

National Compensation Survey: Health and Retirement Plan Provisions in Private Industry in the United States, 2013

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the detailed provisions of employer-provided health and retirement plans in private industry in 2013. Under the NCS program, information on the incidence and provision of benefits is published in stages. On July 25, 2014 the NCS released selected data for civilian, state and local government, and private industry workers, on the incidence (access to and participation in) of major employee benefits (retirement, medical care, life insurance, and paid leave) as well as on employer and employee shares of contributions to medical care premiums and their average amounts. More data for civilian, private industry, and state and local government workers for March 2014 will be issued in late September 2014.

For more information on these data and recent and historical NCS benefits data, call the information line at (202) 691-6199, use the [contact EBS](#) link to send email, or visit the benefits home page at <http://www.bls.gov/ebs/>. Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent to 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. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
			With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
Worker characteristic									
All workers	100	68	41	21	12	26	(¹)	32	—
Management, professional, and related	100	65	42	21	12	22	1	35	—
Management, business, and financial	100	58	40	21	12	—	—	42	—
Professional and related	100	70	44	21	12	25	1	30	—
Service	100	84	50	21	—	35	—	16	—
Sales and office	100	58	41	21	12	16	(¹)	42	—
Sales and related	100	47	21	21	—	—	—	53	—
Office and administrative support	100	61	47	21	12	14	(¹)	39	—
Natural resources, construction, and maintenance	100	82	51	21	12	31	—	18	—
Construction, extraction, farming, fishing, and forestry	100	95	57	—	12	37	—	—	—
Installation, maintenance, and repair	100	73	46	21	12	27	—	27	—
Production, transportation, and material moving	100	68	29	21	12	38	(¹)	32	—
Production	100	54	12	—	12	41	1	46	—
Transportation and material moving	100	79	44	21	12	36	—	21	—
Full time	100	67	42	21	12	24	(¹)	33	—
Part time	100	75	32	21	12	43	—	25	—
Union	100	85	41	21	12	43	—	15	—
Nonunion	100	57	41	21	12	16	1	43	—
Average wage within the following categories ² :									
Lowest 25 percent	100	60	27	21	12	—	—	40	—
Second 25 percent	100	69	45	21	12	24	(¹)	31	—
Third 25 percent	100	66	40	21	12	26	—	34	—
Highest 25 percent	100	69	42	21	12	27	1	31	—
Highest 10 percent	100	64	33	21	12	30	1	36	—
Establishment characteristic									
Goods-producing industries	100	58	23	—	12	33	2	42	—
Construction	100	97	62	—	12	35	—	—	—
Manufacturing	100	44	—	—	—	26	—	56	—
Service-providing industries	100	71	46	21	12	24	(¹)	29	—
Trade, transportation, and utilities	100	75	37	21	12	38	—	25	—
Wholesale trade	100	68	—	—	—	—	—	—	—
Retail trade	100	57	20	—	12	—	—	43	—
Transportation and warehousing	100	90	53	—	12	37	—	10	—
Utilities	100	84	38	—	12	46	—	—	—
Information	100	73	68	—	12	—	—	—	—
Financial activities	100	47	38	21	12	8	(¹)	53	—
Finance and insurance	100	47	39	21	12	8	(¹)	53	—
Credit intermediation and related activities ..	100	32	31	21	12	—	—	68	—
Insurance carriers and related activities	100	71	53	21	12	17	1	29	—
Professional and business services	100	69	69	—	12	—	—	31	—
Education and health services	100	78	39	21	12	38	—	22	—
Educational services	100	87	—	—	—	65	—	—	—
Junior colleges, colleges, and universities ...	100	75	53	—	12	—	—	25	—
Health care and social assistance	100	76	42	—	12	—	—	—	—

See footnotes at end of table.

