—	—
Sales and office	—	97	—	—	—	84	—	1
Sales and related	—	98	—	—	—	85	—	(¹)
Office and administrative support	—	96	—	—	—	83	—	2
Natural resources, construction, and maintenance	—	97	—	—	—	93	—	—
Construction, extraction, farming, fishing, and forestry	—	97	—	—	—	99	—	—
Installation, maintenance, and repair	—	97	—	—	—	88	—	—
Production, transportation, and material moving ...	—	95	—	—	—	89	—	1
Production	—	95	—	—	—	87	—	—
Transportation and material moving	—	97	—	—	—	91	—	1
Full time	—	97	2	—	11	87	1	—
Part time	—	92	—	—	—	77	—	2
Union	—	95	—	—	9	91	—	—
Nonunion	—	97	2	—	13	85	—	—
Average wage within the following percentiles: ²								
Less than 10	—	95	—	—	—	97	—	—
10 to under 25	—	90	—	—	—	73	—	2
25 to under 50	—	97	2	—	—	84	1	—
50 to under 75	—	97	—	—	8	91	—	—
75 to under 90	—	97	—	—	12	85	—	—
90 or greater	—	98	—	—	11	86	—	—
Establishment characteristic								
Goods-producing industries	—	96	3	—	—	89	—	1
Construction	—	98	—	—	—	100	—	—
Manufacturing	—	96	—	—	—	85	—	1
Service-providing industries	—	97	—	—	13	85	—	—
Trade, transportation, and utilities	—	97	2	—	13	85	—	—
Wholesale trade	—	97	—	—	—	94	—	—
Retail trade	—	96	4	—	—	78	—	3
Transportation and warehousing	—	100	—	—	—	89	—	—
Utilities	—	88	—	—	—	62	—	—
Information	—	99	—	—	—	66	—	—
Financial activities	—	99	—	—	—	91	—	—
Finance and insurance	—	99	—	—	—	89	—	—
Credit intermediation and related activities	—	99	—	—	—	97	—	—
Insurance carriers and related activities	—	99	—	—	—	77	—	—
Real estate and rental and leasing	—	99	—	—	—	98	—	—
Professional and business services	—	93	—	—	—	95	—	—
Professional and technical services	—	100	—	—	—	90	—	—
Administrative and waste services	—	84	—	—	—	99	—	—

See footnotes at end of table.

Table 32. Inpatient drug detoxification 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	—	98	—	—	—	77	—	—
Educational services	3	96	—	—	—	78	—	—
Junior colleges, colleges, and universities	5	94	—	—	16	84	—	—
Health care and social assistance	—	98	—	—	—	77	—	—
Leisure and hospitality	—	99	—	—	—	93	—	—
Accommodation and food services	—	100	—	—	—	100	—	—
Other services	—	100	—	—	—	82	—	18
1 to 99 workers	—	96	—	—	—	84	—	2
1 to 49 workers	—	96	—	—	—	84	—	2
50 to 99 workers	—	96	—	—	—	81	—	—
100 workers or more	—	97	2	—	10	89	—	—
100 to 499 workers	—	97	—	—	12	86	—	—
500 workers or more	—	96	—	—	7	91	—	—
Geographic area								
New England	—	94	—	—	—	89	—	—
Middle Atlantic	1	98	—	—	6	88	—	—
East North Central	—	96	—	—	—	91	—	1
West North Central	—	99	—	—	—	78	—	(1)
South Atlantic	—	98	—	—	—	73	—	(1)
East South Central	—	99	—	—	—	99	—	—
West South Central	—	91	—	—	—	95	—	—
Mountain	—	96	—	—	—	95	—	1
Pacific	—	96	3	—	14	86	—	—

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.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	0.8	0.9	0.4	(¹)
Worker characteristic				
Management, professional, and related	0.7	1.0	0.2	–
Management, business, and financial	0.6	1.1	–	–
Professional and related	1.1	1.2	–	–
Service	–	3.1	–	–
Sales and office	–	1.5	–	(¹)
Sales and related	–	1.6	–	(¹)
Office and administrative support	–	2.0	–	(¹)
Natural resources, construction, and maintenance	0.8	1.1	–	–
Construction, extraction, farming, fishing, and forestry	–	1.6	–	–
Installation, maintenance, and repair	–	1.6	–	–
Production, transportation, and material moving	–	1.3	–	(¹)
Production	–	1.7	–	–
Transportation and material moving	–	1.5	–	(¹)
Full time	0.8	0.9	0.3	(¹)
Part time	1.7	3.2	–	–
Union	0.7	1.7	–	–
Nonunion	0.9	0.9	0.4	(¹)
Average wage within the following percentiles: ²				
Less than 10	–	5.0	–	–
10 to under 25	–	3.4	–	(¹)
25 to under 50	–	1.7	0.5	–
50 to under 75	1.0	1.1	–	–
75 to under 90	0.8	0.9	0.4	–
90 or greater	0.6	1.0	–	–
Establishment characteristic				
Goods-producing industries	–	1.1	0.8	–
Construction	–	0.6	–	–
Manufacturing	–	1.5	–	(¹)
Service-providing industries	0.9	1.0	–	–
Trade, transportation, and utilities	0.7	0.7	0.4	(¹)
Wholesale trade	–	1.5	–	–
Retail trade	–	1.4	0.7	–
Transportation and warehousing	–	1.0	–	–
Utilities	–	6.3	–	–
Information	–	2.5	–	–
Financial activities	–	0.9	–	–
Finance and insurance	–	1.2	–	–
Credit intermediation and related activities	–	0.5	–	–
Insurance carriers and related activities	–	3.0	–	–
Real estate and rental and leasing	–	0.7	–	–
Professional and business services	–	2.5	–	–
Professional and technical services	–	1.3	–	–
Administrative and waste services	–	5.4	–	–

See footnotes at end of table.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	3.0	—	—
Educational services	—	4.2	—	—
Junior colleges, colleges, and universities	1.9	1.9	—	—
Health care and social assistance	—	3.4	—	—
Leisure and hospitality	—	1.4	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	5.6	—	5.6
1 to 99 workers	1.5	1.6	—	—
1 to 49 workers	—	2.1	—	0.5
50 to 99 workers	—	2.1	—	—
100 workers or more	0.6	0.7	0.5	(¹)
100 to 499 workers	0.9	1.0	0.5	—
500 workers or more	0.5	0.9	—	—
Geographic area				
New England	—	4.8	—	—
Middle Atlantic	0.4	1.4	—	—
East North Central	—	2.3	—	(¹)
West North Central	—	1.2	—	(¹)
South Atlantic	—	3.1	—	(¹)
East South Central	—	1.2	—	—
West South Central	—	3.0	—	—
Mountain	—	2.5	—	(¹)
Pacific	1.4	1.6	0.4	(¹)

See footnotes at end of table.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	0.8	0.5	—	2.5	2.5	0.2	—
Worker characteristic								
Management, professional, and related	—	0.8	0.2	—	2.1	3.1	—	—
Management, business, and financial	0.3	0.7	—	—	—	4.2	—	2.9
Professional and related	—	1.1	—	—	2.8	3.3	—	—
Service	—	3.5	—	—	—	7.2	—	—
Sales and office	—	1.0	—	—	—	5.2	—	0.6
Sales and related	—	0.8	—	—	—	7.0	—	(¹)
Office and administrative support	—	1.5	—	—	—	6.7	—	0.8
Natural resources, construction, and maintenance	—	1.2	—	—	—	2.6	—	—
Construction, extraction, farming, fishing, and forestry	—	2.1	—	—	—	1.0	—	—
Installation, maintenance, and repair	—	1.3	—	—	—	5.0	—	—
Production, transportation, and material moving	—	1.5	—	—	—	3.3	—	0.3
Production	—	1.9	—	—	—	4.7	—	—
Transportation and material moving	—	1.6	—	—	—	3.8	—	0.9
Full time	—	0.8	0.4	—	2.6	2.7	0.3	—
Part time	—	3.9	—	—	—	6.3	—	1.3
Union	—	2.2	—	—	2.2	2.2	—	—
Nonunion	—	0.8	0.5	—	3.0	3.0	—	—
Average wage within the following percentiles: ²								
Less than 10	—	5.6	—	—	—	3.2	—	—
10 to under 25	—	3.7	—	—	—	8.2	—	1.3
25 to under 50	—	0.9	0.6	—	—	7.5	0.3	—
50 to under 75	—	1.2	—	—	2.0	2.1	—	—
75 to under 90	—	0.8	—	—	2.4	2.8	—	—
90 or greater	—	0.7	—	—	2.8	3.7	—	—
Establishment characteristic								
Goods-producing industries	—	1.3	0.9	—	—	3.0	—	0.5
Construction	—	0.8	—	—	—	0.3	—	—
Manufacturing	—	1.6	—	—	—	4.0	—	0.7
Service-providing industries	—	0.8	—	—	3.1	3.1	—	—
Trade, transportation, and utilities	—	0.7	0.5	—	2.7	2.8	—	—
Wholesale trade	—	1.8	—	—	—	3.1	—	—
Retail trade	—	0.9	0.9	—	—	6.6	—	1.4
Transportation and warehousing	—	0.0	—	—	—	7.8	—	—
Utilities	—	5.5	—	—	—	10.6	—	—
Information	—	0.1	—	—	—	11.7	—	—
Financial activities	—	0.2	—	—	—	3.8	—	—
Finance and insurance	—	0.2	—	—	—	4.9	—	—
Credit intermediation and related activities	—	0.4	—	—	—	1.7	—	—
Insurance carriers and related activities	—	0.7	—	—	—	12.1	—	—
Real estate and rental and leasing	—	0.6	—	—	—	1.9	—	—
Professional and business services	—	3.0	—	—	—	3.4	—	—
Professional and technical services	—	0.3	—	—	—	8.2	—	—
Administrative and waste services	—	7.0	—	—	—	1.1	—	—

See footnotes at end of table.

Table 32. Standard errors for inpatient drug detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.4	—	—	—	9.0	—	—
Educational services	0.8	0.8	—	—	—	11.0	—	—
Junior colleges, colleges, and universities	1.1	1.0	—	—	4.1	4.1	—	—
Health care and social assistance	—	1.6	—	—	—	11.1	—	—
Leisure and hospitality	—	0.6	—	—	—	4.8	—	—
Accommodation and food services	—	0.0	—	—	—	0.0	—	—
Other services	—	0.0	—	—	—	14.8	—	14.8
1 to 99 workers	—	1.3	—	—	—	4.6	—	1.4
1 to 49 workers	—	1.7	—	—	—	6.0	—	1.9
50 to 99 workers	—	2.3	—	—	—	5.3	—	—
100 workers or more	—	0.7	0.6	—	1.9	2.0	—	—
100 to 499 workers	—	0.8	—	—	3.0	2.9	—	—
500 workers or more	—	1.2	—	—	1.5	1.8	—	—
Geographic area								
New England	—	4.9	—	—	—	4.5	—	—
Middle Atlantic	0.2	0.3	—	—	1.3	3.0	—	—
East North Central	—	2.6	—	—	—	4.5	—	0.5
West North Central	—	0.7	—	—	—	13.3	—	(¹)
South Atlantic	—	0.8	—	—	—	12.6	—	(¹)
East South Central	—	1.3	—	—	—	0.5	—	—
West South Central	—	3.6	—	—	—	3.6	—	—
Mountain	—	3.1	—	—	—	2.1	—	0.8
Pacific	—	1.4	0.6	—	3.4	3.3	—	—

¹ Less than 0.05.

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: 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.

Table 33. Inpatient drug rehabilitation 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 ¹	No coverage	Not determinable
All workers	—	77	6	—
Worker characteristic				
Management, professional, and related	1	78	4	17
Management, business, and financial	—	78	4	—
Service	—	77	—	14
Office and administrative support	—	74	—	17
Installation, maintenance, and repair	—	84	—	10
Production, transportation, and material moving ...	—	75	8	—
Production	—	73	10	—
Transportation and material moving	—	79	—	15
Full time	—	77	5	—
Union	—	82	—	11
Nonunion	—	76	5	—
Average wage within the following percentiles: ³				
10 to under 25	—	69	—	15
50 to under 75	—	78	6	—
75 to under 90	1	81	4	14
Establishment characteristic				
Goods-producing industries	—	76	9	—
Construction	—	80	—	10
Manufacturing	—	75	9	—
Service-providing industries	—	77	4	—
Information	—	88	—	7
Real estate and rental and leasing	—	77	—	17
Professional and business services	—	77	—	16
Administrative and waste services	—	68	—	13
Education and health services	—	79	3	—
Educational services	2	78	5	15
Junior colleges, colleges, and universities	3	77	8	12
Health care and social assistance	—	79	—	14
Leisure and hospitality	—	85	—	9
Accommodation and food services	—	95	—	4
50 to 99 workers	—	74	7	—
100 workers or more	(²)	79	6	15
500 workers or more	1	78	7	14
Geographic area				
New England	—	82	1	—
West North Central	—	80	—	15
East South Central	—	83	—	13
Mountain	—	75	—	15

See footnotes at end of table.

Table 33. Inpatient drug rehabilitation 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 ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	(²)	79	5	16	—	68	9	—
Worker characteristic								
Management, professional, and related	(²)	80	3	17	—	72	7	—
Management, business, and financial	1	79	—	—	—	76	—	15
Service	—	81	—	14	—	64	—	15
Office and administrative support	(²)	78	—	—	—	63	—	19
Installation, maintenance, and repair	—	88	—	9	—	70	—	14
Production, transportation, and material moving ...	—	77	7	—	—	71	—	14
Production	—	74	8	—	—	71	—	13
Transportation and material moving	—	81	—	14	—	70	—	16
Full time	(²)	80	4	16	—	69	9	—
Union	—	83	—	9	—	77	—	15
Nonunion	(²)	79	4	17	—	66	10	—
Average wage within the following percentiles: ³								
10 to under 25	—	72	—	16	—	56	—	13
50 to under 75	—	81	4	—	—	70	10	—
75 to under 90	—	83	3	—	—	75	8	—
Establishment characteristic								
Goods-producing industries	—	78	8	—	—	69	13	—
Construction	—	84	—	9	—	64	—	14
Manufacturing	—	76	8	—	—	70	—	16
Service-providing industries	(²)	80	3	17	—	68	9	—
Information	—	88	—	7	—	89	—	8
Real estate and rental and leasing	—	81	—	19	—	—	—	13
Professional and business services	—	75	—	19	—	85	—	7
Administrative and waste services	—	66	—	14	—	74	—	11
Education and health services	—	85	1	—	—	62	—	17
Educational services	—	79	—	14	—	75	—	17
Junior colleges, colleges, and universities	—	79	—	9	—	75	—	16
Health care and social assistance	—	86	—	13	—	58	—	17
Leisure and hospitality	—	90	—	6	—	72	—	15
Accommodation and food services	—	96	—	3	—	93	—	7
50 to 99 workers	—	76	—	18	—	64	16	—
100 workers or more	(²)	79	6	15	—	77	6	—
500 workers or more	1	78	—	—	—	79	—	13
Geographic area								
New England	—	83	—	17	—	82	—	13
West North Central	—	81	—	15	—	71	—	19
East South Central	—	82	—	14	—	92	—	7
Mountain	—	75	—	16	—	76	—	10

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 percent.

³ 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.

Table 33. Standard errors for inpatient drug rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	—	1.3	0.8	—
Worker characteristic				
Management, professional, and related	0.2	2.0	0.7	1.8
Management, business, and financial	—	1.8	1.1	—
Service	—	4.1	—	2.9
Office and administrative support	—	2.5	—	1.4
Installation, maintenance, and repair	—	3.1	—	2.3
Production, transportation, and material moving ...	—	2.6	1.8	—
Production	—	3.3	2.2	—
Transportation and material moving	—	3.9	—	2.8
Full time	—	1.3	0.7	—
Union	—	2.7	—	1.5
Nonunion	—	1.5	0.9	—
Average wage within the following percentiles: ³				
10 to under 25	—	5.2	—	3.3
50 to under 75	—	1.6	1.1	—
75 to under 90	0.2	1.4	0.7	1.1
Establishment characteristic				
Goods-producing industries	—	2.2	1.5	—
Construction	—	4.3	—	2.1
Manufacturing	—	3.0	1.7	—
Service-providing industries	—	1.6	0.9	—
Information	—	3.6	—	2.3
Real estate and rental and leasing	—	7.8	—	7.2
Professional and business services	—	4.7	—	3.9
Administrative and waste services	—	8.8	—	4.9
Education and health services	—	3.5	0.8	—
Educational services	0.6	4.5	1.3	4.5
Junior colleges, colleges, and universities	0.6	3.4	2.1	3.3
Health care and social assistance	—	4.1	—	3.0
Leisure and hospitality	—	4.6	—	3.8
Accommodation and food services	—	2.6	—	2.4
50 to 99 workers	—	3.5	2.1	—
100 workers or more	(²)	1.7	1.0	1.5
500 workers or more	0.2	2.5	1.7	2.0
Geographic area				
New England	—	4.8	0.1	—
West North Central	—	3.3	—	3.4
East South Central	—	5.6	—	4.5
Mountain	—	6.7	—	4.7

See footnotes at end of table.

Table 33. Standard errors for inpatient drug rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	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	(²)	1.4	0.8	1.2	—	2.8	1.4	—
Worker characteristic								
Management, professional, and related	(²)	2.4	0.6	2.2	—	3.7	1.8	—
Management, business, and financial	0.2	2.3	—	—	—	4.8	—	4.0
Service	—	4.7	—	3.8	—	7.4	—	3.8
Office and administrative support	(²)	2.7	—	—	—	6.4	—	3.1
Installation, maintenance, and repair	—	2.5	—	2.4	—	9.0	—	4.1
Production, transportation, and material moving ...	—	3.0	1.8	—	—	4.7	—	4.2
Production	—	3.7	2.0	—	—	7.0	—	5.0
Transportation and material moving	—	3.5	—	2.5	—	10.1	—	7.6
Full time	(²)	1.4	0.6	1.3	—	3.0	1.5	—
Union	—	3.2	—	1.8	—	3.4	—	3.4
Nonunion	(²)	1.6	0.9	1.3	—	3.4	1.7	—
Average wage within the following percentiles: ³								
10 to under 25	—	6.3	—	3.7	—	7.5	—	4.7
50 to under 75	—	1.8	1.0	—	—	3.1	2.3	—
75 to under 90	—	1.5	0.6	—	—	4.0	2.0	—
Establishment characteristic								
Goods-producing industries	—	2.5	1.6	—	—	5.1	3.3	—
Construction	—	4.0	—	2.1	—	7.4	—	5.9
Manufacturing	—	3.6	2.1	—	—	6.2	—	5.3
Service-providing industries	(²)	1.7	0.9	1.4	—	3.5	1.9	—
Information	—	3.6	—	2.2	—	5.6	—	4.9
Real estate and rental and leasing	—	8.7	—	8.3	—	—	—	7.6
Professional and business services	—	5.7	—	4.8	—	7.2	—	5.4
Administrative and waste services	—	10.2	—	5.7	—	16.3	—	11.4
Education and health services	—	3.1	0.3	—	—	9.4	—	5.7
Educational services	—	5.1	—	4.7	—	5.3	—	5.9
Junior colleges, colleges, and universities	—	4.1	—	3.1	—	3.6	—	3.9
Health care and social assistance	—	3.5	—	3.5	—	11.6	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	9.6	—	7.9
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
50 to 99 workers	—	4.1	—	3.5	—	6.3	4.2	—
100 workers or more	(²)	1.9	1.2	1.7	—	3.0	1.6	—
500 workers or more	0.1	2.6	—	—	—	4.3	—	2.6
Geographic area								
New England	—	4.2	—	4.3	—	11.2	—	8.5
West North Central	—	3.4	—	3.3	—	13.2	—	10.3
East South Central	—	6.2	—	5.1	—	6.7	—	5.6
Mountain	—	7.3	—	5.8	—	10.5	—	3.7

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 0.05.

³ 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: 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.

Table 34. Outpatient drug rehabilitation 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	—	79	4	—
Worker characteristic				
Management, professional, and related	—	80	2	—
Management, business, and financial	—	81	—	17
Professional and related	—	79	2	—
Service	—	75	—	18
Office and administrative support	—	78	—	17
Natural resources, construction, and maintenance	—	83	—	12
Installation, maintenance, and repair	—	85	—	11
Production, transportation, and material moving ...	—	79	5	—
Production	—	76	6	—
Transportation and material moving	—	84	—	13
Full time	—	79	3	—
Union	—	80	—	13
Nonunion	(¹)	79	4	18
Average wage within the following percentiles: ²				
50 to under 75	—	81	3	—
75 to under 90	—	83	3	—
Establishment characteristic				
Goods-producing industries	—	79	6	—
Construction	—	85	—	10
Manufacturing	—	77	6	—
Service-providing industries	—	78	3	—
Transportation and warehousing	—	86	—	14
Information	—	84	—	12
Real estate and rental and leasing	—	80	—	17
Education and health services	—	82	—	14
Educational services	—	84	1	—
Health care and social assistance	—	81	—	14
Leisure and hospitality	—	88	—	9
Accommodation and food services	—	95	—	4
Other services	—	89	—	7
1 to 99 workers	—	79	3	—
1 to 49 workers	—	80	3	—
50 to 99 workers	—	74	—	19
100 workers or more	(¹)	79	4	17
500 workers or more	—	78	—	17
Geographic area				
New England	—	82	—	14
Middle Atlantic	—	83	—	15
West North Central	—	81	—	16
East South Central	—	83	—	14
Mountain	—	75	—	15

See footnotes at end of table.

Table 34. Outpatient drug rehabilitation 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	—	79	4	—	—	79	3	—
Worker characteristic								
Management, professional, and related	—	80	2	—	—	78	—	18
Management, business, and financial	—	80	—	17	—	83	—	15
Professional and related	—	80	—	17	—	75	—	19
Service	—	73	—	19	—	83	—	15
Office and administrative support	—	77	—	17	—	80	—	18
Natural resources, construction, and maintenance	—	85	—	9	—	76	—	19
Installation, maintenance, and repair	—	87	—	11	—	78	—	14
Production, transportation, and material moving ...	—	78	5	—	—	84	—	11
Production	—	75	6	—	—	81	—	12
Transportation and material moving	—	82	—	14	—	88	—	9
Full time	—	79	3	—	—	79	3	—
Union	—	79	—	12	—	83	—	16
Nonunion	(1)	79	3	18	—	78	4	—
Average wage within the following percentiles: ²								
50 to under 75	—	81	3	—	—	81	—	16
75 to under 90	—	83	2	—	—	82	—	15
Establishment characteristic								
Goods-producing industries	—	79	7	—	—	82	—	14
Construction	—	85	—	9	—	87	—	11
Manufacturing	—	77	6	—	—	80	—	15
Service-providing industries	—	79	3	—	—	78	—	18
Transportation and warehousing	—	84	—	16	—	92	—	8
Information	—	85	—	11	—	75	—	16
Real estate and rental and leasing	—	81	—	19	—	78	—	13
Education and health services	—	83	—	13	—	79	—	16
Educational services	—	84	—	14	—	83	—	16
Health care and social assistance	—	82	—	13	—	78	—	17
Leisure and hospitality	—	90	—	6	—	83	—	17
Accommodation and food services	—	96	—	3	—	93	—	7
Other services	—	98	—	1	—	71	—	18
1 to 99 workers	—	79	—	17	—	77	5	—
1 to 49 workers	—	81	—	16	—	78	4	—
50 to 99 workers	—	74	—	19	—	76	—	15
100 workers or more	(1)	78	5	16	—	80	—	18
500 workers or more	—	76	—	17	—	83	—	14
Geographic area								
New England	—	79	—	16	—	86	—	13
Middle Atlantic	—	84	—	13	—	80	—	19
West North Central	—	81	—	16	—	81	—	19
East South Central	—	82	—	14	—	92	—	7
Mountain	—	73	—	16	—	84	—	12

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.

**Table 34. Standard errors for outpatient drug rehabilitation benefits:
Extent of coverage by type of plan, private industry workers, National
Compensation Survey, 2008**

Characteristic	All plans			
	Full coverage	Coverage with limits	No coverage	Not determinable
All workers	–	1.2	0.6	–
Worker characteristic				
Management, professional, and related	–	1.9	0.5	–
Management, business, and financial	–	1.6	–	1.6
Professional and related	–	2.8	0.7	–
Service	–	3.9	–	3.3
Office and administrative support	–	2.1	–	1.4
Natural resources, construction, and maintenance	–	3.1	–	2.3
Installation, maintenance, and repair	–	2.8	–	2.4
Production, transportation, and material moving ...	–	2.3	1.1	–
Production	–	3.0	1.6	–
Transportation and material moving	–	2.8	–	2.2
Full time	–	1.2	0.4	–
Union	–	3.2	–	1.9
Nonunion	(¹)	1.3	0.6	1.1
Average wage within the following percentiles: ²				
50 to under 75	–	1.6	0.5	–
75 to under 90	–	1.4	0.5	–
Establishment characteristic				
Goods-producing industries	–	2.3	1.3	–
Construction	–	4.4	–	2.4
Manufacturing	–	2.9	1.4	–
Service-providing industries	–	1.4	0.7	–
Transportation and warehousing	–	4.1	–	4.1
Information	–	4.5	–	3.4
Real estate and rental and leasing	–	7.8	–	7.2
Education and health services	–	2.8	–	2.6
Educational services	–	3.9	0.4	–
Health care and social assistance	–	3.2	–	3.0
Leisure and hospitality	–	4.2	–	3.8
Accommodation and food services	–	2.6	–	2.4
Other services	–	6.1	–	5.8
1 to 99 workers	–	1.9	0.8	–
1 to 49 workers	–	2.2	0.8	–
50 to 99 workers	–	3.5	–	3.1
100 workers or more	(¹)	1.5	0.8	1.5
500 workers or more	–	2.2	–	2.2
Geographic area				
New England	–	4.5	–	4.1
Middle Atlantic	–	3.3	–	1.8
West North Central	–	3.4	–	3.4
East South Central	–	5.0	–	4.3
Mountain	–	6.0	–	4.8

See footnotes at end of table.

Table 34. Standard errors for outpatient drug rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2008—Continued

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	—	1.4	0.7	—	—	1.9	0.8	—
Worker characteristic								
Management, professional, and related	—	2.3	0.5	—	—	3.1	—	2.7
Management, business, and financial	—	1.9	—	1.8	—	4.1	—	4.0
Professional and related	—	3.3	—	3.3	—	4.8	—	4.2
Service	—	4.7	—	4.0	—	4.3	—	3.8
Office and administrative support	—	2.7	—	1.7	—	3.8	—	3.4
Natural resources, construction, and maintenance	—	2.9	—	2.2	—	6.0	—	5.8
Installation, maintenance, and repair	—	2.7	—	2.6	—	5.9	—	4.0
Production, transportation, and material moving ...	—	2.8	1.4	—	—	3.1	—	3.3
Production	—	3.5	1.7	—	—	6.2	—	5.0
Transportation and material moving	—	3.1	—	2.4	—	5.2	—	3.6
Full time	—	1.4	0.5	—	—	2.0	0.8	—
Union	—	4.2	—	2.3	—	2.8	—	2.9
Nonunion	(¹)	1.4	0.8	1.3	—	2.4	0.9	—
Average wage within the following percentiles: ²								
50 to under 75	—	1.8	0.6	—	—	2.5	—	2.0
75 to under 90	—	1.5	0.5	—	—	3.2	—	2.8
Establishment characteristic								
Goods-producing industries	—	2.4	1.4	—	—	5.5	—	3.9
Construction	—	4.0	—	2.0	—	9.1	—	9.0
Manufacturing	—	3.3	1.6	—	—	5.9	—	5.1
Service-providing industries	—	1.6	0.9	—	—	2.3	—	1.8
Transportation and warehousing	—	4.9	—	4.9	—	5.4	—	5.3
Information	—	4.4	—	3.2	—	8.2	—	6.9
Real estate and rental and leasing	—	8.3	—	8.3	—	12.4	—	7.6
Education and health services	—	3.2	—	3.1	—	6.0	—	5.4
Educational services	—	5.0	—	4.9	—	3.2	—	3.1
Health care and social assistance	—	3.6	—	3.5	—	7.7	—	6.9
Leisure and hospitality	—	4.7	—	3.8	—	7.8	—	7.8
Accommodation and food services	—	2.6	—	2.0	—	6.2	—	6.2
Other services	—	1.8	—	1.7	—	15.5	—	14.8
1 to 99 workers	—	2.2	—	1.9	—	4.1	1.0	—
1 to 49 workers	—	2.4	—	2.2	—	4.7	1.0	—
50 to 99 workers	—	4.5	—	3.6	—	6.8	—	6.0
100 workers or more	(¹)	1.7	1.0	1.6	—	2.9	—	2.8
500 workers or more	—	2.5	—	2.4	—	3.1	—	3.0
Geographic area								
New England	—	2.0	—	4.2	—	9.6	—	8.3
Middle Atlantic	—	4.7	—	2.7	—	4.1	—	3.8
West North Central	—	3.4	—	3.4	—	10.3	—	10.3
East South Central	—	5.5	—	4.7	—	6.0	—	5.6
Mountain	—	7.3	—	5.9	—	2.6	—	3.6

¹ Less than 0.05.

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: 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.

Table 35. Mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient care			Outpatient care ¹		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	30	30	30	30	30	20
Worker characteristic						
Management, professional, and related	30	30	30	30	30	20
Management, business, and financial	30	30	30	30	30	20
Professional and related	30	30	30	30	30	20
Service	30	30	30	26	30	20
Sales and office	30	30	30	30	30	21
Sales and related	30	30	30	30	30	–
Office and administrative support	30	30	30	30	30	21
Natural resources, construction, and maintenance	30	30	30	25	26	24
Construction, extraction, farming, fishing, and forestry	30	30	30	25	30	25
Installation, maintenance, and repair	30	30	30	25	26	20
Production, transportation, and material moving	30	30	30	30	30	20
Production	30	30	30	30	30	20
Transportation and material moving	30	30	30	30	30	20
Full time	30	30	30	30	30	20
Part time	30	30	45	30	30	20
Union	30	30	30	30	30	20
Nonunion	30	30	30	30	30	20
Average wage within the following percentiles: ²						
Less than 10	30	30	30	30	30	20
10 to under 25	30	30	30	26	30	20
25 to under 50	30	30	30	30	30	20
50 to under 75	30	30	30	30	30	20
75 to under 90	30	30	30	30	30	24
90 or greater	30	30	30	30	30	20
Establishment characteristic						
Goods-producing industries	30	30	30	30	30	20
Construction	30	30	30	25	25	24
Manufacturing	30	30	30	30	30	20
Service-providing industries	30	30	30	30	30	20
Trade, transportation, and utilities	30	30	30	30	30	20
Wholesale trade	30	30	30	30	30	20
Retail trade	30	30	30	30	30	24
Transportation and warehousing	30	30	–	–	30	20
Utilities	30	30	30	30	30	20
Information	30	30	30	30	30	40
Financial activities	30	30	30	30	30	30
Finance and insurance	30	30	30	30	30	–
Credit intermediation and related activities	30	30	30	30	30	–
Insurance carriers and related activities	30	30	–	29	30	20
Real estate and rental and leasing	30	30	–	30	30	–
Professional and business services	30	30	30	24	30	20
Professional and technical services	30	30	–	24	30	20
Administrative and waste services	30	30	45	20	24	20

See footnotes at end of table.

Table 35. Mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient care			Outpatient care ¹		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	30	30	30	30	30	20
Educational services	30	30	30	30	30	24
Junior colleges, colleges, and universities	30	30	30	30	30	25
Health care and social assistance	30	30	30	30	30	20
Leisure and hospitality	30	30	30	26	30	20
Accommodation and food services	30	30	30	26	30	20
Other services	30	30	30	24	30	20
1 to 99 workers	30	30	30	30	30	20
1 to 49 workers	30	30	30	25	30	20
50 to 99 workers	30	30	30	30	30	21
100 workers or more	30	30	30	30	30	20
100 to 499 workers	30	30	30	30	30	20
500 workers or more	30	30	30	30	30	20
Geographic area						
New England	—	30	60	25	30	24
Middle Atlantic	30	30	30	30	30	24
East North Central	30	30	30	30	30	20
West North Central	30	30	30	30	30	25
South Atlantic	30	30	30	30	30	30
East South Central	30	30	30	30	30	25
West South Central	30	30	30	30	30	—
Mountain	30	30	—	21	24	20
Pacific	30	30	30	20	25	20

¹ Includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

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: 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.

Table 35. Standard errors for mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient care			Outpatient care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic						
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	5.8
Professional and related	0.0	0.0	0.0	6.7	0.0	0.0
Service	0.0	0.0	0.0	3.6	1.4	0.0
Sales and office	0.0	0.0	0.0	0.0	0.0	4.4
Sales and related	0.0	0.0	0.0	0.0	0.0	–
Office and administrative support	0.0	0.0	0.0	0.0	0.0	4.4
Natural resources, construction, and maintenance	0.0	0.0	0.0	0.5	4.9	5.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	0.0	6.3	4.4	0.6
Installation, maintenance, and repair	0.0	0.0	0.0	0.2	2.1	2.5
Production, transportation, and material moving	0.0	0.0	0.0	0.8	0.0	0.0
Production	0.0	0.0	0.0	2.2	0.0	0.0
Transportation and material moving	0.0	0.0	0.0	0.0	0.0	0.0
Full time	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	6.0	0.0	0.0
Union	0.0	0.0	0.0	2.6	0.0	0.0
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0
Average wage within the following percentiles: ¹						
Less than 10	0.0	0.0	0.0	0.0	1.4	0.0
10 to under 25	0.0	0.0	0.0	4.6	0.0	0.0
25 to under 50	0.0	0.0	0.0	0.8	0.0	0.0
50 to under 75	0.0	0.0	0.0	1.9	0.0	1.4
75 to under 90	0.0	0.0	0.0	0.0	0.0	4.5
90 or greater	0.0	0.0	0.0	0.0	0.0	0.8
Establishment characteristic						
Goods-producing industries	0.0	0.0	0.0	2.5	0.0	2.0
Construction	0.0	0.0	0.0	5.0	6.9	6.1
Manufacturing	0.0	0.0	0.0	1.1	0.0	0.0
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.0	0.0	0.0	1.4
Wholesale trade	0.0	0.0	0.0	0.0	6.7	1.9
Retail trade	0.0	0.0	0.0	0.0	0.0	4.3
Transportation and warehousing	0.0	0.0	–	–	2.8	1.7
Utilities	0.0	0.0	0.0	0.0	5.2	1.7
Information	0.0	1.0	0.0	0.0	0.0	11.4
Financial activities	0.0	0.0	0.0	0.0	0.0	6.7
Finance and insurance	0.0	0.0	0.0	0.0	0.0	–
Credit intermediation and related activities	0.0	0.0	0.0	0.0	3.9	–
Insurance carriers and related activities	0.0	0.0	–	3.7	0.9	5.6
Real estate and rental and leasing	0.0	0.0	–	0.0	0.0	–
Professional and business services	0.0	0.0	4.2	4.8	2.9	0.0
Professional and technical services	0.0	0.0	–	4.6	6.3	3.6
Administrative and waste services	0.0	0.0	9.8	3.1	5.6	0.0

See footnotes at end of table.

Table 35. Standard errors for mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient care			Outpatient care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic						
Education and health services	0.0	0.0	2.0	5.2	0.0	3.1
Educational services	0.0	0.0	0.0	2.4	0.0	0.0
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	1.2
Health care and social assistance	0.0	0.0	7.7	6.1	2.4	2.1
Leisure and hospitality	0.0	0.0	0.0	3.3	2.5	0.0
Accommodation and food services	0.0	0.0	0.0	4.3	4.7	0.0
Other services	0.0	0.0	0.0	6.3	5.9	0.0
1 to 99 workers	0.0	0.0	0.0	4.2	0.0	1.0
1 to 49 workers	0.0	0.0	0.0	5.7	0.0	2.2
50 to 99 workers	0.0	0.0	0.0	1.6	0.0	2.1
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0
500 workers or more	0.0	0.0	0.0	0.0	0.0	0.0
Geographic area						
New England	—	0.0	0.0	3.1	0.0	0.0
Middle Atlantic	0.0	0.0	0.0	0.0	0.0	6.7
East North Central	0.0	0.0	0.0	0.0	0.0	0.0
West North Central	0.0	0.0	0.0	0.0	1.4	5.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	6.4
East South Central	0.0	0.0	0.0	3.2	2.1	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	—	3.2	3.7	0.0
Pacific	0.0	0.0	0.0	3.3	3.9	0.0

¹ 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: 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.