Table 1. Defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
			With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers	100	75	41	21	12	35	—	25	—
1 to 49 workers	100	78	47	21	12	31	—	22	—
50 to 99 workers	100	72	32	21	12	40	—	28	—
100 workers or more	100	64	41	21	12	23	1	36	—
100 to 499 workers	100	57	29	21	12	27	(¹)	43	—
500 workers or more	100	70	48	21	12	20	1	30	—
Geographic area									
New England	100	81	59	21	12	—	—	19	—
Middle Atlantic	100	74	36	21	12	39	(¹)	26	—
South Atlantic	100	72	53	21	12	19	—	28	—
East South Central	100	61	—	—	—	—	—	39	—
West South Central	100	53	—	—	—	31	—	47	—
East North Central	100	69	45	21	12	22	2	31	—
West North Central	100	58	—	—	—	—	—	42	—
Mountain	100	62	—	—	—	—	—	—	—
Pacific	100	64	39	21	12	—	—	36	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 1. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
Worker characteristic								
All workers	2.6	3.1	0.0	0.0	2.8	0.4	2.6	—
Management, professional, and related	4.4	5.0	0.0	0.0	5.2	0.6	4.4	—
Management, business, and financial	5.3	5.9	0.0	0.0	—	—	5.3	—
Professional and related	5.5	7.0	0.0	0.0	7.4	0.8	5.5	—
Service	4.2	7.9	0.0	—	8.7	—	4.2	—
Sales and office	5.3	5.6	0.0	0.0	2.4	0.3	5.3	—
Sales and related	8.7	5.6	2.4	—	—	—	8.7	—
Office and administrative support	4.9	6.0	0.0	0.0	2.4	0.3	4.9	—
Natural resources, construction, and maintenance	3.4	5.3	0.0	0.0	4.3	—	3.4	—
Construction, extraction, farming, fishing, and forestry	1.9	7.8	—	0.0	7.5	—	—	—
Installation, maintenance, and repair	5.3	7.3	0.0	0.0	5.7	—	5.3	—
Production, transportation, and material moving	4.7	4.6	0.0	0.0	5.0	0.4	4.7	—
Production	7.1	3.0	—	0.0	6.9	1.0	7.1	—
Transportation and material moving	4.6	6.5	0.0	0.0	6.0	—	4.6	—
Full time	2.7	3.2	0.0	0.0	2.8	0.4	2.7	—
Part time	4.4	5.9	0.0	0.0	6.3	—	4.4	—
Union	2.7	4.5	0.0	0.0	4.8	—	2.7	—
Nonunion	3.5	3.8	0.0	0.0	2.6	0.6	3.5	—
Average wage within the following categories ¹ :								
Lowest 25 percent	8.3	7.6	0.0	1.5	—	—	8.3	—
Second 25 percent	4.8	5.5	0.0	0.0	5.1	0.2	4.8	—
Third 25 percent	3.2	3.7	0.0	0.0	3.0	—	3.2	—
Highest 25 percent	3.3	4.1	0.0	0.0	4.8	0.8	3.3	—
Highest 10 percent	6.0	6.1	0.0	0.0	8.6	1.2	6.0	—
Establishment characteristic								
Goods-producing industries	4.8	4.4	—	0.0	5.5	1.7	4.8	—
Construction	2.5	6.3	—	0.0	6.7	—	—	—
Manufacturing	5.9	—	—	—	6.0	—	5.9	—
Service-providing industries	3.0	3.7	0.0	0.0	3.3	0.1	3.0	—
Trade, transportation, and utilities	3.7	4.1	0.0	0.0	4.3	—	3.7	—
Wholesale trade	13.7	—	—	—	—	—	—	—
Retail trade	5.9	3.4	—	0.0	—	—	5.9	—
Transportation and warehousing	1.5	7.1	—	0.0	7.3	—	1.5	—
Utilities	7.2	8.3	—	0.0	10.8	—	—	—
Information	9.4	11.4	—	0.0	—	—	—	—
Financial activities	5.2	6.3	0.0	0.0	1.6	0.3	5.2	—
Finance and insurance	4.7	5.5	0.0	0.0	1.4	0.3	4.7	—
Credit intermediation and related activities ..	4.0	3.9	0.0	0.0	—	—	4.0	—
Insurance carriers and related activities	5.5	8.6	0.0	0.0	4.4	0.8	5.5	—
Professional and business services	8.8	8.8	—	0.0	—	—	8.8	—
Education and health services	6.4	9.7	0.0	0.0	9.3	—	6.4	—
Educational services	6.8	—	—	—	13.7	—	—	—
Junior colleges, colleges, and universities ...	6.5	9.5	—	0.0	—	—	6.5	—
Health care and social assistance	7.3	10.9	—	0.0	—	—	—	—

See footnotes at end of table.