Table 36. Substance abuse treatment benefits:¹ Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification ²			Inpatient rehabilitation ³			Outpatient rehabilitation ⁴		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	30	30	30	30	30	30	30	30	30
Worker characteristic									
Management, professional, and related	30	30	30	30	30	30	30	30	30
Management, business, and financial	30	30	30	30	30	30	30	30	30
Professional and related	30	30	30	30	30	30	30	30	30
Service	30	30	30	30	30	30	30	30	–
Sales and office	30	30	30	30	30	30	30	30	30
Sales and related	30	30	30	30	30	30	30	30	30
Office and administrative support	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance	30	30	30	30	30	30	30	30	35
Construction, extraction, farming, fishing, and forestry	30	30	30	30	30	45	30	25	35
Installation, maintenance, and repair	30	30	–	30	30	30	30	30	35
Production, transportation, and material moving ...	30	30	30	30	30	30	30	30	26
Production	30	30	30	30	30	30	30	35	30
Transportation and material moving	30	30	–	30	30	30	30	30	24
Full time	30	30	30	30	30	30	30	30	30
Part time	30	30	30	30	30	30	30	30	30
Union	30	30	30	30	30	30	30	30	30
Nonunion	30	30	30	30	30	30	30	30	30
Average wage within the following percentiles: ⁵									
Less than 10	30	30	–	30	30	30	–	35	–
10 to under 25	30	30	–	30	30	30	30	30	–
25 to under 50	30	30	30	30	30	30	30	30	30
50 to under 75	30	30	30	30	30	30	30	30	30
75 to under 90	30	30	30	30	30	30	30	30	30
90 or greater	30	30	30	30	30	30	30	30	30
Establishment characteristic									
Goods-producing industries	30	30	30	30	30	30	30	30	30
Construction	30	30	30	30	30	30	30	–	–
Manufacturing	30	30	30	30	30	30	30	35	30
Service-providing industries	30	30	30	30	30	30	30	30	30
Trade, transportation, and utilities	30	30	30	30	30	30	30	30	30
Wholesale trade	30	30	30	30	30	30	30	30	20
Retail trade	30	30	30	30	30	–	30	30	32
Transportation and warehousing	30	30	–	30	30	–	30	30	25
Utilities	30	30	30	30	30	30	–	–	–
Information	30	30	–	–	–	–	–	30	50
Financial activities	30	30	30	30	30	30	30	30	30
Finance and insurance	30	30	30	30	30	30	30	30	30
Credit intermediation and related activities	30	30	30	30	30	30	–	–	30
Insurance carriers and related activities	30	30	30	30	30	–	30	30	–
Real estate and rental and leasing	30	30	–	30	30	–	30	30	–
Professional and business services	30	30	30	30	30	30	30	32	20
Professional and technical services	30	–	30	30	–	30	32	35	20
Administrative and waste services	30	30	30	30	30	–	30	30	20

See footnotes at end of table.

Table 36. Substance abuse treatment benefits:¹ Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification ²			Inpatient rehabilitation ³			Outpatient rehabilitation ⁴		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	30	30	—	30	30	30	30	30	30
Educational services	30	30	—	30	30	30	30	30	32
Junior colleges, colleges, and universities	30	30	30	30	30	30	50	—	60
Health care and social assistance	30	30	—	30	30	30	30	30	30
Leisure and hospitality	30	30	—	30	30	30	30	30	—
Accommodation and food services	30	30	—	30	30	—	30	30	—
Other services	30	30	—	30	30	—	30	30	—
1 to 99 workers	30	30	30	30	30	30	30	30	30
1 to 49 workers	30	30	30	30	30	30	30	30	30
50 to 99 workers	30	30	30	30	30	30	30	30	30
100 workers or more	30	30	30	30	30	30	30	30	30
100 to 499 workers	30	30	30	30	30	30	30	30	30
500 workers or more	30	30	30	30	30	30	30	30	32
Geographic area									
New England	30	30	30	30	30	30	30	30	30
Middle Atlantic	—	—	—	30	30	30	60	50	60
East North Central	30	30	30	30	30	30	30	30	25
West North Central	30	30	—	30	30	—	30	30	26
South Atlantic	30	30	30	30	30	30	30	30	30
East South Central	30	30	30	30	30	30	30	30	25
West South Central	30	30	30	30	30	30	30	30	—
Mountain	30	30	30	30	30	30	24	24	—
Pacific	30	30	30	30	30	—	30	30	—

¹ Substance abuse treatment benefits provide inpatient and outpatient care for alcohol or drug dependency.

² Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

³ Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

⁴ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁵ 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.

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Table 36. Standard errors for substance abuse treatment benefits:¹ Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient detoxification ²			Inpatient rehabilitation ³			Outpatient rehabilitation ⁴		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic									
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	0.0	1.6	2.2	1.4
Professional and related	0.0	0.0	5.2	0.0	0.0	0.0	0.0	0.0	2.9
Service	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–
Sales and office	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	4.0	0.0	0.0	4.2	0.0	3.4	2.2
Construction, extraction, farming, fishing, and forestry	0.0	0.0	2.9	0.0	0.0	7.8	4.1	6.9	2.8
Installation, maintenance, and repair	0.0	0.0	–	0.0	0.0	0.0	0.0	1.0	8.4
Production, transportation, and material moving ...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	5.8
Production	0.0	0.0	0.0	0.0	0.0	0.0	4.1	4.5	4.9
Transportation and material moving	0.0	0.0	–	0.0	0.0	0.0	0.0	0.0	7.1
Full time	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.0	4.5
Union	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	2.6
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average wage within the following percentiles: ⁵									
Less than 10	6.6	5.9	–	0.0	0.0	0.0	–	9.6	–
10 to under 25	0.0	0.0	–	0.0	0.0	0.0	0.0	0.0	–
25 to under 50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
50 to under 75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.2	0.6
90 or greater	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8
Establishment characteristic									
Goods-producing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.4	1.0
Construction	0.0	0.0	5.4	0.0	0.0	4.2	0.0	–	–
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	4.5	3.3	1.4
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	3.5
Wholesale trade	0.0	0.0	5.9	0.0	0.0	0.0	1.7	6.5	2.9
Retail trade	0.0	0.0	0.0	0.0	0.0	–	0.0	0.0	2.4
Transportation and warehousing	7.2	7.1	–	0.0	0.0	–	5.5	4.0	7.1
Utilities	0.0	0.0	0.9	0.0	0.0	0.0	–	–	–
Information	0.0	0.0	–	–	–	–	–	5.9	13.3
Financial activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finance and insurance	0.0	0.0	1.4	0.0	0.0	0.0	0.0	3.6	0.0
Credit intermediation and related activities	0.0	0.0	0.0	0.0	0.0	0.0	–	–	0.0
Insurance carriers and related activities	0.0	0.0	4.2	0.0	0.0	–	0.0	3.9	–
Real estate and rental and leasing	0.0	0.0	–	0.0	0.0	–	0.0	0.0	–
Professional and business services	0.0	0.0	2.0	0.0	0.0	0.0	2.3	5.3	0.0
Professional and technical services	0.0	–	2.0	0.0	–	0.0	8.9	10.2	0.0
Administrative and waste services	0.0	0.0	0.0	0.0	0.0	–	5.2	1.0	0.0

See footnotes at end of table.

Table 36. Standard errors for substance abuse treatment benefits:¹ Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient detoxification ²			Inpatient rehabilitation ³			Outpatient rehabilitation ⁴		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	1.9
Educational services	0.0	0.0	—	0.0	0.0	0.0	2.0	0.4	9.2
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	0.0	6.9	—	10.8
Health care and social assistance	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	4.7
Leisure and hospitality	0.0	0.0	—	0.0	0.0	0.0	1.0	0.0	—
Accommodation and food services	0.0	0.0	—	0.0	0.0	—	2.9	0.0	—
Other services	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
1 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4
50 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.4
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	2.7
500 workers or more	0.0	0.0	0.8	0.0	0.0	0.0	3.8	4.5	7.1
Geographic area									
New England	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.9
Middle Atlantic	—	—	—	0.0	0.0	0.0	8.0	6.5	0.0
East North Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1
West North Central	0.0	0.0	—	0.0	0.0	—	0.0	0.0	0.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
East South Central	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	0.6	0.0	0.0	0.0	4.2	5.9	—
Pacific	0.0	0.0	0.0	0.0	0.0	—	1.6	0.4	—

¹ Substance abuse treatment benefits provide inpatient and outpatient care for alcohol or drug dependency.

² Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

³ Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

⁴ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁵ 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: 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.

Table 37. Alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	30	30	30	30	30	30	30	30	30
Worker characteristic									
Management, professional, and related	30	30	30	30	30	30	30	30	30
Management, business, and financial	30	30	30	30	30	30	30	30	30
Professional and related	30	30	30	30	30	30	30	30	30
Service	30	30	30	30	30	30	30	30	–
Sales and office	30	30	30	30	30	30	30	30	30
Sales and related	30	30	30	30	30	30	30	30	30
Office and administrative support	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance	30	30	30	30	30	30	30	30	35
Construction, extraction, farming, fishing, and forestry	30	30	30	30	30	45	30	25	35
Installation, maintenance, and repair	30	30	–	30	30	30	30	30	35
Production, transportation, and material moving ...	30	30	30	30	30	30	30	30	26
Production	30	30	30	30	30	30	30	35	30
Transportation and material moving	30	30	–	30	30	30	30	30	24
Full time	30	30	30	30	30	30	30	30	30
Part time	30	30	30	30	30	30	30	30	30
Union	30	30	30	30	30	30	30	30	30
Nonunion	30	30	30	30	30	30	30	30	30
Average wage within the following percentiles: ⁴									
Less than 10	30	30	–	30	30	30	–	35	–
10 to under 25	30	30	–	30	30	30	30	30	–
25 to under 50	30	30	30	30	30	30	30	30	30
50 to under 75	30	30	30	30	30	30	30	30	30
75 to under 90	30	30	30	30	30	30	30	30	30
90 or greater	30	30	30	30	30	30	30	30	30
Establishment characteristic									
Goods-producing industries	30	30	30	30	30	30	30	30	30
Construction	30	30	30	30	30	30	30	–	–
Manufacturing	30	30	30	30	30	30	30	35	30
Service-providing industries	30	30	30	30	30	30	30	30	30
Trade, transportation, and utilities	30	30	30	30	30	30	30	30	30
Wholesale trade	30	30	30	30	30	30	30	30	20
Retail trade	30	30	30	30	30	–	30	30	32
Transportation and warehousing	30	30	–	30	30	–	30	30	25
Utilities	30	30	30	30	30	30	–	–	–
Information	30	30	–	–	–	–	–	30	50
Financial activities	30	30	30	30	30	30	30	30	30
Finance and insurance	30	30	30	30	30	30	30	30	30
Credit intermediation and related activities	30	30	30	30	30	30	–	–	30
Insurance carriers and related activities	30	30	30	30	30	–	30	30	–
Real estate and rental and leasing	30	30	–	30	30	–	30	30	–
Professional and business services	30	30	30	30	30	30	32	32	20
Professional and technical services	30	–	30	30	–	30	40	45	20
Administrative and waste services	30	30	30	30	30	–	30	30	20

See footnotes at end of table.

Table 37. Alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	30	30	—	30	30	30	30	30	30
Educational services	30	30	—	30	30	30	30	30	32
Junior colleges, colleges, and universities	30	30	30	30	30	30	50	50	60
Health care and social assistance	30	30	—	30	30	30	30	30	30
Leisure and hospitality	30	30	—	30	30	30	30	30	—
Accommodation and food services	30	30	—	30	30	—	30	30	—
Other services	30	30	—	30	30	—	30	30	—
1 to 99 workers	30	30	30	30	30	30	30	30	30
1 to 49 workers	30	30	30	30	30	30	30	30	30
50 to 99 workers	30	30	30	30	30	30	30	30	30
100 workers or more	30	30	30	30	30	30	30	30	30
100 to 499 workers	30	30	30	30	30	30	30	30	30
500 workers or more	30	30	30	30	30	30	30	30	32
Geographic area									
New England	30	30	30	30	30	30	30	30	30
Middle Atlantic	—	—	—	30	30	30	60	50	60
East North Central	30	30	30	30	30	30	30	30	25
West North Central	30	30	—	30	30	—	30	30	26
South Atlantic	30	30	30	30	30	30	30	30	30
East South Central	30	30	30	30	30	30	30	30	25
West South Central	30	30	30	30	30	30	30	30	—
Mountain	30	30	30	30	30	30	30	30	—
Pacific	30	30	30	30	30	—	30	30	—

¹ Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁴ 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: 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.

Table 37. Standard errors for alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic									
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	0.0	1.6	2.2	1.4
Professional and related	0.0	0.0	5.2	0.0	0.0	0.0	0.0	0.0	2.9
Service	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–
Sales and office	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	4.0	0.0	0.0	4.2	0.0	3.5	2.2
Construction, extraction, farming, fishing, and forestry	0.0	0.0	2.9	0.0	0.0	7.8	4.1	6.8	2.8
Installation, maintenance, and repair	0.0	0.0	–	0.0	0.0	0.0	0.0	1.0	8.4
Production, transportation, and material moving ...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1	5.8
Production	0.0	0.0	0.0	0.0	0.0	0.0	4.2	4.5	4.9
Transportation and material moving	0.0	0.0	–	0.0	0.0	0.0	0.0	0.0	7.1
Full time	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.0	4.5
Union	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	2.6
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average wage within the following percentiles: ⁴									
Less than 10	6.6	5.9	–	0.0	0.0	0.0	–	9.6	–
10 to under 25	0.0	0.0	–	0.0	0.0	0.0	0.0	0.0	–
25 to under 50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
50 to under 75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.2	0.6
90 or greater	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	2.8
Establishment characteristic									
Goods-producing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.9	2.4	1.0
Construction	0.0	0.0	5.4	0.0	0.0	4.2	0.0	–	–
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	4.5	3.3	1.4
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	3.5
Wholesale trade	0.0	0.0	5.9	0.0	0.0	0.0	1.7	6.5	2.9
Retail trade	0.0	0.0	0.0	0.0	0.0	–	0.0	0.0	2.4
Transportation and warehousing	7.2	7.1	–	0.0	0.0	–	5.5	4.0	7.1
Utilities	0.0	0.0	0.9	0.0	0.0	0.0	–	–	–
Information	0.0	0.0	–	–	–	–	–	5.9	13.3
Financial activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finance and insurance	0.0	0.0	1.4	0.0	0.0	0.0	0.0	3.6	0.0
Credit intermediation and related activities	0.0	0.0	0.0	0.0	0.0	0.0	–	–	0.0
Insurance carriers and related activities	0.0	0.0	4.2	0.0	0.0	–	0.0	3.9	–
Real estate and rental and leasing	0.0	0.0	–	0.0	0.0	–	0.0	0.0	–
Professional and business services	0.0	0.0	2.0	0.0	0.0	0.0	2.7	9.5	0.0
Professional and technical services	0.0	–	2.0	0.0	–	0.0	9.6	10.8	0.0
Administrative and waste services	0.0	0.0	0.0	0.0	0.0	–	5.2	1.0	0.0

See footnotes at end of table.

Table 37. Standard errors for alcohol abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	1.9
Educational services	0.0	0.0	—	0.0	0.0	0.0	2.2	3.9	9.2
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	0.0	7.1	12.3	10.8
Health care and social assistance	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	4.7
Leisure and hospitality	0.0	0.0	—	0.0	0.0	0.0	1.0	0.0	—
Accommodation and food services	0.0	0.0	—	0.0	0.0	—	2.9	0.0	—
Other services	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
1 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4
50 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.4
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.1
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	2.7
500 workers or more	0.0	0.0	0.8	0.0	0.0	0.0	4.1	4.5	7.1
Geographic area									
New England	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	2.9
Middle Atlantic	—	—	—	0.0	0.0	0.0	7.7	6.4	0.0
East North Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.1
West North Central	0.0	0.0	—	0.0	0.0	—	0.0	0.0	0.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
East South Central	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	0.6	0.0	0.0	0.0	7.4	3.8	—
Pacific	0.0	0.0	0.0	0.0	0.0	—	1.6	0.4	—

¹ Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁴ 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: 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.

Table 38. Drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	30	30	30	30	30	30	30	30	30
Worker characteristic									
Management, professional, and related	30	30	30	30	30	30	30	30	30
Management, business, and financial	30	30	30	30	30	30	30	30	30
Professional and related	30	30	30	30	30	30	30	30	26
Service	30	30	30	30	30	30	30	30	–
Sales and office	30	30	30	30	30	30	30	30	30
Sales and related	30	30	30	30	30	30	30	30	30
Office and administrative support	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance	30	30	30	30	30	30	30	30	35
Construction, extraction, farming, fishing, and forestry	30	30	30	30	30	45	30	25	35
Installation, maintenance, and repair	30	30	–	30	30	30	30	30	35
Production, transportation, and material moving ...	30	30	30	30	30	30	30	30	25
Production	30	30	30	30	30	30	30	35	25
Transportation and material moving	30	30	–	30	30	30	30	30	24
Full time	30	30	30	30	30	30	30	30	30
Part time	30	30	30	30	30	30	30	30	30
Union	30	30	30	30	30	30	30	30	30
Nonunion	30	30	30	30	30	30	30	30	30
Average wage within the following percentiles: ⁴									
Less than 10	30	30	–	30	30	30	–	35	–
10 to under 25	30	30	–	30	30	30	30	30	–
25 to under 50	30	30	30	30	30	30	30	30	25
50 to under 75	30	30	30	30	30	30	30	30	30
75 to under 90	30	30	30	30	30	30	30	30	30
90 or greater	30	30	30	30	30	30	30	30	30
Establishment characteristic									
Goods-producing industries	30	30	30	30	30	30	30	30	30
Construction	30	30	30	30	30	30	30	–	–
Manufacturing	30	30	30	30	30	30	30	35	30
Service-providing industries	30	30	30	30	30	30	30	30	30
Trade, transportation, and utilities	30	30	30	30	30	30	30	30	24
Wholesale trade	30	30	–	30	30	30	30	30	20
Retail trade	30	30	30	30	30	–	30	30	30
Transportation and warehousing	30	30	–	30	30	–	30	30	25
Utilities	30	30	30	30	30	30	–	–	–
Information	30	30	–	–	–	–	–	30	50
Financial activities	30	30	30	30	30	30	30	30	30
Finance and insurance	30	30	30	30	30	30	30	30	30
Credit intermediation and related activities	30	30	30	30	30	30	–	–	30
Insurance carriers and related activities	30	30	30	30	30	–	30	30	–
Real estate and rental and leasing	30	30	–	30	30	–	30	30	–
Professional and business services	30	30	30	30	30	30	30	30	20
Professional and technical services	30	–	30	30	30	30	–	–	20
Administrative and waste services	30	30	30	30	30	–	30	30	20

See footnotes at end of table.

Table 38. Drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in plans with specified day limits)

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	30	30	—	30	30	30	30	30	30
Educational services	30	30	—	30	30	30	30	30	24
Junior colleges, colleges, and universities	30	30	30	30	30	30	50	—	60
Health care and social assistance	30	30	—	30	30	30	30	30	30
Leisure and hospitality	30	30	—	30	30	30	30	30	—
Accommodation and food services	30	30	—	30	30	—	30	30	—
Other services	30	30	—	30	30	—	30	30	—
1 to 99 workers	30	30	30	30	30	30	30	30	30
1 to 49 workers	30	30	30	30	30	30	30	30	30
50 to 99 workers	30	30	30	30	30	30	30	30	30
100 workers or more	30	30	30	30	30	30	30	30	30
100 to 499 workers	30	30	30	30	30	30	30	30	26
500 workers or more	30	30	30	30	30	30	30	30	—
Geographic area									
New England	30	30	30	30	30	30	30	30	24
Middle Atlantic	—	—	—	30	30	30	60	50	60
East North Central	30	30	30	30	30	30	30	30	25
West North Central	30	30	—	30	30	—	30	30	26
South Atlantic	30	30	30	30	30	30	30	30	30
East South Central	30	30	30	30	30	30	30	30	25
West South Central	30	30	30	30	30	30	30	30	—
Mountain	30	30	30	30	30	30	24	24	—
Pacific	30	30	30	30	30	—	30	30	—

¹ Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁴ 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: 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.