Table 1. Standard errors for defined benefit plans: Eligibility requirements, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Plans open to new employees	Open to new employees					Plans not open to new employees	Not determinable
		With minimum age or service requirement	Median age requirement (in years)	Median service requirement (in months)	No minimum age or service requirement	Age and service requirement not determinable		
1 to 99 workers	3.6	5.6	0.0	0.0	6.6	—	3.6	—
1 to 49 workers	3.9	7.2	0.0	0.0	7.2	—	3.9	—
50 to 99 workers	6.8	8.2	0.0	0.0	11.3	—	6.8	—
100 workers or more	3.1	3.5	0.0	0.0	2.5	0.5	3.1	—
100 to 499 workers	4.2	3.0	0.0	0.0	4.2	0.1	4.2	—
500 workers or more	3.6	4.9	0.0	0.0	3.4	0.9	3.6	—
Geographic area								
New England	4.4	9.6	0.0	0.0	—	—	4.4	—
Middle Atlantic	5.2	5.4	0.0	0.0	8.1	0.2	5.2	—
South Atlantic	4.3	5.8	0.0	0.0	2.2	—	4.3	—
East South Central	2.9	—	—	—	—	—	2.9	—
West South Central	6.7	—	—	—	7.7	—	6.7	—
East North Central	7.4	7.7	0.0	0.0	4.1	2.3	7.4	—
West North Central	11.8	—	—	—	—	—	11.8	—
Mountain	11.8	—	—	—	—	—	—	—
Pacific	9.1	9.2	0.0	0.0	—	—	9.1	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 2. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Single employer	Multi-employer ¹	Other
Worker characteristic				
All workers	100	75	—	—
Management, professional, and related	100	86	—	—
Management, business, and financial	100	97	—	—
Professional and related	100	79	—	—
Service	100	—	50	—
Sales and office	100	81	—	—
Sales and related	100	64	—	—
Office and administrative support	100	86	—	—
Natural resources, construction, and maintenance	100	52	—	—
Construction, extraction, farming, fishing, and forestry	100	—	89	—
Installation, maintenance, and repair	100	82	—	—
Production, transportation, and material moving	100	74	—	—
Production	100	91	—	—
Transportation and material moving	100	61	—	—
Full time	100	78	—	—
Part time	100	48	—	—
Union	100	—	45	—
Nonunion	100	94	—	—
Average wage within the following categories ² :				
Lowest 25 percent	100	52	—	—
Second 25 percent	100	74	—	—
Third 25 percent	100	78	—	—
Highest 25 percent	100	78	—	—
Highest 10 percent	100	79	—	—
Establishment characteristic				
Goods-producing industries	100	80	20	—
Construction	100	—	96	—
Manufacturing	100	97	—	—
Service-providing industries	100	74	—	—
Trade, transportation, and utilities	100	62	—	—
Wholesale trade	100	68	—	—
Retail trade	100	48	52	—
Transportation and warehousing	100	61	—	—
Utilities	100	98	—	—
Information	100	100	—	—
Financial activities	100	98	—	—
Finance and insurance	100	99	—	—
Credit intermediation and related activities ..	100	100	—	—
Insurance carriers and related activities	100	98	—	—
Professional and business services	100	95	—	—
Education and health services	100	69	—	—
Educational services	100	—	—	59
Junior colleges, colleges, and universities ...	100	95	—	—
Health care and social assistance	100	73	—	—

See footnotes at end of table.