Table 38. Standard errors for drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Worker characteristic									
Management, professional, and related	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7
Management, business, and financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0
Professional and related	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	4.1
Service	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Sales and office	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sales and related	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	4.1
Office and administrative support	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	2.8	0.0	0.0	4.2	1.1	4.8	3.7
Construction, extraction, farming, fishing, and forestry	0.0	0.0	2.9	0.0	0.0	7.8	4.1	6.9	2.8
Installation, maintenance, and repair	0.0	0.0	—	0.0	0.0	0.0	0.8	2.9	10.0
Production, transportation, and material moving ...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	4.3
Production	0.0	0.0	0.0	0.0	0.0	0.0	3.7	5.1	7.0
Transportation and material moving	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	6.5
Full time	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Part time	0.0	0.0	0.0	0.0	0.0	0.0	1.7	2.0	4.5
Union	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	2.6
Nonunion	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8
Average wage within the following percentiles: ⁴									
Less than 10	6.6	5.9	—	0.0	0.0	0.0	—	9.6	—
10 to under 25	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	—
25 to under 50	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.1
50 to under 75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
90 or greater	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7
Establishment characteristic									
Goods-producing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	1.0
Construction	0.0	0.0	5.4	0.0	0.0	4.2	0.0	—	—
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	3.7	4.6	4.1
Service-providing industries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5
Trade, transportation, and utilities	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.9
Wholesale trade	0.0	0.0	—	0.0	0.0	0.0	1.7	6.5	3.8
Retail trade	0.0	0.0	0.0	0.0	0.0	—	0.0	0.0	7.1
Transportation and warehousing	7.2	7.1	—	0.0	0.0	—	5.6	4.5	7.1
Utilities	0.0	0.0	0.9	0.0	0.0	0.0	—	—	—
Information	0.0	0.0	—	—	—	—	—	5.9	13.3
Financial activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Finance and insurance	0.0	0.0	1.4	0.0	0.0	0.0	0.0	3.5	0.0
Credit intermediation and related activities	0.0	0.0	0.0	0.0	0.0	0.0	—	—	0.0
Insurance carriers and related activities	0.0	0.0	4.2	0.0	0.0	—	0.0	3.9	—
Real estate and rental and leasing	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
Professional and business services	0.0	0.0	2.0	0.0	0.0	0.0	0.0	6.6	2.8
Professional and technical services	8.1	—	2.0	0.0	0.0	0.0	—	—	5.8
Administrative and waste services	0.0	0.0	0.0	0.0	0.0	—	5.2	1.0	0.0

See footnotes at end of table.

Table 38. Standard errors for drug abuse treatment benefits: Median days covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Inpatient detoxification ¹			Inpatient rehabilitation ²			Outpatient rehabilitation ³		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Establishment characteristic									
Education and health services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	1.4
Educational services	0.0	0.0	—	0.0	0.0	0.0	0.0	0.4	3.0
Junior colleges, colleges, and universities	0.0	0.0	0.0	0.0	0.0	0.0	6.9	—	10.8
Health care and social assistance	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	4.6
Leisure and hospitality	0.0	0.0	—	0.0	0.0	0.0	1.0	0.0	—
Accommodation and food services	0.0	0.0	—	0.0	0.0	—	2.9	0.0	—
Other services	0.0	0.0	—	0.0	0.0	—	0.0	0.0	—
1 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.1
1 to 49 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.3
50 to 99 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4
100 workers or more	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.9
500 workers or more	0.0	0.0	0.4	0.0	0.0	0.0	3.6	4.4	—
Geographic area									
New England	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0	0.0
Middle Atlantic	—	—	—	0.0	0.0	0.0	8.0	6.5	0.0
East North Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7
West North Central	0.0	0.0	—	0.0	0.0	—	0.0	0.0	0.8
South Atlantic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
East South Central	0.0	0.0	0.0	0.0	0.0	0.0	6.7	5.5	0.0
West South Central	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Mountain	0.0	0.0	0.6	0.0	0.0	0.0	4.2	5.9	—
Pacific	0.0	0.0	0.0	0.0	0.0	—	1.6	0.4	—

¹ Inpatient detoxification is the systematic use of medication and other methods under medical supervision to reduce or eliminate the effects of substance abuse.

² Inpatient rehabilitation is designed to alter abusive behavior in patients once they are free of acute physical and mental complications.

³ Outpatient rehabilitation includes treatment in one or more of the following: outpatient department of a hospital, residential treatment center, organized outpatient clinic, day-night treatment center, or doctor's office.

⁴ 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: 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.

Table 39. Dental care benefits: 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 ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
All workers	100	100	97	72	37	35
Worker characteristic						
Management, professional, and related	100	100	97	73	40	33
Management, business, and financial	100	100	97	75	40	35
Professional and related	100	100	97	72	39	32
Service	100	100	98	66	27	39
Sales and office	100	100	98	72	38	34
Sales and related	100	100	97	57	36	20
Office and administrative support	100	100	98	79	38	41
Natural resources, construction, and maintenance	100	100	93	71	37	34
Construction, extraction, farming, fishing, and forestry	100	100	93	62	27	35
Installation, maintenance, and repair	100	100	93	80	46	34
Production, transportation, and material moving ...	100	100	97	75	36	40
Production	100	100	97	75	32	43
Transportation and material moving	100	100	98	76	41	35
Full time	100	100	97	72	37	35
Part time	100	100	97	76	31	45
Union	100	100	98	76	40	36
Nonunion	100	100	97	71	36	35
Average wage within the following percentiles: ⁴						
Less than 10	100	100	97	71	29	42
10 to under 25	100	100	98	63	31	32
25 to under 50	100	100	97	73	34	39
50 to under 75	100	100	97	71	33	38
75 to under 90	100	100	97	74	41	33
90 or greater	100	100	95	75	44	31
Establishment characteristic						
Goods-producing industries	100	100	95	76	35	41
Construction	100	100	91	58	24	34
Manufacturing	100	100	97	82	39	42
Service-providing industries	100	100	98	71	37	34
Trade, transportation, and utilities	100	100	96	67	40	27
Wholesale trade	100	100	91	64	36	27
Retail trade	100	100	97	57	37	20
Transportation and warehousing	100	100	100	90	53	37
Utilities	100	100	96	82	37	45
Information	100	100	99	84	67	17
Financial activities	100	100	97	82	40	42
Finance and insurance	100	100	97	83	44	39
Credit intermediation and related activities	100	100	97	83	31	52
Insurance carriers and related activities ...	100	100	98	81	50	32
Real estate and rental and leasing	100	100	95	79	—	—
Professional and business services	100	100	100	69	36	33
Professional and technical services	100	100	100	79	51	28
Administrative and waste services	100	100	100	58	—	—

See footnotes at end of table.

Table 39. Dental care benefits: 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 ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Establishment characteristic						
Education and health services	100	100	97	71	31	41
Educational services	99	99	96	76	51	26
Junior colleges, colleges, and universities	99	99	95	76	43	34
Health care and social assistance	100	100	97	70	27	43
Leisure and hospitality	100	100	100	60	22	37
Accommodation and food services	100	100	100	54	—	—
Other services	100	100	100	63	—	—
1 to 99 workers	100	100	99	63	34	29
1 to 49 workers	100	100	98	63	35	28
50 to 99 workers	100	100	99	63	32	32
100 workers or more	100	100	96	77	38	38
100 to 499 workers	100	100	96	73	38	35
500 workers or more	100	100	97	81	39	42
Geographic area						
New England	100	100	96	71	37	33
Middle Atlantic	100	100	96	72	35	38
East North Central	100	100	97	74	38	36
West North Central	100	100	98	75	33	42
South Atlantic	100	100	95	67	34	32
East South Central	100	100	97	74	30	44
West South Central	100	100	99	73	39	34
Mountain	100	100	98	84	41	43
Pacific	100	100	98	69	39	30

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

² Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

³ Major services include dental procedures such as crowns and prosthetics.

⁴ 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.

Table 39. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
All workers	0.0	0.0	0.4	1.9	1.6	2.0
Worker characteristic						
Management, professional, and related	0.0	0.0	0.5	2.8	2.6	2.8
Management, business, and financial	0.0	0.0	0.6	2.6	2.7	2.7
Professional and related	0.0	0.0	0.5	4.0	3.5	3.7
Service	0.0	0.0	0.7	7.8	4.6	6.3
Sales and office	0.0	0.0	0.5	2.3	2.6	2.7
Sales and related	0.0	0.0	1.0	4.2	3.4	3.1
Office and administrative support	0.0	0.0	0.6	2.3	3.3	3.3
Natural resources, construction, and maintenance	0.0	0.0	2.6	4.4	4.0	4.6
Construction, extraction, farming, fishing, and forestry	0.0	0.0	3.8	8.2	7.1	7.7
Installation, maintenance, and repair	0.0	0.0	3.6	4.1	5.2	4.8
Production, transportation, and material moving	0.0	0.0	0.6	2.7	3.2	3.1
Production	0.0	0.0	0.9	3.3	3.6	4.1
Transportation and material moving	0.0	0.0	0.6	3.9	4.8	4.2
Full time	0.0	0.0	0.4	2.0	1.6	2.0
Part time	0.0	0.0	1.2	3.8	4.7	6.8
Union	0.0	0.0	0.9	4.6	3.1	4.5
Nonunion	0.0	0.0	0.4	1.9	1.8	1.9
Average wage within the following percentiles: ⁴						
Less than 10	0.0	0.0	2.1	7.9	8.0	11.8
10 to under 25	0.0	0.0	1.0	6.4	6.2	6.6
25 to under 50	0.0	0.0	0.7	2.8	2.1	2.3
50 to under 75	0.0	0.0	0.5	2.9	2.1	3.0
75 to under 90	0.0	0.0	0.7	2.8	3.2	3.6
90 or greater	0.0	0.0	1.1	3.6	3.1	3.1
Establishment characteristic						
Goods-producing industries	0.0	0.0	1.2	2.8	3.1	3.8
Construction	0.0	0.0	4.2	9.5	5.7	8.7
Manufacturing	0.0	0.0	0.8	3.0	4.1	4.3
Service-providing industries	0.0	0.0	0.3	2.2	1.9	2.0
Trade, transportation, and utilities	0.0	0.0	0.8	2.7	2.9	2.7
Wholesale trade	0.0	0.0	2.1	4.6	5.7	4.2
Retail trade	0.0	0.0	0.7	4.0	3.3	3.5
Transportation and warehousing	0.0	0.0	0.5	4.5	7.4	7.4
Utilities	0.0	0.0	1.9	6.2	8.3	10.0
Information	0.0	0.0	0.5	5.5	6.0	4.7
Financial activities	0.0	0.0	1.2	2.8	3.3	3.5
Finance and insurance	0.0	0.0	1.0	2.5	3.2	3.3
Credit intermediation and related activities	0.0	0.0	2.1	4.4	4.3	5.3
Insurance carriers and related activities	0.0	0.0	0.9	3.2	3.9	5.0
Real estate and rental and leasing	0.0	0.0	4.4	9.0	–	–
Professional and business services	0.0	0.0	0.2	5.8	4.6	5.3
Professional and technical services	0.0	0.0	0.0	9.5	7.8	6.7
Administrative and waste services	0.0	0.0	0.0	11.0	–	–

See footnotes at end of table.

Table 39. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Establishment characteristic						
Education and health services	0.1	0.1	0.9	4.7	3.1	4.6
Educational services	0.6	0.6	1.0	4.7	6.4	3.9
Junior colleges, colleges, and universities	0.9	0.9	1.3	2.2	4.5	3.7
Health care and social assistance	0.0	0.0	1.1	5.3	3.7	5.4
Leisure and hospitality	0.0	0.0	0.0	11.2	4.3	10.3
Accommodation and food services	0.0	0.0	0.0	14.9	—	—
Other services	0.0	0.0	0.0	12.2	—	—
1 to 99 workers	0.0	0.0	0.6	3.2	2.6	3.2
1 to 49 workers	0.0	0.0	0.7	4.1	3.2	3.4
50 to 99 workers	0.1	0.1	0.9	4.8	4.7	6.0
100 workers or more	0.0	0.0	0.5	2.1	1.8	2.2
100 to 499 workers	0.0	0.0	0.9	3.3	3.0	3.1
500 workers or more	0.0	0.0	0.6	2.3	3.2	3.0
Geographic area						
New England	0.0	0.0	1.5	8.2	5.3	7.4
Middle Atlantic	0.0	0.0	0.6	8.0	3.6	7.8
East North Central	0.0	0.0	0.9	3.9	3.1	2.3
West North Central	0.0	0.0	1.4	7.8	4.6	4.9
South Atlantic	0.0	0.0	1.2	4.8	6.6	4.6
East South Central	0.0	0.0	2.7	7.8	7.6	10.4
West South Central	0.1	0.1	0.6	5.5	4.9	4.4
Mountain	0.0	0.0	1.1	3.7	4.8	7.2
Pacific	0.0	0.0	0.9	3.1	2.7	3.6

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

² Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

³ Major services include dental procedures such as crowns and prosthetics.

⁴ 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.

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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.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008

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	1.2	1.2	-	-	0.4	0.4	-	-
Worker characteristic								
Management, professional, and related	1.9	1.9	-	-	-	0.4	-	(⁵)
Management, business, and financial	1.6	1.6	-	-	-	0.9	-	-
Professional and related	2.6	2.6	-	-	-	0.3	-	(⁵)
Service	6.0	6.0	-	-	-	0.4	-	-
Sales and office	1.7	1.7	-	-	0.5	0.5	-	-
Sales and related	2.3	2.3	-	-	-	1.0	-	(⁵)
Office and administrative support	1.9	1.9	-	-	-	0.5	-	(⁵)
Natural resources, construction, and maintenance	1.7	1.7	-	-	-	2.0	-	-
Construction, extraction, farming, fishing, and forestry	2.5	2.5	-	-	-	2.4	-	-
Installation, maintenance, and repair	2.6	2.6	-	-	-	2.9	-	-
Production, transportation, and material moving ...	1.3	1.3	-	-	-	0.4	-	-
Production	1.6	1.6	-	-	-	0.6	-	-
Transportation and material moving	2.0	2.0	-	-	-	0.7	-	-
Full time	1.3	1.3	-	-	0.4	0.4	-	-
Part time	2.4	2.4	-	-	-	1.7	-	-
Union	2.3	2.3	-	-	-	1.2	-	-
Nonunion	1.4	1.4	-	-	0.3	0.3	-	-
Average wage within the following percentiles: ⁶								
Less than 10	-	4.9	-	-	-	3.5	-	-
10 to under 25	-	6.2	-	-	-	0.8	-	-
25 to under 50	1.5	1.5	-	-	0.5	0.5	-	-
50 to under 75	1.6	1.6	-	-	-	0.5	-	(⁵)
75 to under 90	1.8	1.8	-	-	-	0.9	-	(⁵)
90 or greater	2.5	2.5	-	-	-	0.7	-	-
Establishment characteristic								
Goods-producing industries	1.7	1.7	-	-	-	1.1	-	-
Construction	5.2	5.2	-	-	-	4.8	-	-
Manufacturing	1.8	1.8	-	-	-	0.3	-	-
Service-providing industries	1.6	1.6	-	-	0.2	0.2	-	-
Trade, transportation, and utilities	1.6	1.6	-	-	0.8	0.8	-	-
Wholesale trade	3.5	3.5	-	-	-	1.6	-	-
Retail trade	2.5	2.5	-	-	-	1.4	-	-
Transportation and warehousing	-	3.1	-	-	-	0.0	-	-
Utilities	-	3.8	-	-	-	1.9	-	-
Information	-	4.9	-	-	-	0.0	-	-
Financial activities	2.8	2.8	-	-	0.4	0.4	-	-
Finance and insurance	2.5	2.5	-	-	0.5	0.5	-	-
Credit intermediation and related activities	3.8	3.8	-	-	0.6	0.6	-	-
Insurance carriers and related activities	2.7	2.7	-	-	-	1.2	-	-
Real estate and rental and leasing	-	9.1	-	-	-	0.0	-	-
Professional and business services	3.1	3.1	-	-	-	0.5	-	-
Professional and technical services	3.9	3.9	-	-	-	1.1	-	-
Administrative and waste services	-	8.5	-	-	-	0.0	-	-

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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	2.0	2.0	—	—	—	0.4	—	(⁵)
Educational services	—	6.0	—	0.6	—	0.9	—	0.6
Junior colleges, colleges, and universities	—	2.9	—	0.9	—	0.9	—	0.9
Health care and social assistance	2.1	2.1	—	—	—	0.4	—	—
Leisure and hospitality	—	8.3	—	—	—	0.2	—	—
Accommodation and food services	—	10.5	—	—	—	0.2	—	—
Other services	—	16.6	—	—	—	0.0	—	—
1 to 99 workers	2.4	2.4	—	—	—	0.4	—	(⁵)
1 to 49 workers	3.0	3.0	—	—	—	0.6	—	—
50 to 99 workers	2.4	2.4	—	—	—	0.4	—	(⁵)
100 workers or more	1.4	1.4	—	—	0.4	0.4	—	—
100 to 499 workers	2.1	2.1	—	—	0.4	0.4	—	—
500 workers or more	2.4	2.4	—	—	—	0.9	—	—
Geographic area								
New England	2.7	2.7	—	—	—	1.3	—	—
Middle Atlantic	1.8	1.8	—	—	—	1.4	—	—
East North Central	3.8	3.8	—	—	—	0.5	—	(⁵)
West North Central	—	4.0	—	—	—	0.4	—	—
South Atlantic	—	4.7	—	—	—	0.3	—	—
East South Central	—	3.4	—	—	—	1.7	—	—
West South Central	1.8	1.9	—	—	—	2.5	—	(⁵)
Mountain	—	5.5	—	—	—	1.4	—	—
Pacific	2.4	2.4	—	—	—	0.6	—	—

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
All workers	—	0.4	0.4	—
Worker characteristic				
Management, professional, and related	—	0.5	0.4	—
Management, business, and financial	—	0.6	0.6	—
Professional and related	—	0.5	0.5	—
Service	—	0.7	—	—
Sales and office	—	0.5	0.5	—
Sales and related	—	1.0	—	(⁵)
Office and administrative support	—	0.6	—	(⁵)
Natural resources, construction, and maintenance	—	2.6	—	—
Construction, extraction, farming, fishing, and forestry	—	3.8	—	—
Installation, maintenance, and repair	—	3.6	—	—
Production, transportation, and material moving	—	0.6	—	0.2
Production	—	0.9	—	0.4
Transportation and material moving	—	0.6	—	—
Full time	—	0.4	0.4	—
Part time	—	1.2	—	(⁵)
Union	—	0.9	—	—
Nonunion	—	0.4	0.4	—
Average wage within the following percentiles: ⁶				
Less than 10	—	2.1	—	—
10 to under 25	—	1.0	—	0.6
25 to under 50	—	0.7	0.7	—
50 to under 75	—	0.5	0.4	—
75 to under 90	—	0.7	0.7	—
90 or greater	—	1.1	1.1	—
Establishment characteristic				
Goods-producing industries	—	1.2	—	0.2
Construction	—	4.2	—	—
Manufacturing	—	0.8	—	0.3
Service-providing industries	—	0.3	0.3	—
Trade, transportation, and utilities	—	0.8	0.8	—
Wholesale trade	—	2.1	2.1	—
Retail trade	—	0.7	—	(⁵)
Transportation and warehousing	—	0.5	—	—
Utilities	—	2.1	—	—
Information	—	0.5	—	—
Financial activities	—	1.2	—	(⁵)
Finance and insurance	—	1.1	—	(⁵)
Credit intermediation and related activities	—	2.1	—	—
Insurance carriers and related activities	—	1.1	—	—
Real estate and rental and leasing	—	4.4	—	—
Professional and business services	—	0.2	—	—
Professional and technical services	—	0.0	—	—
Administrative and waste services	—	0.0	—	—

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	0.9	0.9	—
Educational services	—	1.0	0.8	—
Junior colleges, colleges, and universities	—	1.3	1.0	—
Health care and social assistance	—	1.1	—	—
Leisure and hospitality	—	0.0	—	—
Accommodation and food services	—	0.0	—	—
Other services	—	0.0	—	—
1 to 99 workers	—	0.6	—	(⁵)
1 to 49 workers	—	0.7	—	—
50 to 99 workers	—	0.9	—	(⁵)
100 workers or more	—	0.5	0.5	—
100 to 499 workers	—	0.9	0.8	—
500 workers or more	—	0.6	0.6	—
Geographic area				
New England	—	1.5	—	—
Middle Atlantic	—	0.6	0.6	—
East North Central	—	0.9	—	0.2
West North Central	—	1.4	—	—
South Atlantic	—	1.2	—	(⁵)
East South Central	—	2.7	—	—
West South Central	—	0.6	—	(⁵)
Mountain	—	1.1	—	—
Pacific	—	0.9	—	(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 0.05.

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: 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.

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 ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
All workers	—	37	62	—	50
Worker characteristic					
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: ³					
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
Establishment characteristic					
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 ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
Establishment characteristic					
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
Geographic area					
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 ²	Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable		
All workers	—	35	63	—	50	\$1,500
Worker characteristic						
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: ³						
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
Establishment characteristic						
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 ²	Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable		
Establishment characteristic						
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
Geographic area						
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

¹ Coverage for orthodontia care benefits may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar amounts.

² Medians include only those plans that have the specified provision.

³ 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.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008

Characteristic	Employee and dependent				
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²
All workers	—	1.6	1.6	—	0.0
Worker characteristic					
Management, professional, and related	—	2.6	2.6	—	0.0
Management, business, and financial	—	2.7	2.7	—	0.0
Professional and related	—	3.5	3.5	—	0.0
Service	—	4.6	4.6	—	0.0
Sales and office	—	2.6	2.5	—	0.0
Sales and related	—	3.4	3.3	—	0.0
Office and administrative support	—	3.3	3.4	—	0.0
Natural resources, construction, and maintenance	—	4.0	4.0	—	12.1
Construction, extraction, farming, fishing, and forestry	—	7.1	7.1	—	—
Installation, maintenance, and repair	—	5.2	5.2	—	2.8
Production, transportation, and material moving ...	—	3.2	3.3	—	0.0
Production	—	3.6	3.7	—	0.0
Transportation and material moving	—	4.8	4.8	—	0.0
Full time	—	1.6	1.6	—	0.0
Part time	—	4.7	4.8	—	0.0
Union	—	3.1	3.1	—	0.0
Nonunion	—	1.8	1.8	—	0.0
Average wage within the following percentiles: ³					
Less than 10	—	8.0	8.0	—	11.9
10 to under 25	—	6.2	6.3	—	0.0
25 to under 50	—	2.1	2.1	—	0.0
50 to under 75	—	2.1	2.1	—	0.0
75 to under 90	—	3.2	3.2	—	0.0
90 or greater	—	3.1	3.4	—	0.0
Establishment characteristic					
Goods-producing industries	—	3.1	3.1	—	0.0
Construction	—	5.7	5.1	—	—
Manufacturing	—	4.1	4.2	—	0.0
Service-providing industries	—	1.9	1.9	—	0.0
Trade, transportation, and utilities	—	2.9	3.0	—	0.0
Wholesale trade	—	5.7	5.7	—	0.0
Retail trade	—	3.3	3.4	—	0.0
Transportation and warehousing	—	7.4	7.4	—	0.0
Utilities	—	8.3	8.5	—	0.0
Information	—	6.0	6.0	—	0.0
Financial activities	—	3.3	3.1	—	0.0
Finance and insurance	—	3.2	3.0	—	0.0
Credit intermediation and related activities	—	4.3	4.2	—	0.0
Insurance carriers and related activities	—	3.9	4.2	—	0.0
Real estate and rental and leasing	—	—	8.0	2.8	4.4
Professional and business services	—	4.6	4.5	—	0.0
Professional and technical services	—	7.8	7.8	—	0.0
Administrative and waste services	—	8.9	8.9	—	10.9

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Employee and dependent				
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²
Establishment characteristic					
Education and health services	—	3.1	3.2	—	0.0
Educational services	—	6.4	6.4	—	0.0
Junior colleges, colleges, and universities	—	4.5	4.4	—	0.0
Health care and social assistance	—	3.7	3.7	—	0.0
Leisure and hospitality	—	4.3	4.3	—	4.4
Accommodation and food services	—	5.0	5.0	—	7.3
Other services	—	—	17.1	—	—
1 to 99 workers	—	2.6	2.7	—	0.0
1 to 49 workers	—	3.2	3.4	—	0.0
50 to 99 workers	—	4.7	4.8	—	0.0
100 workers or more	—	1.8	1.8	—	0.0
100 to 499 workers	—	3.0	3.0	—	0.0
500 workers or more	—	3.2	3.1	—	0.0
Geographic area					
New England	—	5.3	5.3	—	0.0
Middle Atlantic	—	3.6	3.7	—	0.0
East North Central	—	3.1	3.3	—	0.0
West North Central	—	4.6	4.3	—	0.0
South Atlantic	—	6.6	6.6	—	0.0
East South Central	—	7.6	7.6	—	2.8
West South Central	—	4.9	4.9	—	0.0
Mountain	—	4.8	4.8	—	0.0
Pacific	—	2.7	2.9	—	0.0

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
All workers	—	2.0	2.0	—	0.0	\$0.00
Worker characteristic						
Management, professional, and related	—	2.8	2.8	—	0.0	0.00
Management, business, and financial	—	2.7	3.1	—	0.0	0.00
Professional and related	—	3.7	3.7	—	0.0	0.00
Service	—	6.3	6.3	—	0.0	260.49
Sales and office	—	2.7	2.7	—	0.0	0.00
Sales and related	—	3.1	3.3	—	0.0	—
Office and administrative support	—	3.3	3.2	—	0.0	0.00
Natural resources, construction, and maintenance	—	4.6	4.6	—	0.0	0.00
Construction, extraction, farming, fishing, and forestry	—	7.7	7.7	—	0.0	342.11
Installation, maintenance, and repair	—	4.8	4.8	—	0.0	0.00
Production, transportation, and material moving ...	—	3.1	3.1	—	0.0	39.24
Production	—	4.1	4.1	—	0.0	0.00
Transportation and material moving	—	4.2	4.2	—	0.0	132.35
Full time	—	2.0	2.0	—	0.0	0.00
Part time	—	6.8	6.6	—	0.0	—
Union	—	4.5	4.5	—	0.0	48.06
Nonunion	—	1.9	2.0	—	0.0	0.00
Average wage within the following percentiles: ³						
Less than 10	—	11.8	11.8	—	0.0	0.00
10 to under 25	—	6.6	6.6	—	0.0	—
25 to under 50	—	2.3	2.4	—	0.0	88.84
50 to under 75	—	3.0	3.0	—	0.0	0.00
75 to under 90	—	3.6	3.6	—	0.0	0.00
90 or greater	—	3.1	2.9	—	0.0	0.00
Establishment characteristic						
Goods-producing industries	—	3.8	3.8	—	0.0	0.00
Construction	—	8.7	9.2	—	0.0	0.00
Manufacturing	—	4.3	4.3	—	0.0	79.70
Service-providing industries	—	2.0	2.0	—	0.0	0.00
Trade, transportation, and utilities	—	2.7	2.6	—	0.0	0.00
Wholesale trade	—	4.2	4.2	—	0.0	0.00
Retail trade	—	3.5	3.8	—	0.0	0.00
Transportation and warehousing	—	7.4	7.4	—	0.0	438.75
Utilities	—	10.0	10.0	—	0.0	224.79
Information	—	4.7	4.6	—	0.0	0.00
Financial activities	—	3.5	3.6	—	0.0	0.00
Finance and insurance	—	3.3	3.3	—	0.0	0.00
Credit intermediation and related activities	—	5.3	5.0	—	0.0	0.00
Insurance carriers and related activities	—	5.0	5.0	—	0.0	0.00
Real estate and rental and leasing	—	9.8	11.0	—	0.0	—
Professional and business services	—	5.3	5.4	—	0.0	49.05
Professional and technical services	—	6.7	6.7	—	0.0	342.81
Administrative and waste services	—	—	10.6	—	0.0	76.62

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
Establishment characteristic						
Education and health services	—	4.6	4.6	—	0.0	—
Educational services	—	3.9	4.0	—	0.0	\$417.39
Junior colleges, colleges, and universities	—	3.7	3.7	—	0.0	0.00
Health care and social assistance	—	5.4	5.4	—	0.0	—
Leisure and hospitality	—	10.3	10.3	—	0.0	325.38
Accommodation and food services	—	—	12.4	—	0.0	0.00
Other services	—	—	12.7	—	0.0	0.00
1 to 99 workers	—	3.2	3.2	—	0.0	87.20
1 to 49 workers	—	3.4	3.4	—	0.0	185.89
50 to 99 workers	—	6.0	6.0	—	0.0	187.95
100 workers or more	—	2.2	2.3	—	0.0	0.00
100 to 499 workers	—	3.1	3.2	—	0.0	0.00
500 workers or more	—	3.0	3.0	—	0.0	0.00
Geographic area						
New England	—	7.4	7.4	—	0.0	—
Middle Atlantic	—	7.8	8.1	—	0.0	58.86
East North Central	—	2.3	2.3	—	0.0	76.62
West North Central	—	4.9	5.0	—	0.0	167.07
South Atlantic	—	4.6	4.8	—	0.0	0.00
East South Central	—	10.4	10.4	—	0.0	155.74
West South Central	—	4.4	4.4	—	0.0	0.00
Mountain	—	7.2	7.1	—	0.0	0.00
Pacific	—	3.6	3.6	—	0.0	0.00

¹ Coverage for orthodontia care benefits may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar amounts.

² Note: Medians include only those plans that have specified provision

³ 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: 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.

Table 42. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2008

(Includes all workers participating in dental care plans)

Characteristic	Preventive services ¹	Basic services ²	Major services ³
All workers	100	80	50
Worker characteristic			
Management, professional, and related	100	80	50
Management, business, and financial	100	80	50
Professional and related	100	80	50
Service	100	80	50
Sales and office	100	80	50
Sales and related	100	80	50
Office and administrative support	100	80	50
Natural resources, construction, and maintenance	100	80	50
Construction, extraction, farming, fishing, and forestry	100	80	60
Installation, maintenance, and repair	100	80	50
Production, transportation, and material moving ...	100	80	50
Production	100	80	50
Transportation and material moving	100	80	50
Full time	100	80	50
Part time	100	80	50
Union	100	80	50
Nonunion	100	80	50
Average wage within the following percentiles: ⁴			
Less than 10	100	80	50
10 to under 25	100	80	50
25 to under 50	100	80	50
50 to under 75	100	80	50
75 to under 90	100	80	50
90 or greater	100	80	50
Establishment characteristic			
Goods-producing industries	100	80	50
Construction	100	80	50
Manufacturing	100	80	50
Service-providing industries	100	80	50
Trade, transportation, and utilities	100	80	50
Wholesale trade	100	80	50
Retail trade	100	80	50
Transportation and warehousing	100	80	50
Utilities	100	80	50
Information	100	80	50
Financial activities	100	80	50
Finance and insurance	100	80	50
Credit intermediation and related activities	100	80	50
Insurance carriers and related activities	100	80	50
Real estate and rental and leasing	100	80	50
Professional and business services	100	80	50
Professional and technical services	100	80	50
Administrative and waste services	100	80	50
Education and health services	100	80	50
Educational services	100	80	50
Junior colleges, colleges, and universities	100	80	50

See footnotes at end of table.

Table 42. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2008—Continued

(Includes all workers participating in dental care plans)

Characteristic	Preventive services ¹	Basic services ²	Major services ³
Establishment characteristic			
Health care and social assistance	100	80	50
Leisure and hospitality	100	80	50
Accommodation and food services	100	80	50
Other services	100	80	50
1 to 99 workers	100	80	50
1 to 49 workers	100	80	50
50 to 99 workers	100	80	50
100 workers or more	100	80	50
100 to 499 workers	100	80	50
500 workers or more	100	80	50
Geographic area			
New England	100	80	50
Middle Atlantic	100	80	50
East North Central	100	80	50
West North Central	100	80	50
South Atlantic	100	80	50
East South Central	100	80	50
West South Central	100	80	50
Mountain	100	80	50
Pacific	100	80	50

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

² Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

³ Major services include dental procedures such as crowns and prosthetics.

⁴ 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: 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.

Table 42. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Preventive services ¹	Basic services ²	Major services ³
All workers	0.0	0.0	0.0
Worker characteristic			
Management, professional, and related	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0
Professional and related	0.0	0.0	0.0
Service	0.0	0.0	0.0
Sales and office	0.0	0.0	0.0
Sales and related	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	0.0
Construction, extraction, farming, fishing, and forestry	0.0	0.0	11.0
Installation, maintenance, and repair	0.0	0.0	0.0
Production, transportation, and material moving ...	0.0	0.0	0.0
Production	0.0	0.0	0.0
Transportation and material moving	0.0	0.0	0.0
Full time	0.0	0.0	0.0
Part time	0.0	0.0	0.0
Union	0.0	0.0	0.0
Nonunion	0.0	0.0	0.0
Average wage within the following percentiles: ⁴			
Less than 10	0.0	0.0	0.0
10 to under 25	0.0	0.0	0.0
25 to under 50	0.0	0.0	0.0
50 to under 75	0.0	0.0	0.0
75 to under 90	0.0	0.0	0.0
90 or greater	0.0	0.0	0.0
Establishment characteristic			
Goods-producing industries	0.0	0.0	0.0
Construction	0.0	0.0	0.0
Manufacturing	0.0	0.0	0.0
Service-providing industries	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.0
Wholesale trade	0.0	0.0	0.0
Retail trade	0.0	0.0	0.0
Transportation and warehousing	0.0	0.0	0.0
Utilities	0.0	0.0	0.0
Information	0.0	0.0	2.0
Financial activities	0.0	0.0	0.0
Finance and insurance	0.0	0.0	0.0
Credit intermediation and related activities	0.0	0.0	0.0
Insurance carriers and related activities ...	0.0	0.0	0.0
Real estate and rental and leasing	0.0	0.0	0.0
Professional and business services	0.0	0.0	0.0
Professional and technical services	0.0	0.0	0.0
Administrative and waste services	0.0	0.0	0.0
Education and health services	0.0	0.0	0.0
Educational services	0.0	0.0	0.0
Junior colleges, colleges, and universities	0.0	0.0	0.0
Health care and social assistance	0.0	0.0	0.0

See footnotes at end of table.

Table 42. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Preventive services ¹	Basic services ²	Major services ³
Establishment characteristic			
Leisure and hospitality	0.0	0.0	0.0
Accommodation and food services	0.0	0.0	0.0
Other services	0.0	0.0	0.0
1 to 99 workers	0.0	0.0	0.0
1 to 49 workers	0.0	0.0	0.0
50 to 99 workers	0.0	0.0	0.0
100 workers or more	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0
500 workers or more	0.0	0.0	0.0
Geographic area			
New England	0.0	0.0	0.0
Middle Atlantic	0.0	0.0	0.0
East North Central	0.0	0.0	0.0
West North Central	0.0	0.0	0.0
South Atlantic	0.0	0.0	0.0
East South Central	0.0	0.0	0.0
West South Central	0.0	0.0	0.0
Mountain	0.0	0.0	0.0
Pacific	0.0	0.0	0.0

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

² Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

³ Major services include dental procedures such as crowns and prosthetics.

⁴ 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: 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.

Table 43. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	72	\$25	\$50	\$50	\$50	\$50	26	2
Worker characteristic									
Management, professional, and related	100	71	25	50	50	50	50	28	2
Management, business, and financial	100	71	25	50	50	50	50	26	2
Professional and related	100	70	25	50	50	50	50	29	1
Service	100	67	25	25	50	50	50	31	1
Sales and office	100	75	25	50	50	50	50	22	3
Sales and related	100	77	50	50	50	50	50	20	3
Office and administrative support	100	75	25	50	50	50	50	23	2
Natural resources, construction, and maintenance	100	66	25	30	50	50	60	31	3
Construction, extraction, farming, fishing, and forestry	100	56	25	25	50	50	50	40	3
Installation, maintenance, and repair	100	74	25	50	50	50	75	23	3
Production, transportation, and material moving ...	100	77	25	50	50	50	50	20	3
Production	100	78	25	25	50	50	50	19	4
Transportation and material moving	100	75	25	50	50	50	50	23	2
Full time	100	72	25	50	50	50	50	25	2
Part time	100	67	25	50	50	50	50	29	4
Union	100	58	25	25	50	50	50	40	2
Nonunion	100	75	25	50	50	50	50	22	2
Average wage within the following percentiles: ²									
Less than 10	100	66	25	50	50	50	50	27	7
10 to under 25	100	79	25	50	50	50	50	–	–
25 to under 50	100	74	25	50	50	50	50	25	2
50 to under 75	100	73	25	30	50	50	50	25	3
75 to under 90	100	70	25	50	50	50	50	29	2
90 or greater	100	71	25	50	50	50	50	28	2
Establishment characteristic									
Goods-producing industries	100	74	25	25	50	50	50	24	2
Construction	100	61	25	25	50	50	50	36	3
Manufacturing	100	78	25	25	50	50	50	20	2
Service-providing industries	100	72	25	50	50	50	50	26	2
Trade, transportation, and utilities	100	78	25	50	50	50	50	19	3
Wholesale trade	100	74	25	50	50	50	50	26	(³)
Retail trade	100	77	25	50	50	50	50	18	5
Transportation and warehousing	100	88	25	50	50	50	60	–	–
Utilities	100	77	25	25	50	50	50	23	1
Information	100	72	25	50	50	50	50	28	(³)
Financial activities	100	75	25	50	50	50	60	22	3
Finance and insurance	100	78	25	50	50	50	60	20	3
Credit intermediation and related activities	100	73	25	50	50	50	50	24	3
Insurance carriers and related activities	100	80	25	50	50	50	75	17	3
Real estate and rental and leasing	100	65	50	50	50	50	75	30	5
Professional and business services	100	73	25	50	50	50	50	25	2
Professional and technical services	100	67	25	50	50	50	50	31	1
Administrative and waste services	100	77	25	25	50	50	50	–	–

See footnotes at end of table.