Table 2. Defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Single employer	Multi-employer ¹	Other
1 to 99 workers	100	67	—	—
1 to 49 workers	100	71	—	—
50 to 99 workers	100	63	—	—
100 workers or more	100	79	—	—
100 to 499 workers	100	71	—	—
500 workers or more	100	84	—	—
Geographic area				
New England	100	80	—	—
Middle Atlantic	100	59	—	—
South Atlantic	100	88	—	—
East South Central	100	74	—	—
West South Central	100	83	—	—
East North Central	100	80	14	5
West North Central	100	87	13	—
Mountain	100	81	—	—
Pacific	100	64	—	—

¹ Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 2. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013

Characteristics	Single employer	Multi-employer ¹	Other
Worker characteristic			
All workers	3.3	—	—
Management, professional, and related	5.8	—	—
Management, business, and financial	1.0	—	—
Professional and related	8.9	—	—
Service	—	8.4	—
Sales and office	2.5	—	—
Sales and related	6.4	—	—
Office and administrative support	2.7	—	—
Natural resources, construction, and maintenance	4.9	—	—
Construction, extraction, farming, fishing, and forestry	—	3.0	—
Installation, maintenance, and repair	3.8	—	—
Production, transportation, and material moving	4.9	—	—
Production	3.1	—	—
Transportation and material moving	8.0	—	—
Full time	3.4	—	—
Part time	4.8	—	—
Union	—	3.4	—
Nonunion	1.4	—	—
Average wage within the following categories ² :			
Lowest 25 percent	8.9	—	—
Second 25 percent	5.6	—	—
Third 25 percent	3.3	—	—
Highest 25 percent	4.5	—	—
Highest 10 percent	8.8	—	—
Establishment characteristic			
Goods-producing industries	3.5	3.5	—
Construction	—	2.5	—
Manufacturing	0.9	—	—
Service-providing industries	4.1	—	—
Trade, transportation, and utilities	4.9	—	—
Wholesale trade	14.5	—	—
Retail trade	5.8	5.8	—
Transportation and warehousing	9.6	—	—
Utilities	1.3	—	—
Information	0.0	—	—
Financial activities	0.6	—	—
Finance and insurance	0.9	—	—
Credit intermediation and related activities ..	0.0	—	—
Insurance carriers and related activities	1.5	—	—
Professional and business services	3.6	—	—
Education and health services	12.0	—	—
Educational services	—	—	15.5
Junior colleges, colleges, and universities ...	2.8	—	—
Health care and social assistance	14.0	—	—

See footnotes at end of table.

Table 2. Standard errors for defined benefit plans: Plan sponsor, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Single employer	Multi-employer ¹	Other
1 to 99 workers	6.2	—	—
1 to 49 workers	5.7	—	—
50 to 99 workers	11.2	—	—
100 workers or more	3.0	—	—
100 to 499 workers	4.3	—	—
500 workers or more	3.3	—	—
Geographic area			
New England	9.0	—	—
Middle Atlantic	10.7	—	—
South Atlantic	2.2	—	—
East South Central	16.7	—	—
West South Central	7.1	—	—
East North Central	2.7	3.2	0.8
West North Central	2.8	2.8	—
Mountain	14.0	—	—
Pacific	7.9	—	—