Table 43. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	62	\$25	\$25	\$50	\$50	\$50	37	1
Educational services	100	66	25	50	50	50	75	32	3
Junior colleges, colleges, and universities	100	65	25	50	50	50	50	34	1
Health care and social assistance	100	62	25	25	50	50	50	38	1
Leisure and hospitality	100	62	50	50	50	50	50	36	2
Accommodation and food services	100	59	25	50	50	50	50	39	—
Other services	100	72	25	25	50	50	50	—	—
1 to 99 workers	100	71	25	50	50	50	50	26	4
1 to 49 workers	100	71	25	50	50	50	50	24	5
50 to 99 workers	100	70	25	50	50	50	75	29	1
100 workers or more	100	73	25	50	50	50	50	26	2
100 to 499 workers	100	76	25	50	50	50	50	22	2
500 workers or more	100	69	25	25	50	50	50	30	1
Geographic area									
New England	100	74	25	50	50	50	50	—	—
Middle Atlantic	100	62	25	25	50	50	50	34	4
East North Central	100	65	25	50	50	50	50	32	3
West North Central	100	75	25	25	50	50	50	24	2
South Atlantic	100	81	25	50	50	50	50	17	2
East South Central	100	83	25	30	50	50	50	—	—
West South Central	100	74	25	50	50	50	50	25	1
Mountain	100	75	25	50	50	50	50	20	5
Pacific	100	74	25	50	50	50	50	25	1

¹ Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

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.

³ Less than 0.5 percent.

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.

Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1.7	0.4
Worker characteristic								
Management, professional, and related	2.8	0.00	0.00	0.00	0.00	0.00	2.8	0.4
Management, business, and financial	2.7	0.00	0.00	0.00	0.00	0.00	2.6	0.7
Professional and related	3.6	0.00	4.91	0.00	0.00	2.77	3.7	0.4
Service	7.1	0.00	0.00	0.00	0.00	2.77	6.7	0.9
Sales and office	2.1	0.00	0.00	0.00	0.00	0.00	2.0	0.7
Sales and related	3.5	26.65	0.00	0.00	0.00	0.00	3.3	1.2
Office and administrative support	2.3	0.00	18.67	0.00	0.00	0.00	2.3	0.7
Natural resources, construction, and maintenance	3.9	0.00	21.36	0.00	0.00	28.45	3.9	1.4
Construction, extraction, farming, fishing, and forestry	6.3	0.00	0.00	0.00	0.00	38.00	6.5	2.4
Installation, maintenance, and repair	3.9	3.67	2.94	0.00	0.00	21.25	3.6	1.9
Production, transportation, and material moving	2.6	0.00	22.97	0.00	0.00	0.00	2.5	1.0
Production	3.1	0.00	19.20	0.00	0.00	0.00	3.0	1.4
Transportation and material moving	4.1	0.00	0.00	0.00	0.00	3.40	3.9	1.1
Full time	1.8	0.00	5.55	0.00	0.00	0.00	1.8	0.4
Part time	5.5	12.98	0.00	0.00	0.00	0.00	5.3	1.5
Union	3.8	0.00	0.00	0.00	0.00	0.00	3.6	0.7
Nonunion	1.7	0.00	0.00	0.00	0.00	0.00	1.6	0.5
Average wage within the following percentiles: ²								
Less than 10	9.4	35.71	0.00	0.00	0.00	0.00	7.7	5.1
10 to under 25	6.3	0.00	0.00	0.00	0.00	0.00	—	—
25 to under 50	2.7	0.00	0.00	0.00	0.00	11.85	2.7	0.6
50 to under 75	2.5	0.00	24.43	0.00	0.00	0.00	2.4	0.8
75 to under 90	2.1	0.00	24.59	0.00	0.00	0.00	2.1	0.6
90 or greater	2.9	0.00	0.00	0.00	0.00	0.00	3.0	0.6
Establishment characteristic								
Goods-producing industries	2.7	0.00	9.41	0.00	0.00	1.96	2.7	0.7
Construction	6.3	0.00	4.91	0.00	0.00	30.63	5.9	2.1
Manufacturing	2.8	0.00	16.45	0.00	0.00	0.00	2.8	0.6
Service-providing industries	1.9	0.00	0.00	0.00	0.00	0.00	1.9	0.5
Trade, transportation, and utilities	2.5	0.00	0.00	0.00	0.00	15.57	2.3	1.0
Wholesale trade	5.7	0.00	25.49	0.00	0.00	23.01	5.7	(³)
Retail trade	3.1	26.42	0.00	0.00	0.00	0.00	2.6	2.0
Transportation and warehousing	4.6	17.69	0.00	0.00	1.96	0.00	—	—
Utilities	5.6	0.00	8.50	0.00	0.00	43.61	5.5	0.6
Information	5.9	0.00	21.49	0.00	0.00	4.39	5.8	(³)
Financial activities	3.0	27.77	0.00	0.00	0.00	16.33	2.7	0.8
Finance and insurance	2.2	12.02	0.00	0.00	0.00	10.97	2.2	0.7
Credit intermediation and related activities	3.4	4.91	0.00	0.00	0.00	0.00	3.5	1.5
Insurance carriers and related activities	3.7	28.18	0.00	0.00	0.00	7.21	3.9	1.8
Real estate and rental and leasing	10.6	0.00	0.00	0.00	0.00	35.37	8.8	3.1
Professional and business services	3.9	0.00	23.67	0.00	0.00	0.00	3.7	0.9
Professional and technical services	7.1	29.02	0.00	0.00	0.00	7.34	6.8	0.8
Administrative and waste services	10.3	0.00	12.29	4.91	0.00	0.00	—	—

See footnotes at end of table.

Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.6	\$0.00	\$8.50	\$0.00	\$0.00	\$0.00	4.6	0.5
Educational services	5.9	17.69	0.00	0.00	0.00	35.35	5.7	2.4
Junior colleges, colleges, and universities	4.2	0.00	0.00	0.00	0.00	0.00	4.2	0.1
Health care and social assistance	5.1	0.00	0.00	0.00	0.00	0.00	5.2	0.4
Leisure and hospitality	8.9	33.63	0.00	0.00	0.00	0.00	9.0	1.6
Accommodation and food services	10.9	34.34	0.00	0.00	0.00	0.00	11.0	—
Other services	14.3	0.00	31.41	0.00	0.00	0.00	—	—
1 to 99 workers	3.1	0.00	0.00	0.00	0.00	0.00	2.8	1.2
1 to 49 workers	4.2	0.00	0.00	0.00	0.00	0.00	3.9	1.7
50 to 99 workers	4.5	0.00	0.00	0.00	0.00	30.60	4.5	0.5
100 workers or more	1.9	0.00	28.42	0.00	0.00	0.00	1.9	0.3
100 to 499 workers	2.8	0.00	0.00	0.00	0.00	3.40	2.7	0.6
500 workers or more	2.7	0.00	0.98	0.00	0.00	0.00	2.8	0.4
Geographic area								
New England	10.3	0.00	0.00	0.00	0.00	54.65	—	—
Middle Atlantic	3.3	0.00	0.00	0.00	0.00	0.00	2.6	1.2
East North Central	4.1	0.00	24.70	0.00	0.00	0.00	4.3	0.8
West North Central	4.6	0.00	0.00	0.00	0.00	17.74	4.7	0.4
South Atlantic	2.6	0.00	0.00	0.00	0.00	18.04	2.6	1.0
East South Central	6.0	1.96	30.67	0.00	0.00	0.00	—	—
West South Central	4.2	0.00	2.94	0.00	0.00	0.00	4.0	0.4
Mountain	5.6	0.00	0.00	0.00	0.00	5.19	5.5	4.7
Pacific	5.6	0.00	10.97	0.00	0.00	6.80	5.7	0.3

¹ Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

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.

³ Less than 0.05.

NOTE: 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.

Table 44. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	56	\$75	\$100	\$150	\$150	\$150	41	2
Worker characteristic									
Management, professional, and related	100	56	75	100	150	150	150	43	2
Management, business, and financial	100	55	75	100	150	150	150	42	2
Professional and related	100	56	75	100	150	150	150	43	1
Service	100	46	50	75	150	150	150	53	1
Sales and office	100	61	75	100	150	150	150	36	3
Sales and related	100	61	75	100	150	150	150	36	3
Office and administrative support	100	61	75	100	150	150	150	36	2
Natural resources, construction, and maintenance	100	47	75	100	150	150	200	50	3
Construction, extraction, farming, fishing, and forestry	100	38	50	75	150	150	150	59	3
Installation, maintenance, and repair	100	55	90	100	150	150	225	42	3
Production, transportation, and material moving ...	100	62	75	100	150	150	150	35	3
Production	100	65	75	75	150	150	150	31	4
Transportation and material moving	100	57	100	125	150	150	200	42	2
Full time	100	56	75	100	150	150	150	41	2
Part time	100	55	75	150	150	150	150	42	4
Union	100	39	75	75	125	150	150	59	2
Nonunion	100	60	75	100	150	150	150	37	2
Average wage within the following percentiles: ²									
Less than 10	100	33	50	100	150	150	150	60	7
10 to under 25	100	51	75	100	150	150	200	47	—
25 to under 50	100	63	75	100	150	150	150	36	2
50 to under 75	100	59	75	75	150	150	150	38	3
75 to under 90	100	53	75	90	150	150	150	45	2
90 or greater	100	53	75	100	150	150	150	46	2
Establishment characteristic									
Goods-producing industries	100	59	75	75	150	150	150	39	2
Construction	100	40	50	75	150	150	200	57	3
Manufacturing	100	66	75	75	150	150	150	32	2
Service-providing industries	100	56	75	100	150	150	150	42	2
Trade, transportation, and utilities	100	60	75	100	150	150	225	36	3
Wholesale trade	100	61	50	100	150	150	200	38	(³)
Retail trade	100	62	75	100	150	150	200	33	5
Transportation and warehousing	100	58	100	100	150	225	240	40	—
Utilities	100	52	75	75	150	150	200	48	1
Information	100	58	75	100	150	150	150	42	(³)
Financial activities	100	64	75	150	150	150	150	33	3
Finance and insurance	100	65	75	150	150	150	150	32	3
Credit intermediation and related activities	100	58	75	150	150	150	150	39	3
Insurance carriers and related activities	100	74	75	150	150	150	150	23	3
Real estate and rental and leasing	100	57	150	150	150	150	225	38	5
Professional and business services	100	52	75	100	150	150	150	46	2
Professional and technical services	100	43	75	150	150	150	240	56	1
Administrative and waste services	100	51	75	75	150	150	150	46	—

See footnotes at end of table.

Table 44. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	56	\$50	\$75	\$150	\$150	\$150	43	1
Educational services	100	53	100	100	150	150	150	44	3
Junior colleges, colleges, and universities	100	51	75	100	150	150	150	48	1
Health care and social assistance	100	57	50	75	150	150	150	42	1
Leisure and hospitality	100	28	75	100	150	150	150	70	2
Accommodation and food services	100	—	—	—	—	—	—	79	—
Other services	100	49	75	75	150	150	150	41	—
1 to 99 workers	100	52	75	150	150	150	150	45	4
1 to 49 workers	100	52	75	100	150	150	150	43	5
50 to 99 workers	100	51	75	150	150	150	200	48	1
100 workers or more	100	59	75	75	150	150	150	40	2
100 to 499 workers	100	60	75	100	150	150	200	38	2
500 workers or more	100	57	75	75	150	150	150	41	1
Geographic area									
New England	100	63	75	100	150	150	150	36	—
Middle Atlantic	100	54	50	75	150	150	150	43	4
East North Central	100	53	75	100	150	150	150	44	3
West North Central	100	55	75	75	150	150	150	44	2
South Atlantic	100	64	75	100	150	150	150	34	2
East South Central	100	71	75	90	150	150	150	28	—
West South Central	100	54	50	100	150	150	150	45	1
Mountain	100	60	75	100	150	150	200	35	5
Pacific	100	52	75	75	150	150	200	47	1

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

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.

³ Less than 0.5 percent.

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.

Table 44. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.8	\$0.00	\$7.47	\$0.00	\$0.00	\$0.00	1.8	0.4
Worker characteristic								
Management, professional, and related	3.0	0.00	4.91	0.00	0.00	9.81	3.0	0.4
Management, business, and financial	2.9	0.00	7.85	0.00	0.00	42.54	2.8	0.7
Professional and related	4.1	0.00	30.63	0.00	0.00	13.87	4.2	0.4
Service	6.6	31.41	0.00	58.86	0.00	54.53	6.2	0.9
Sales and office	2.5	0.00	0.00	0.00	0.00	0.00	2.5	0.7
Sales and related	4.0	26.42	66.42	0.00	0.00	0.00	4.0	1.2
Office and administrative support	2.9	0.00	14.28	0.00	0.00	0.00	2.9	0.7
Natural resources, construction, and maintenance	4.3	0.00	14.98	0.00	0.00	54.18	4.2	1.4
Construction, extraction, farming, fishing, and forestry	6.5	17.69	0.00	33.63	0.00	0.00	6.8	2.4
Installation, maintenance, and repair	4.1	5.28	35.03	0.00	0.00	28.67	3.9	1.9
Production, transportation, and material moving	2.8	0.00	29.28	0.00	0.00	9.81	2.8	1.0
Production	3.4	29.84	0.00	13.20	0.00	0.00	3.4	1.4
Transportation and material moving	4.4	31.02	38.62	0.00	0.00	32.91	4.3	1.1
Full time	1.8	0.00	13.24	0.00	0.00	0.00	1.8	0.4
Part time	6.6	18.35	17.69	0.00	0.00	16.99	6.4	1.5
Union	4.0	0.00	22.71	40.45	0.00	0.00	3.9	0.7
Nonunion	1.9	0.00	1.96	0.00	0.00	3.92	1.8	0.5
Average wage within the following percentiles: ²								
Less than 10	9.4	66.54	57.21	0.00	0.00	39.24	10.1	5.1
10 to under 25	7.0	14.68	46.02	0.00	0.00	50.98	7.1	–
25 to under 50	2.8	0.00	9.15	0.00	0.00	70.75	2.8	0.6
50 to under 75	2.8	0.00	27.66	0.00	0.00	0.00	2.8	0.8
75 to under 90	2.9	0.00	15.54	0.00	0.00	0.00	3.0	0.6
90 or greater	3.8	0.00	0.00	0.00	0.00	21.94	3.9	0.6
Establishment characteristic								
Goods-producing industries	3.1	0.00	0.00	0.00	0.00	40.45	3.1	0.7
Construction	5.6	4.91	6.94	0.00	0.00	50.02	5.6	2.1
Manufacturing	3.3	0.00	0.00	9.81	0.00	16.99	3.2	0.6
Service-providing industries	2.0	0.00	0.00	0.00	0.00	0.00	2.1	0.5
Trade, transportation, and utilities	2.9	4.91	0.00	0.00	0.00	27.75	2.9	1.0
Wholesale trade	5.7	25.49	25.01	0.00	0.00	69.55	5.6	(³)
Retail trade	4.2	31.02	44.96	0.00	0.00	19.62	4.3	2.0
Transportation and warehousing	7.6	0.00	30.63	0.00	77.98	0.00	7.4	–
Utilities	8.2	10.97	0.00	66.90	9.81	38.00	8.2	0.6
Information	5.8	15.01	5.55	16.99	0.00	0.00	5.8	(³)
Financial activities	2.8	29.43	0.00	0.00	0.00	54.62	2.8	0.8
Finance and insurance	3.0	4.91	19.62	0.00	0.00	0.00	3.1	0.7
Credit intermediation and related activities	3.9	0.00	72.09	0.00	0.00	0.00	4.2	1.5
Insurance carriers and related activities	4.1	26.87	41.62	0.00	0.00	31.02	4.6	1.8
Real estate and rental and leasing	11.1	0.00	0.00	0.00	0.00	97.62	9.6	3.1
Professional and business services	5.6	0.00	50.18	0.00	0.00	0.00	5.4	0.9
Professional and technical services	7.4	30.63	58.86	0.00	0.00	101.44	7.2	0.8
Administrative and waste services	13.4	0.00	19.02	54.35	0.00	0.00	11.9	–

See footnotes at end of table.

Table 44. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	4.5	\$26.42	\$0.00	\$13.87	\$0.00	\$0.00	4.5	0.5
Educational services	6.6	33.99	57.21	0.00	0.00	0.00	6.6	2.4
Junior colleges, colleges, and universities	5.1	0.00	0.00	0.00	0.00	0.00	5.1	0.1
Health care and social assistance	5.0	12.98	0.00	44.96	0.00	0.00	5.1	0.4
Leisure and hospitality	7.2	29.43	38.31	0.00	0.00	0.00	7.4	1.6
Accommodation and food services	—	—	—	—	—	—	6.0	—
Other services	9.2	0.00	24.03	76.62	0.00	0.00	7.2	—
1 to 99 workers	2.7	0.00	67.57	0.00	0.00	0.00	2.6	1.2
1 to 49 workers	3.5	0.00	32.54	0.00	0.00	0.00	3.4	1.7
50 to 99 workers	4.4	18.35	0.00	0.00	0.00	29.50	4.4	0.5
100 workers or more	2.2	0.00	27.06	0.00	0.00	32.54	2.2	0.3
100 to 499 workers	3.4	0.00	16.27	0.00	0.00	60.28	3.3	0.6
500 workers or more	3.0	0.00	4.16	0.00	0.00	0.00	3.1	0.4
Geographic area								
New England	9.6	0.00	0.00	0.00	0.00	139.85	9.6	—
Middle Atlantic	3.7	32.54	2.94	0.00	0.00	0.00	3.6	1.2
East North Central	3.8	20.81	25.96	0.00	0.00	3.92	4.0	0.8
West North Central	5.0	17.69	0.00	0.00	0.00	0.00	5.1	0.4
South Atlantic	4.9	0.00	0.00	0.00	0.00	81.20	5.0	1.0
East South Central	5.3	4.16	27.52	0.00	0.00	0.00	5.8	—
West South Central	4.2	33.63	46.14	0.00	0.00	0.00	4.1	0.4
Mountain	6.5	0.00	43.87	0.00	0.00	56.36	7.0	4.7
Pacific	5.1	0.00	35.50	0.00	0.00	72.26	5.1	0.3

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

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.

³ Less than 0.05.

NOTE: 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.

Table 45. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2008

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

Characteristic	Total	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	88	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	10	2
Worker characteristic									
Management, professional, and related	100	85	1,000	1,000	1,500	1,500	2,000	11	5
Management, business, and financial	100	85	1,000	1,000	1,500	1,750	2,000	11	4
Professional and related	100	84	1,000	1,000	1,500	1,500	2,000	10	5
Service	100	89	1,000	1,000	1,500	1,500	2,000	—	—
Sales and office	100	89	1,000	1,000	1,300	1,500	2,000	10	1
Sales and related	100	90	1,000	1,000	1,000	1,500	1,500	9	1
Office and administrative support	100	88	1,000	1,000	1,500	1,500	2,000	10	2
Natural resources, construction, and maintenance	100	90	1,000	1,000	1,500	1,700	2,000	10	(²)
Construction, extraction, farming, fishing, and forestry	100	92	1,000	1,000	1,500	2,000	2,000	8	(²)
Installation, maintenance, and repair	100	89	1,000	1,000	1,500	1,500	2,000	11	(²)
Production, transportation, and material moving	100	92	1,000	1,000	1,500	2,000	2,500	6	2
Production	100	93	1,000	1,000	1,500	2,000	2,500	5	2
Transportation and material moving	100	91	750	1,000	1,250	1,500	2,500	—	—
Full time	100	88	1,000	1,000	1,500	1,500	2,000	9	2
Part time	100	87	1,000	1,000	1,000	1,500	2,000	12	2
Union	100	87	1,000	1,000	1,500	2,000	2,500	12	(²)
Nonunion	100	88	1,000	1,000	1,500	1,500	2,000	9	3
Average wage within the following percentiles: ³									
Less than 10	100	89	1,000	1,000	1,000	1,750	2,000	—	—
10 to under 25	100	85	1,000	1,000	1,500	1,500	2,000	—	—
25 to under 50	100	92	1,000	1,000	1,200	1,500	2,000	7	1
50 to under 75	100	91	1,000	1,000	1,500	1,600	2,000	8	1
75 to under 90	100	87	1,000	1,000	1,500	1,600	2,000	10	3
90 or greater	100	81	1,000	1,000	1,500	1,800	2,000	13	6
Establishment characteristic									
Goods-producing industries	100	92	1,000	1,000	1,500	2,000	2,000	7	1
Construction	100	88	1,000	1,000	1,500	1,800	2,000	—	—
Manufacturing	100	94	1,000	1,000	1,500	2,000	2,250	—	—
Service-providing industries	100	87	1,000	1,000	1,500	1,500	2,000	10	3
Trade, transportation, and utilities	100	90	1,000	1,000	1,000	1,500	2,000	9	1
Wholesale trade	100	89	1,000	1,000	1,000	1,500	1,500	—	—
Retail trade	100	88	1,000	1,000	1,000	1,000	1,500	10	2
Transportation and warehousing	100	95	1,000	1,200	1,500	2,000	2,500	—	—
Utilities	100	87	750	1,000	1,500	2,000	2,000	—	—
Information	100	86	1,000	1,300	1,500	2,000	2,000	—	—
Financial activities	100	86	1,000	1,000	1,500	2,000	2,000	10	4
Finance and insurance	100	87	1,000	1,000	1,500	2,000	2,000	10	3
Credit intermediation and related activities	100	86	1,000	1,000	1,500	1,500	2,000	10	4
Insurance carriers and related activities	100	87	1,000	1,000	1,500	2,000	2,000	11	2
Real estate and rental and leasing	100	82	1,000	1,000	1,000	1,500	2,000	—	—
Professional and business services	100	79	1,000	1,200	1,500	2,000	2,000	15	6
Professional and technical services	100	71	1,000	1,000	1,500	1,500	2,000	18	12
Administrative and waste services	100	85	1,000	1,000	1,500	2,000	2,500	—	—

See footnotes at end of table.

Table 45. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Total	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic									
Education and health services	100	91	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	8	1
Educational services	100	86	1,000	1,000	1,500	1,500	2,000	13	(²)
Junior colleges, colleges, and universities	100	85	1,000	1,000	1,500	1,700	3,000	15	(²)
Health care and social assistance	100	92	1,000	1,000	1,000	1,500	1,500	7	1
Leisure and hospitality	100	87	1,000	1,500	1,500	2,000	2,000	—	—
Accommodation and food services	100	88	1,000	1,500	1,500	2,000	2,000	—	—
Other services	100	93	1,000	1,000	1,000	1,500	2,000	—	—
1 to 99 workers	100	90	1,000	1,000	1,200	1,500	2,000	8	2
1 to 49 workers	100	91	1,000	1,000	1,200	1,500	2,000	6	3
50 to 99 workers	100	89	1,000	1,000	1,200	1,500	2,000	—	—
100 workers or more	100	87	1,000	1,000	1,500	1,750	2,000	11	2
100 to 499 workers	100	87	1,000	1,000	1,500	1,500	2,000	9	4
500 workers or more	100	87	1,000	1,000	1,500	1,850	2,000	12	1
Geographic area									
New England	100	95	1,000	1,000	1,500	1,500	2,000	—	—
Middle Atlantic	100	86	1,000	1,000	1,500	2,000	2,000	12	2
East North Central	100	86	1,000	1,000	1,250	1,500	2,000	12	2
West North Central	100	94	1,000	1,000	1,000	1,500	2,000	5	1
South Atlantic	100	88	1,000	1,000	1,250	1,500	2,000	6	6
East South Central	100	91	1,000	1,000	1,500	1,600	2,000	—	—
West South Central	100	88	1,000	1,000	1,500	1,500	2,000	9	3
Mountain	100	92	1,000	1,000	1,500	1,500	2,000	—	—
Pacific	100	86	1,000	1,000	1,500	2,000	2,500	12	2

¹ Includes all covered dental procedures except orthodontia. Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to annual plan maximum. If separate annual maximums applied to different dental procedures, the sum of the maximum was tabulated.

² Less than 0.5 percent.

³ 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.

Table 45. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2008

Characteristic	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	1.0	\$0.00	\$0.00	\$0.00	\$33.99	\$0.00	0.8	0.8
Worker characteristic								
Management, professional, and related	2.2	0.00	0.00	0.00	85.53	0.00	1.3	2.2
Management, business, and financial	2.1	0.00	55.50	0.00	369.44	0.00	1.7	2.1
Professional and related	3.4	0.00	0.00	19.62	0.00	0.00	1.6	3.5
Service	4.8	0.00	0.00	238.91	452.78	0.00	–	–
Sales and office	1.4	0.00	0.00	241.11	0.00	0.00	1.3	0.4
Sales and related	1.7	0.00	0.00	0.00	0.00	332.70	1.5	0.7
Office and administrative support	1.7	0.00	0.00	0.00	79.10	0.00	1.6	0.4
Natural resources, construction, and maintenance	1.1	0.00	0.00	21.94	195.23	0.00	1.1	(²)
Construction, extraction, farming, fishing, and forestry	1.6	0.00	0.00	379.59	292.85	98.11	1.6	(²)
Installation, maintenance, and repair	1.6	0.00	27.75	0.00	127.16	0.00	1.6	(²)
Production, transportation, and material moving	1.4	0.00	0.00	33.99	190.24	353.73	1.2	0.5
Production	1.5	0.00	0.00	0.00	0.00	460.16	1.4	0.4
Transportation and material moving	3.0	196.95	0.00	226.07	182.75	392.43	–	–
Full time	1.1	0.00	0.00	0.00	100.05	0.00	0.8	0.9
Part time	3.0	0.00	0.00	345.61	0.00	277.49	2.9	0.9
Union	1.9	0.00	170.21	0.00	0.00	353.73	1.9	(²)
Nonunion	1.2	0.00	0.00	79.70	0.00	0.00	0.8	1.0
Average wage within the following percentiles: ³								
Less than 10	3.9	0.00	0.00	147.16	392.55	166.78	–	–
10 to under 25	6.2	0.00	0.00	413.80	0.00	39.24	–	–
25 to under 50	1.1	0.00	0.00	181.70	0.00	0.00	1.1	0.3
50 to under 75	1.2	0.00	0.00	0.00	314.10	0.00	1.2	0.4
75 to under 90	1.2	0.00	0.00	0.00	125.64	0.00	0.9	1.0
90 or greater	3.3	0.00	0.00	0.00	279.56	147.16	2.0	3.2
Establishment characteristic								
Goods-producing industries	1.2	0.00	0.00	0.00	167.07	376.79	1.2	0.2
Construction	4.5	0.00	0.00	235.25	375.89	0.00	–	–
Manufacturing	1.6	0.00	0.00	19.62	159.41	492.98	–	–
Service-providing industries	1.3	0.00	0.00	0.00	0.00	0.00	1.0	1.1
Trade, transportation, and utilities	1.6	0.00	0.00	0.00	0.00	0.00	1.4	0.6
Wholesale trade	3.3	162.69	0.00	209.27	0.00	377.04	–	–
Retail trade	2.3	0.00	0.00	0.00	148.14	0.00	1.9	1.1
Transportation and warehousing	2.7	286.03	198.17	0.00	404.51	0.00	–	–
Utilities	5.6	298.38	69.37	9.81	295.14	0.00	–	–
Information	4.9	259.38	218.49	0.00	320.47	0.00	–	–
Financial activities	1.8	0.00	0.00	0.00	546.24	0.00	1.7	0.9
Finance and insurance	1.8	0.00	196.21	0.00	0.00	0.00	1.6	0.9
Credit intermediation and related activities	2.4	69.37	111.86	0.00	635.81	0.00	2.0	1.8
Insurance carriers and related activities	2.7	0.00	142.85	0.00	0.00	154.50	3.2	1.6
Real estate and rental and leasing	5.8	0.00	0.00	191.25	138.74	620.48	–	–
Professional and business services	4.5	0.00	389.10	0.00	310.09	240.31	2.7	4.2
Professional and technical services	8.0	0.00	141.49	0.00	438.20	672.59	4.6	8.6
Administrative and waste services	8.5	363.79	661.04	0.00	345.47	546.24	–	–

See footnotes at end of table.

Table 45. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Establishment characteristic								
Education and health services	1.4	\$0.00	\$0.00	\$171.06	\$0.00	\$496.29	1.5	0.3
Educational services	4.0	0.00	0.00	0.00	0.00	758.48	4.0	(²)
Junior colleges, colleges, and universities	2.7	0.00	0.00	0.00	80.90	366.56	2.8	(²)
Health care and social assistance	1.2	0.00	0.00	73.42	0.00	196.21	1.3	0.4
Leisure and hospitality	5.8	0.00	0.00	0.00	161.50	0.00	—	—
Accommodation and food services	6.8	416.23	0.00	103.36	208.81	0.00	—	—
Other services	4.4	0.00	0.00	588.64	460.16	259.57	—	—
1 to 99 workers	1.9	0.00	0.00	162.99	0.00	0.00	1.8	0.9
1 to 49 workers	1.9	0.00	0.00	251.09	0.00	0.00	1.5	1.3
50 to 99 workers	3.4	0.00	0.00	140.47	0.00	345.75	—	—
100 workers or more	1.5	0.00	0.00	0.00	221.12	0.00	1.1	1.2
100 to 499 workers	2.5	0.00	0.00	0.00	272.94	259.57	1.6	2.2
500 workers or more	2.3	0.00	105.66	0.00	241.51	0.00	2.5	0.4
Geographic area								
New England	2.2	325.38	0.00	70.75	0.00	64.33	—	—
Middle Atlantic	2.2	0.00	0.00	97.12	429.66	0.00	1.8	0.8
East North Central	2.3	0.00	0.00	227.77	0.00	0.00	2.4	0.5
West North Central	1.7	353.73	0.00	306.18	0.00	282.47	1.5	0.5
South Atlantic	4.5	0.00	0.00	324.05	0.00	0.00	1.4	4.6
East South Central	3.7	0.00	0.00	48.06	125.64	0.00	—	—
West South Central	2.2	0.00	0.00	55.50	0.00	0.00	2.6	3.1
Mountain	3.2	0.00	197.44	0.00	240.31	189.98	—	—
Pacific	2.0	0.00	200.10	0.00	0.00	169.93	2.1	0.8

¹ Includes all covered dental procedures except orthodontia. Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to annual plan maximum. If separate annual maximums applied to different dental procedures, the sum of the maximum was tabulated.

² Less than 0.05.

³ 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: 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/eps/glossary20082009.htm.

Table 46. Vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

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

Characteristic	Eye exams	Glasses	Contact lenses ¹
All workers	99	100	88
Worker characteristic			
Management, professional, and related	99	99	86
Management, business, and financial	99	99	82
Professional and related	100	99	89
Service	100	100	85
Sales and office	99	100	93
Sales and related	100	100	98
Office and administrative support	99	100	91
Natural resources, construction, and maintenance	99	100	85
Construction, extraction, farming, fishing, and forestry	100	100	82
Installation, maintenance, and repair	99	99	87
Production, transportation, and material moving	99	100	91
Production	99	100	90
Transportation and material moving	99	100	92
Full time	99	100	88
Part time	100	100	93
Union	100	99	88
Nonunion	99	100	89
Average wage within the following percentiles: ²			
Less than 10	100	100	82
10 to under 25	100	100	94
25 to under 50	99	100	88
50 to under 75	99	100	90
75 to under 90	99	99	85
90 or greater	99	99	89
Establishment characteristic			
Goods-producing industries	99	100	89
Construction	100	100	84
Manufacturing	99	100	92
Service-providing industries	99	99	88
Trade, transportation, and utilities	99	99	90
Wholesale trade	100	100	86
Retail trade	100	100	94
Transportation and warehousing	100	100	93
Utilities	87	77	71
Information	100	100	97
Financial activities	98	100	88
Finance and insurance	98	100	93
Credit intermediation and related activities	98	100	92
Insurance carriers and related activities	100	100	93
Real estate and rental and leasing	100	100	73
Professional and business services	100	100	93
Professional and technical services	100	100	93
Administrative and waste services	100	100	97
Education and health services	99	99	81
Educational services	98	97	74
Junior colleges, colleges, and universities	98	96	77

See footnotes at end of table.

Table 46. Vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Eye exams	Glasses	Contact lenses ¹
Establishment characteristic			
Health care and social assistance	99	99	83
Leisure and hospitality	100	100	81
Accommodation and food services	100	100	78
Other services	100	100	75
1 to 99 workers	100	100	86
1 to 49 workers	99	100	86
50 to 99 workers	100	100	84
100 workers or more	99	99	90
100 to 499 workers	99	99	89
500 workers or more	99	99	91
Geographic area			
New England	99	100	78
Middle Atlantic	99	99	79
East North Central	99	100	91
West North Central	97	97	85
South Atlantic	99	100	92
East South Central	99	100	86
West South Central	98	100	84
Mountain	100	100	89
Pacific	100	100	96

¹ Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (cataract surgery) normally are provided under the surgical portion of a medical plan and are not described in this table.

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: 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.

Table 46. Standard errors for vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Eye exams	Glasses	Contact lenses ¹
All workers	0.2	0.2	1.6
Worker characteristic			
Management, professional, and related	0.3	0.4	2.6
Management, business, and financial	0.6	1.0	4.9
Professional and related	0.1	0.2	2.4
Service	0.3	0.1	5.9
Sales and office	0.3	0.1	1.6
Sales and related	0.2	0.0	1.1
Office and administrative support	0.4	0.2	2.4
Natural resources, construction, and maintenance	0.3	0.4	6.2
Construction, extraction, farming, fishing, and forestry	0.0	0.0	7.2
Installation, maintenance, and repair	0.7	0.8	6.1
Production, transportation, and material moving ...	0.3	0.1	2.4
Production	0.4	0.0	3.7
Transportation and material moving	0.3	0.1	3.3
Full time	0.2	0.2	1.8
Part time	0.1	0.0	2.6
Union	0.1	0.3	1.7
Nonunion	0.2	0.2	2.1
Average wage within the following percentiles: ²			
Less than 10	0.0	0.0	8.7
10 to under 25	0.2	0.2	4.6
25 to under 50	0.3	0.1	2.7
50 to under 75	0.2	0.1	1.6
75 to under 90	0.4	0.5	2.7
90 or greater	0.2	0.3	3.6
Establishment characteristic			
Goods-producing industries	0.4	0.0	3.5
Construction	0.0	0.0	8.5
Manufacturing	0.5	0.0	3.2
Service-providing industries	0.2	0.2	1.7
Trade, transportation, and utilities	0.5	0.9	3.6
Wholesale trade	0.0	0.0	9.1
Retail trade	0.0	0.0	2.3
Transportation and warehousing	0.0	0.0	8.7
Utilities	7.9	12.9	11.9
Information	0.0	0.0	1.1
Financial activities	0.8	0.0	4.7
Finance and insurance	1.0	0.0	1.6
Credit intermediation and related activities	1.5	0.0	4.2
Insurance carriers and related activities ...	0.2	0.0	3.9
Real estate and rental and leasing	0.0	0.0	17.0
Professional and business services	0.2	0.0	2.9
Professional and technical services	0.4	0.0	4.8
Administrative and waste services	0.0	0.0	2.8
Education and health services	0.5	0.5	5.7
Educational services	0.5	2.7	9.6
Junior colleges, colleges, and universities	0.9	4.3	4.7
Health care and social assistance	0.7	0.3	5.8
Leisure and hospitality	0.0	0.0	10.6

See footnotes at end of table.

Table 46. Standard errors for vision care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Eye exams	Glasses	Contact lenses ¹
Establishment characteristic			
Accommodation and food services	0.0	0.0	13.8
Other services	0.0	0.0	17.4
1 to 99 workers	0.1	0.0	2.7
1 to 49 workers	0.2	0.0	3.6
50 to 99 workers	0.0	0.0	5.5
100 workers or more	0.3	0.3	2.1
100 to 499 workers	0.4	0.5	3.6
500 workers or more	0.3	0.2	1.7
Geographic area			
New England	0.5	0.0	9.0
Middle Atlantic	0.4	0.5	5.9
East North Central	0.4	0.2	2.9
West North Central	2.0	2.9	6.0
South Atlantic	0.4	0.0	2.4
East South Central	0.6	0.0	11.8
West South Central	0.9	0.0	7.4
Mountain	0.0	0.4	5.9
Pacific	0.0	0.1	1.6

¹ Includes plans that provide coverage for elected purchase of contact lenses; medically necessary contact lenses (cataract surgery) normally are provided under the surgical portion of a medical plan and are not described in this table.