¹ Plans established by a labor organization and provided to employees of two or more unrelated companies in accordance with a collective bargaining agreement.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 3. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristic										
All workers	100	68	37	—	21	—	32	30	—	—
Management, professional, and related	100	60	49	—	—	—	40	38	—	—
Management, business, and financial	100	52	43	—	—	—	48	47	—	—
Professional and related	100	65	52	—	—	—	35	32	—	—
Service	100	79	37	—	—	—	21	19	—	—
Sales and office	100	58	28	7	22	—	42	42	—	—
Sales and related	100	72	—	—	—	—	28	28	—	—
Office and administrative support	100	54	30	—	18	—	46	46	—	—
Natural resources, construction, and maintenance	100	88	—	—	43	23	12	12	—	—
Construction, extraction, farming, fishing, and forestry	100	—	—	—	43	49	—	—	—	—
Installation, maintenance, and repair	100	—	31	—	44	—	—	—	—	—
Production, transportation, and material moving	100	81	35	—	41	—	19	17	—	—
Production	100	76	36	—	39	—	24	22	—	—
Transportation and material moving	100	—	35	—	43	—	—	—	—	—
Full time	100	67	39	—	18	—	33	31	—	—
Part time	100	82	22	—	54	—	18	17	—	—
Union	100	91	26	—	51	—	9	8	—	—
Nonunion	100	55	44	—	3	—	45	43	—	—
Average wage within the following categories ² :										
Lowest 25 percent	100	79	—	—	47	—	21	—	—	—
Second 25 percent	100	64	27	—	27	—	36	33	—	—
Third 25 percent	100	69	41	—	20	—	31	30	—	—
Highest 25 percent	100	68	42	—	16	—	32	30	—	—
Highest 10 percent	100	70	53	—	6	—	30	28	—	—
Establishment characteristic										
Goods-producing industries	100	79	38	—	31	—	21	20	—	—
Construction	100	—	—	—	46	47	—	—	—	—
Manufacturing	100	73	42	—	30	—	27	25	—	—
Service-providing industries	100	65	37	—	18	—	35	33	—	—
Trade, transportation, and utilities	100	79	33	—	41	—	21	21	—	—
Wholesale trade	100	—	—	—	—	—	—	—	—	—
Retail trade	100	—	—	—	62	—	—	—	—	—
Transportation and warehousing	100	—	44	—	—	—	—	—	—	—
Utilities	100	55	47	—	—	—	45	45	—	—
Information	100	78	—	—	38	—	22	22	—	—
Financial activities	100	39	33	—	—	—	61	60	—	—
Finance and insurance	100	36	35	—	—	—	64	63	—	—
Credit intermediation and related activities ..	100	19	19	—	—	—	81	81	—	—
Insurance carriers and related activities	100	54	54	—	—	—	46	44	—	—
Professional and business services	100	50	36	—	—	—	50	50	—	—
Education and health services	100	—	56	—	—	—	—	—	—	—
Educational services	100	—	77	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	100	—	70	29	—	—	—	—	—	—
Health care and social assistance	100	—	53	—	—	—	—	—	—	—

See footnotes at end of table.

Table 3. Defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
			Percent of terminal earnings	Percent of career earnings	Dollar times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	100	71	37	—	22	—	29	29	—	—
1 to 49 workers	100	67	29	—	25	—	33	33	—	—
50 to 99 workers	100	76	48	—	19	—	24	23	—	—
100 workers or more	100	67	37	—	21	—	33	31	—	—
100 to 499 workers	100	75	36	—	29	—	25	25	—	—
500 workers or more	100	62	38	—	15	—	38	34	—	—
Geographic area										
New England	100	51	25	—	—	—	49	49	—	—
Middle Atlantic	100	81	50	—	—	—	19	18	—	—
South Atlantic	100	71	37	—	29	—	29	28	—	—
East South Central	100	—	39	—	52	—	—	—	—	—
West South Central	100	59	38	—	—	—	41	39	—	—
East North Central	100	57	25	—	—	—	43	39	—	—
West North Central	100	62	31	—	25	—	38	36	—	—
Mountain	100	62	—	—	—	—	38	38	—	—
Pacific	100	74	40	—	24	—	26	25	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 3. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
Worker characteristic									
All workers	2.6	3.4	—	2.4	—	2.6	2.4	—	—
Management, professional, and related	5.6	5.5	—	—	—	5.6	5.0	—	—
Management, business, and financial	5.4	5.2	—	—	—	5.4	5.4	—	—
Professional and related	8.0	7.7	—	—	—	8.0	6.9	—	—
Service	4.6	9.3	—	—	—	4.6	4.1	—	—
Sales and office	3.2	2.8	2.1	3.6	—	3.2	3.2	—	—
Sales and related	6.1	—	—	—	—	6.1	6.1	—	—
Office and administrative support	4.5	3.5	—	3.5	—	4.5	4.6	—	—
Natural resources, construction, and maintenance	3.0	—	—	6.7	5.2	3.0	3.0	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	9.6	9.9	—	—	—	—
Installation, maintenance, and repair	—	5.8	—	7.7	—	—	—	—	—
Production, transportation, and material moving	3.4	5.3	—	5.1	—	3.4	3.2	—	—
Production	4.2	7.5	—	7.0	—	4.2	4.0	—	—
Transportation and material moving	—	6.5	—	6.9	—	—	—	—	—
Full time	2.7	3.4	—	2.2	—	2.7	2.6	—	—
Part time	4.8	5.5	—	7.4	—	4.8	4.5	—	—
Union	1.7	6.5	—	5.7	—	1.7	1.6	—	—
Nonunion	3.9	3.3	—	0.9	—	3.9	3.5	—	—
Average wage within the following categories ² :									
Lowest 25 percent	6.1	—	—	8.6	—	6.1	—	—	—
Second 25 percent	5.1	5.2	—	5.2	—	5.1	4.7	—	—
Third 25 percent	3.5	4.4	—	3.8	—	3.5	3.4	—	—
Highest 25 percent	3.5	4.3	—	2.5	—	3.5	3.4	—	—
Highest 10 percent	5.6	7.0	—	1.8	—	5.6	5.4	—	—
Establishment characteristic									
Goods-producing industries	4.1	7.4	—	5.8	—	4.1	4.0	—	—
Construction	—	—	—	9.7	9.2	—	—	—	—
Manufacturing	5.3	7.5	—	6.4	—	5.3	5.3	—	—
Service-providing industries	3.2	3.8	—	2.5	—	3.2	2.9	—	—
Trade, transportation, and utilities	3.9	4.6	—	4.9	—	3.9	3.9	—	—
Wholesale trade	—	—	—	—	—	—	—	—	—
Retail trade	—	—	—	5.3	—	—	—	—	—
Transportation and warehousing	—	8.8	—	—	—	—	—	—	—
Utilities	7.1	7.0	—	—	—	7.1	7.1	—	—
Information	6.7	—	—	8.8	—	6.7	6.7	—	—
Financial activities	4.1	3.9	—	—	—	4.1	4.2	—	—
Finance and insurance	3.9	3.9	—	—	—	3.9	4.0	—	—
Credit intermediation and related activities ..	3.4	3.4	—	—	—	3.4	3.4	—	—
Insurance carriers and related activities	5.3	4.8	—	—	—	5.3	5.0	—	—
Professional and business services	11.6	8.1	—	—	—	11.6	11.6	—	—
Education and health services	—	9.5	—	—	—	—	—	—	—
Educational services	—	11.6	—	—	—	—	—	—	—
Junior colleges, colleges, and universities ...	—	7.2	7.1	—	—	—	—	—	—
Health care and social assistance	—	11.2	—	—	—	—	—	—	—