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: 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.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008

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

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	21	78	-	-	9	90	-	-
Worker characteristic								
Management, professional, and related	20	79	(³)	(³)	7	92	-	-
Management, business, and financial	18	81	-	-	-	93	-	1
Professional and related	21	78	-	-	7	92	-	-
Service	17	83	-	-	-	86	-	-
Sales and office	24	75	-	-	10	90	-	-
Sales and related	-	88	-	-	-	91	-	-
Office and administrative support	30	69	-	-	-	90	-	(³)
Natural resources, construction, and maintenance	21	78	-	-	-	85	-	(³)
Construction, extraction, farming, fishing, and forestry	24	76	-	-	-	85	-	(³)
Installation, maintenance, and repair	19	80	-	-	-	85	-	(³)
Production, transportation, and material moving ...	22	77	-	-	8	91	-	-
Production	22	78	-	-	7	93	-	-
Transportation and material moving	23	77	-	-	-	89	-	(³)
Full time	21	78	-	-	8	91	-	-
Part time	20	80	-	-	-	77	-	-
Union	27	73	-	-	20	79	-	-
Nonunion	19	80	-	-	6	94	-	-
Average wage within the following percentiles: ⁴								
Less than 10	-	88	-	-	-	94	-	-
10 to under 25	-	89	-	(³)	-	94	-	-
25 to under 50	22	77	-	-	12	88	-	-
50 to under 75	26	73	-	-	10	90	-	-
75 to under 90	19	80	-	-	8	91	-	-
90 or greater	18	81	-	-	9	90	-	-
Establishment characteristic								
Goods-producing industries	23	76	-	-	9	91	-	-
Construction	20	80	-	-	-	88	-	-
Manufacturing	24	74	-	-	8	92	-	-
Service-providing industries	21	79	-	-	9	90	-	-
Trade, transportation, and utilities	15	84	-	-	-	93	-	1
Wholesale trade	-	90	-	-	-	97	-	-
Retail trade	-	90	-	-	-	97	-	-
Transportation and warehousing	-	66	-	-	-	80	-	-
Utilities	-	65	-	12	-	72	-	12
Information	-	75	-	-	-	91	-	-
Financial activities	15	83	-	-	7	93	-	-
Finance and insurance	14	84	-	-	9	91	-	-
Credit intermediation and related activities	-	85	-	-	-	94	-	-
Insurance carriers and related activities	-	84	-	-	-	89	-	-
Real estate and rental and leasing	-	80	-	-	-	98	-	-
Professional and business services	23	77	-	-	-	92	-	-
Professional and technical services	-	80	-	(³)	-	97	-	-
Administrative and waste services	-	87	-	-	-	87	-	-

See footnotes at end of table.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic								
Education and health services	31	68	—	—	—	81	—	—
Educational services	—	90	—	—	—	90	—	—
Junior colleges, colleges, and universities	—	83	—	—	—	84	—	—
Health care and social assistance	35	64	—	—	—	79	—	—
Leisure and hospitality	—	87	—	—	—	89	—	—
Accommodation and food services	—	90	—	—	—	89	—	—
Other services	—	95	—	—	—	100	—	—
1 to 99 workers	20	80	—	—	—	93	—	—
1 to 49 workers	17	83	—	—	—	95	—	—
50 to 99 workers	25	75	—	—	—	90	—	—
100 workers or more	22	77	—	—	11	89	—	—
100 to 499 workers	18	81	—	—	11	88	—	—
500 workers or more	26	73	—	—	11	89	—	—
Geographic area								
New England	—	78	—	—	—	83	—	—
Middle Atlantic	30	69	—	—	15	84	—	—
East North Central	19	80	—	—	8	92	—	—
West North Central	—	84	—	3	—	88	—	2
South Atlantic	—	80	—	(³)	—	93	—	—
East South Central	—	78	—	1	—	98	—	—
West South Central	—	81	—	1	—	97	—	—
Mountain	—	89	—	—	—	96	—	—
Pacific	23	77	—	—	—	89	—	—

See footnotes at end of table.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Contact lenses ²			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	4	84	9	3
Worker characteristic				
Management, professional, and related	4	82	10	3
Management, business, and financial	—	75	—	6
Professional and related	3	86	9	2
Service	—	82	—	1
Sales and office	—	90	6	—
Sales and related	—	95	—	2
Office and administrative support	—	88	8	—
Natural resources, construction, and maintenance	—	78	—	6
Construction, extraction, farming, fishing, and forestry	—	77	—	7
Installation, maintenance, and repair	—	78	—	6
Production, transportation, and material moving	—	87	—	3
Production	—	88	—	3
Transportation and material moving	—	86	—	2
Full time	3	85	9	3
Part time	—	80	—	1
Union	—	82	11	—
Nonunion	3	85	8	3
Average wage within the following percentiles: ⁴				
Less than 10	—	77	—	(³)
10 to under 25	—	92	—	(³)
25 to under 50	—	85	10	—
50 to under 75	3	87	7	3
75 to under 90	—	82	10	—
90 or greater	—	82	9	—
Establishment characteristic				
Goods-producing industries	—	85	—	4
Construction	—	78	—	5
Manufacturing	—	88	—	2
Service-providing industries	4	84	9	3
Trade, transportation, and utilities	—	85	—	5
Wholesale trade	—	81	—	10
Retail trade	—	91	—	1
Transportation and warehousing	—	87	—	—
Utilities	—	71	—	12
Information	—	91	—	1
Financial activities	—	87	—	6
Finance and insurance	—	93	—	2
Credit intermediation and related activities	—	92	—	1
Insurance carriers and related activities	—	93	—	5
Real estate and rental and leasing	—	71	—	18
Professional and business services	—	89	—	1
Professional and technical services	—	93	—	—
Administrative and waste services	—	90	—	—

See footnotes at end of table.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

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

Characteristic	Contact lenses ²			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	77	—	2
Educational services	—	70	—	1
Junior colleges, colleges, and universities	—	70	21	—
Health care and social assistance	—	78	—	2
Leisure and hospitality	—	78	—	1
Accommodation and food services	—	78	—	1
Other services	—	75	—	—
1 to 99 workers	—	83	12	—
1 to 49 workers	—	83	—	3
50 to 99 workers	—	82	—	1
100 workers or more	5	85	7	3
100 to 499 workers	—	85	7	—
500 workers or more	5	86	7	2
Geographic area				
New England	—	77	—	3
Middle Atlantic	—	76	16	—
East North Central	—	87	—	2
West North Central	—	72	—	2
South Atlantic	—	89	—	2
East South Central	—	84	—	1
West South Central	—	83	—	1
Mountain	—	87	—	7
Pacific	—	90	—	2

¹ Includes plans subject to copayment, cash allowance, and retail discount.

² Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (cataract surgery) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ Less than 0.5 percent.

⁴ 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.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	2.2	2.2	-	-	1.3	1.4	-	-
Worker characteristic								
Management, professional, and related	3.3	3.3	(³)	(³)	1.3	1.4	-	-
Management, business, and financial	3.6	3.7	-	-	-	2.5	-	0.6
Professional and related	3.7	3.7	-	-	1.4	1.5	-	-
Service	4.6	4.6	-	-	-	5.7	-	-
Sales and office	4.6	4.6	-	-	2.7	2.7	-	-
Sales and related	-	5.3	-	-	-	5.3	-	-
Office and administrative support	6.0	6.0	-	-	-	3.1	-	(³)
Natural resources, construction, and maintenance	3.9	3.9	-	-	-	4.4	-	(³)
Construction, extraction, farming, fishing, and forestry	5.3	5.3	-	-	-	4.8	-	(³)
Installation, maintenance, and repair	4.8	4.8	-	-	-	6.9	-	(³)
Production, transportation, and material moving	4.6	4.7	-	-	2.3	2.3	-	-
Production	5.8	5.9	-	-	2.0	2.0	-	-
Transportation and material moving	6.1	6.1	-	-	-	4.5	-	(³)
Full time	2.4	2.4	-	-	1.2	1.2	-	-
Part time	3.2	3.2	-	-	-	10.8	-	-
Union	4.3	4.3	-	-	4.4	4.4	-	-
Nonunion	2.1	2.2	-	-	1.1	1.2	-	-
Average wage within the following percentiles: ⁴								
Less than 10	-	6.5	-	-	-	4.3	-	-
10 to under 25	-	3.8	-	(³)	-	2.3	-	-
25 to under 50	3.2	3.3	-	-	2.9	2.9	-	-
50 to under 75	4.4	4.4	-	-	2.2	2.2	-	-
75 to under 90	2.5	2.6	-	-	1.4	1.6	-	-
90 or greater	3.3	3.3	-	-	2.6	2.6	-	-
Establishment characteristic								
Goods-producing industries	3.6	3.6	-	-	2.2	2.2	-	-
Construction	5.4	5.4	-	-	-	5.2	-	-
Manufacturing	4.9	4.9	-	-	1.9	1.9	-	-
Service-providing industries	2.5	2.5	-	-	1.7	1.7	-	-
Trade, transportation, and utilities	3.4	3.5	-	-	-	2.5	-	0.5
Wholesale trade	-	3.3	-	-	-	1.7	-	-
Retail trade	-	3.1	-	-	-	1.5	-	-
Transportation and warehousing	-	12.9	-	-	-	11.2	-	-
Utilities	-	10.9	-	8.1	-	13.3	-	8.1
Information	-	8.2	-	-	-	3.6	-	-
Financial activities	4.1	4.2	-	-	2.0	2.0	-	-
Finance and insurance	3.2	3.4	-	-	2.4	2.4	-	-
Credit intermediation and related activities	-	4.8	-	-	-	2.8	-	-
Insurance carriers and related activities	-	5.3	-	-	-	4.8	-	-
Real estate and rental and leasing	-	13.8	-	-	-	2.0	-	-
Professional and business services	6.7	6.7	-	-	-	3.2	-	-
Professional and technical services	-	8.3	-	(³)	-	2.2	-	-
Administrative and waste services	-	5.6	-	-	-	6.9	-	-

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Eye exams				Glasses			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic								
Education and health services	5.3	5.3	—	—	—	5.7	—	—
Educational services	—	3.3	—	—	—	4.4	—	—
Junior colleges, colleges, and universities	—	4.8	—	—	—	6.3	—	—
Health care and social assistance	5.9	5.9	—	—	—	6.5	—	—
Leisure and hospitality	—	5.4	—	—	—	6.2	—	—
Accommodation and food services	—	4.9	—	—	—	8.2	—	—
Other services	—	4.8	—	—	—	0.0	—	—
1 to 99 workers	2.8	2.8	—	—	—	2.1	—	—
1 to 49 workers	3.6	3.6	—	—	—	2.1	—	—
50 to 99 workers	5.3	5.4	—	—	—	4.6	—	—
100 workers or more	2.7	2.8	—	—	1.5	1.6	—	—
100 to 499 workers	3.2	3.3	—	—	2.5	2.4	—	—
500 workers or more	4.2	4.2	—	—	2.0	2.0	—	—
Geographic area								
New England	—	14.3	—	—	—	14.3	—	—
Middle Atlantic	5.5	5.3	—	—	3.7	3.7	—	—
East North Central	5.5	5.7	—	—	2.1	2.1	—	—
West North Central	—	8.4	—	2.0	—	9.1	—	1.8
South Atlantic	—	5.9	—	(³)	—	2.6	—	—
East South Central	—	8.2	—	0.6	—	1.1	—	—
West South Central	—	6.6	—	0.9	—	2.5	—	—
Mountain	—	4.2	—	—	—	2.0	—	—
Pacific	5.6	5.6	—	—	—	3.7	—	—

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Contact lenses ²			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.8	1.8	1.2	1.0
Worker characteristic				
Management, professional, and related	1.2	2.8	2.4	1.3
Management, business, and financial	—	5.1	—	2.7
Professional and related	0.8	2.5	2.4	0.6
Service	—	5.9	—	0.6
Sales and office	—	1.8	1.6	—
Sales and related	—	1.3	—	1.1
Office and administrative support	—	2.6	2.4	—
Natural resources, construction, and maintenance	—	6.7	—	2.2
Construction, extraction, farming, fishing, and forestry	—	7.6	—	3.3
Installation, maintenance, and repair	—	8.2	—	3.5
Production, transportation, and material moving	—	3.0	—	1.6
Production	—	3.9	—	2.1
Transportation and material moving	—	4.6	—	1.8
Full time	0.8	1.9	1.3	1.1
Part time	—	9.1	—	0.8
Union	—	2.8	1.6	—
Nonunion	0.9	2.3	1.6	1.4
Average wage within the following percentiles: ⁴				
Less than 10	—	8.9	—	(³)
10 to under 25	—	4.8	—	(³)
25 to under 50	—	2.9	2.6	—
50 to under 75	1.0	1.9	1.6	1.5
75 to under 90	—	2.8	2.1	—
90 or greater	—	4.1	2.8	—
Establishment characteristic				
Goods-producing industries	—	3.8	—	1.9
Construction	—	8.9	—	2.9
Manufacturing	—	3.8	—	2.4
Service-providing industries	1.0	1.9	1.5	1.2
Trade, transportation, and utilities	—	3.9	—	3.8
Wholesale trade	—	8.9	—	10.3
Retail trade	—	2.6	—	0.9
Transportation and warehousing	—	9.5	—	—
Utilities	—	11.9	—	8.1
Information	—	3.2	—	0.7
Financial activities	—	4.7	—	4.4
Finance and insurance	—	1.6	—	1.6
Credit intermediation and related activities	—	4.2	—	1.2
Insurance carriers and related activities	—	3.9	—	3.8
Real estate and rental and leasing	—	17.0	—	16.6
Professional and business services	—	3.9	—	0.6
Professional and technical services	—	4.8	—	—
Administrative and waste services	—	6.0	—	—

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Contact lenses ²			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Establishment characteristic				
Education and health services	—	5.7	—	0.7
Educational services	—	9.7	—	0.6
Junior colleges, colleges, and universities	—	6.3	4.7	—
Health care and social assistance	—	5.9	—	0.8
Leisure and hospitality	—	10.5	—	0.7
Accommodation and food services	—	13.8	—	1.0
Other services	—	17.4	—	—
1 to 99 workers	—	3.0	2.6	—
1 to 49 workers	—	3.7	—	1.8
50 to 99 workers	—	5.5	—	1.1
100 workers or more	1.1	2.3	1.3	1.3
100 to 499 workers	—	3.7	1.8	—
500 workers or more	1.5	2.2	1.7	0.6
Geographic area				
New England	—	8.6	—	2.7
Middle Atlantic	—	6.1	2.4	—
East North Central	—	4.0	—	1.5
West North Central	—	8.2	—	1.9
South Atlantic	—	2.4	—	1.2
East South Central	—	11.6	—	1.3
West South Central	—	7.0	—	0.4
Mountain	—	4.8	—	5.6
Pacific	—	3.3	—	1.5

¹ Includes plans subject to copayment, cash allowance, and retail discount.

² Includes plans that provide coverage for elected purchase of contact lenses; medically necessary contact lenses (cataract surger) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ Less than 0.05.

⁴ 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.

Employee Benefits Survey

Technical Note

Data in this bulletin are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The bulletin contains 2008 data on detailed employer-provided health benefit plan provisions for private industry workers in the United States. Excluded from the survey are Federal government workers, State and local government workers, the military, agricultural workers, private household workers, aircraft manufacturing workers, and the self-employed. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS website <http://www.bls.gov/ncs/ebs>.

Calculation details

For data presented by wage levels, average hourly earnings for occupations within an establishment were used to produce estimates for worker groups within six earnings percentiles: Below the 10th percentile, 10th to under the 25th percentile, 25th to under the 50th percentile, 50th to under the 75th percentile, 75th to under the 90th percentile, and the 90th percentile and greater. Individual workers can fall into an earnings category different from the average for the occupation into which they are classified. The percentile breakouts 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 wages published in “National Compensation Survey: Occupational Earnings in the United States, 2007,” U.S. Department of Labor, June 2008, bulletin 2704. Values corresponding to the percentiles used in the tables are:

Characteristic	Hourly wage percentile				
	10	25	50 (median)	75	90
Private industry workers	\$7.85	\$10.13	\$15.00	\$23.25	\$34.79

Not determinable estimates

Some tables in this bulletin contain columns with estimates classified as "not determinable." Situations that result in this classification can vary. In detailed provisions of employer-provided health care plans, the "not determinable" classification is used whenever partial information on a particular plan feature is available from the Summary Plan Description (SPD), used as a primary source of information on the provisions of a health benefit plan. For example, in table 1, workers are classified as participating in four types of fee-for-service plans. Those workers that were known to be participating in a fee-for-service plan, but the plan type was either not specified or was specified but did not fit into any of the four categories used in the table, were classified into the "not determinable" category.

Another situation in which the "not determinable" classification may be used is when workers are participating in plans in which a provision is known to exist, but no information on the specific details of this provision is available from the SPD. An example of this situation can be found in table 4. All workers in this table participate in fee-for-service plans. The majority of the workers that make up the base of this table participated in plans that specified a deductible, but a small percentage of workers participated in plans in which the deductible was mentioned but not described. These workers were classified into the "not determinable" category.

Interpreting the tables

Most of the tables in this bulletin exhibit the percentage of all employees participating in a particular benefit plan or the percentage covered by a specific provision. The base of each table is indicated by the statement under the title that indicates what subset of workers equals 100 percent. For example, table 1 indicates that all workers participating in medical care plans equal 100 percent. Fee-for service plans account for 78 percent of participants and health maintenance organizations, 22 percent of participants.

Other tables provide data on average values. For example, table 35 indicates the median number of days or visits covered per year for mental health care benefits. In the tables, the average value is based only on those who were affected by the provision; employees without such coverage were not included in the calculation of an average value. In table 35, only workers participating in plans with specified day limits were included.

Finally, some tables contain data on percentages of workers and average values. For example, table 3 indicates both the type and dollar amount of annual individual deductible in fee-for-service plans. The base of this table is all workers participating in fee-for-service plans. The non-shaded estimates are percentages of workers by the type of deductible (e.g., fixed deductible, variable deductible, etc.). To indicate values rather than percentages, the columns with median deductible amounts are shaded.

Survey response

The 2008 survey included a sample of approximately 3,900 establishments. Classifications in Appendix table 1 are defined as follows:

Responding. The establishment provided information on at least one usable occupation. An occupation is classified as usable if the following data are present: occupational characteristics (full- or part-time schedule, union or nonunion status, and time or incentive pay type); work schedule; and wage data.

Refused or unable to provide data. The establishment did not provide earnings, occupational classification, worker characteristics, and work schedule data for any occupation.

Out of business or not in survey scope. An out of business establishment is no longer in operation. Establishments not in the survey scope include farm and private households, the self-employed, the Federal government, and locations of an establishment out of the sampled area.

Also excluded are establishments with no workers within the survey scope (if all employees are also owners, for example).

Obtaining information

Information on the survey scope, sample design, data collection, survey estimation, and reliability of estimates, technical references, and survey definitions are available in Chapter 8 of the *BLS Handbook of Methods*, available online at: <http://www.bls.gov/opub/hom/home.htm>.

Definitions of major plans, key provisions, and related benefit terms used by the National Compensation Survey are provided in the *Glossary of Employee Benefit Terms*, available online at: <http://www.bls.gov/ncs/ebs/glossary20082009>.

For research articles on employee benefits, see the *Monthly Labor Review* or *Compensation and Working Conditions Online*, at the BLS Web sites <http://www.bls.gov/opub/mlr/home.htm> and <http://www.bls.gov/opub/cwc/home.htm>. For information on the North American Industry Classification System (NAICS) and the Standard Occupational Classification (SOC) system, including background information, see the BLS Web sites <http://www.bls.gov/bls/naics.htm> and <http://www.bls.gov/soc/home.htm>, respectively.

Appendix table 1. Survey establishment response

Appendix table 2. Numbers of workers represented

Appendix table 1. Survey establishment response, private industry, National Compensation Survey, 2008

Establishments	Number of establishments
Total in sampling frame ¹	5,346,939
Total in sample	3,866
Responding	2,550
Refused or unable to provide data	986
Out of business or not in survey scope	330

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is

based on the 2007 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location.

Appendix table 2. Number of workers¹ represented, private industry, National Compensation Survey, 2008

Occupational group ²	Estimated number of workers
All workers	108,094,300
Management, professional, and related	26,856,600
Management, business, and financial	9,169,300
Professional and related	17,687,300
Service	21,623,300
Sales and office	30,378,900
Sales and related	12,195,700
Office and administrative support	18,183,200
Natural resources, construction, and maintenance	10,267,000
Construction, extraction, farming, fishing, and forestry ..	5,413,600
Installation, maintenance, and repair	4,853,400
Production, transportation, and material moving	18,968,500
Production	10,134,100
Transportation and material moving	8,834,400

¹ The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended,

however, for comparison to other statistical series to measure employment trends or levels.

² The 2000 Standard Occupational Classification system is used to classify workers.