See footnotes at end of table.

Table 3. Standard errors for defined benefit plans: Primary formula, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Traditional	Traditional plan formula				Non-traditional	Non-traditional plan formula		
		Percent of terminal earnings	Percent of career earnings	Dollar times years ¹	Percent of employer contribution		Cash balance	Pension equity	Other
1 to 99 workers	4.9	6.2	—	4.0	—	4.9	4.7	—	—
1 to 49 workers	7.1	6.6	—	5.3	—	7.1	7.1	—	—
50 to 99 workers	6.0	10.4	—	5.4	—	6.0	5.8	—	—
100 workers or more	2.6	3.5	—	2.8	—	2.6	2.5	—	—
100 to 499 workers	3.6	4.9	—	4.2	—	3.6	3.6	—	—
500 workers or more	4.0	4.3	—	3.3	—	4.0	4.0	—	—
Geographic area									
New England	10.5	4.4	—	—	—	10.5	10.5	—	—
Middle Atlantic	3.9	10.7	—	—	—	3.9	4.4	—	—
South Atlantic	4.6	6.7	—	4.5	—	4.6	4.7	—	—
East South Central	—	9.6	—	7.2	—	—	—	—	—
West South Central	7.7	9.2	—	—	—	7.7	7.9	—	—
East North Central	8.8	4.6	—	—	—	8.8	6.2	—	—
West North Central	7.4	6.4	—	2.7	—	7.4	7.3	—	—
Mountain	8.6	—	—	—	—	8.6	8.6	—	—
Pacific	6.4	7.5	—	5.7	—	6.4	6.2	—	—

¹ Benefits are based on a dollar amount per month for each year of service recognized by the plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 4. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2013

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristic							
All workers	75	16	4	18	—	2	—
Management, professional, and related	75	14	—	22	—	2	—
Management, business, and financial	80	13	3	16	—	2	—
Professional and related	72	14	—	25	—	—	—
Service	60	22	—	24	—	—	—
Protective service	87	—	—	—	—	—	—
Sales and office	81	16	6	11	—	2	—
Sales and related	85	16	—	—	—	—	—
Office and administrative support	80	16	—	14	—	2	—
Natural resources, construction, and maintenance	66	12	—	23	—	—	—
Construction, extraction, farming, fishing, and forestry	46	15	—	36	—	—	—
Installation, maintenance, and repair	77	11	—	15	—	—	—
Production, transportation, and material moving	73	21	—	18	—	—	—
Production	75	22	—	15	—	—	—
Transportation and material moving	69	20	—	23	—	—	—
Full time	75	16	3	19	—	2	—
Part time	70	18	—	14	—	—	—
Union	58	—	—	42	—	—	—
Nonunion	76	17	3	16	—	2	—
Average wage within the following categories ² :							
Lowest 25 percent	72	19	6	9	—	—	—
Lowest 10 percent	58	33	—	—	—	—	—
Second 25 percent	75	19	—	14	—	—	—
Third 25 percent	75	19	—	19	—	3	—
Highest 25 percent	75	12	—	23	—	1	—
Highest 10 percent	76	9	—	24	—	—	—
Establishment characteristic							
Goods-producing industries	69	20	—	21	—	—	—
Construction	50	22	—	27	—	—	—
Manufacturing	72	20	—	21	—	—	—
Service-providing industries	76	16	—	17	—	2	—
Trade, transportation, and utilities	81	16	4	9	—	—	—
Wholesale trade	78	19	—	—	—	—	—
Retail trade	85	15	—	—	—	—	—
Transportation and warehousing	74	—	—	28	—	—	—
Utilities	92	—	—	—	—	—	—
Information	94	14	—	—	—	—	—
Financial activities	82	22	—	8	—	—	—
Finance and insurance	83	24	—	8	—	—	—
Credit intermediation and related activities ..	81	27	—	—	—	—	—
Insurance carriers and related activities	85	18	—	—	—	—	—
Professional and business services	83	—	—	13	—	—	—
Professional and technical services	79	—	—	—	—	—	—
Administrative and waste services	82	—	—	—	—	—	—
Education and health services	67	16	—	32	—	—	—
Educational services	40	—	—	61	—	—	—
Junior colleges, colleges, and universities ...	34	—	—	75	—	—	—
Health care and social assistance	71	18	—	27	—	—	—

See footnotes at end of table.

Table 4. Defined contribution plans: Type of plan,¹ private industry workers, National Compensation Survey, 2013—continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Leisure and hospitality	54	—	—	—	—	—	—
Other services	38	—	—	—	—	—	—
1 to 99 workers	68	18	3	15	—	5	—
1 to 49 workers	64	18	4	17	—	6	—
50 to 99 workers	76	16	—	—	—	—	—
100 workers or more	79	15	—	20	—	—	—
100 to 499 workers	82	15	3	15	—	—	—
500 workers or more	76	16	—	26	—	—	—
Geographic area							
New England	80	14	—	13	—	3	—
Middle Atlantic	70	10	—	29	—	—	—
South Atlantic	78	9	—	18	—	—	—
East South Central	86	—	—	—	—	—	—
West South Central	77	17	—	—	—	—	—
East North Central	70	28	—	15	—	—	—
West North Central	72	21	5	14	—	—	—
Mountain	81	17	—	12	—	—	—
Pacific	73	15	—	25	—	—	—

¹ Sum of individual items may be greater than total because multiple plans are available to some employees.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 4. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Worker characteristic							
All workers	1.5	1.3	0.8	1.3	—	0.5	—
Management, professional, and related	2.6	1.9	—	2.2	—	0.5	—
Management, business, and financial	2.0	2.4	0.9	2.3	—	0.6	—
Professional and related	3.5	2.1	—	3.1	—	—	—
Service	6.4	5.3	—	6.2	—	—	—
Protective service	11.1	—	—	—	—	—	—
Sales and office	1.4	1.6	1.7	1.3	—	0.5	—
Sales and related	1.8	2.1	—	—	—	—	—
Office and administrative support	1.7	1.8	—	1.6	—	0.5	—
Natural resources, construction, and maintenance	3.9	1.7	—	3.5	—	—	—
Construction, extraction, farming, fishing, and forestry	7.5	3.1	—	6.9	—	—	—
Installation, maintenance, and repair	4.2	2.6	—	3.7	—	—	—
Production, transportation, and material moving	3.5	2.2	—	3.0	—	—	—
Production	4.5	3.1	—	3.7	—	—	—
Transportation and material moving	3.5	3.4	—	3.3	—	—	—
Full time	1.5	1.2	1.0	1.4	—	0.5	—
Part time	4.3	4.6	—	3.0	—	—	—
Union	6.1	—	—	5.7	—	—	—
Nonunion	1.5	1.4	0.8	1.3	—	0.5	—
Average wage within the following categories ¹ :							
Lowest 25 percent	3.5	2.6	1.5	2.6	—	—	—
Lowest 10 percent	8.6	8.7	—	—	—	—	—
Second 25 percent	2.2	2.6	—	2.0	—	—	—
Third 25 percent	2.1	1.9	—	1.9	—	0.8	—
Highest 25 percent	3.0	1.6	—	2.2	—	0.4	—
Highest 10 percent	4.9	1.7	—	4.0	—	—	—
Establishment characteristic							
Goods-producing industries	4.1	2.4	—	3.1	—	—	—
Construction	5.7	4.6	—	4.6	—	—	—
Manufacturing	4.3	2.9	—	3.6	—	—	—
Service-providing industries	1.5	1.6	—	1.4	—	0.4	—
Trade, transportation, and utilities	1.5	2.0	0.9	1.8	—	—	—
Wholesale trade	3.7	4.1	—	—	—	—	—
Retail trade	2.3	2.2	—	—	—	—	—
Transportation and warehousing	7.0	—	—	7.9	—	—	—
Utilities	6.0	—	—	—	—	—	—
Information	2.7	3.6	—	—	—	—	—
Financial activities	2.1	2.7	—	1.8	—	—	—
Finance and insurance	2.3	2.4	—	2.1	—	—	—
Credit intermediation and related activities ..	3.9	3.8	—	—	—	—	—
Insurance carriers and related activities	2.9	3.7	—	—	—	—	—
Professional and business services	4.9	—	—	3.1	—	—	—
Professional and technical services	8.8	—	—	—	—	—	—
Administrative and waste services	5.9	—	—	—	—	—	—
Education and health services	3.0	3.5	—	3.9	—	—	—
Educational services	6.2	—	—	5.9	—	—	—
Junior colleges, colleges, and universities ...	6.3	—	—	6.0	—	—	—
Health care and social assistance	3.4	4.0	—	4.6	—	—	—

See footnotes at end of table.

Table 4. Standard errors for defined contribution plans: Type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Savings and thrift	Deferred profit sharing	Employee stock ownership	Money purchase pension	Simplified employee pension (SEP)	Savings incentive match plan (SIMPLE)	Other
Leisure and hospitality	14.1	—	—	—	—	—	—
Other services	11.1	—	—	—	—	—	—
1 to 99 workers	2.2	1.7	0.9	2.8	—	1.1	—
1 to 49 workers	3.1	1.8	1.3	3.3	—	1.3	—
50 to 99 workers	5.1	3.9	—	—	—	—	—
100 workers or more	2.2	1.9	—	1.6	—	—	—
100 to 499 workers	3.2	2.3	0.7	2.7	—	—	—
500 workers or more	2.8	2.8	—	2.3	—	—	—
Geographic area							
New England	3.8	3.8	—	2.4	—	0.8	—
Middle Atlantic	5.3	1.7	—	4.7	—	—	—
South Atlantic	2.5	1.6	—	2.5	—	—	—
East South Central	3.6	—	—	—	—	—	—
West South Central	7.1	3.0	—	—	—	—	—
East North Central	3.3	5.1	—	2.1	—	—	—
West North Central	4.2	3.2	1.0	3.0	—	—	—
Mountain	2.3	4.1	—	1.6	—	—	—
Pacific	5.2	1.8	—	5.1	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 5. Deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

(All workers participating in deferred profit sharing plans = 100 percent)

Characteristics	Employee contributions allowed ¹	Pre-tax employee contributions allowed			Post-tax ² employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	18	18	-	-	7	9	2	80	2
Management, professional, and related	-	-	-	-	-	-	(³)	80	-
Management, business, and financial	17	17	-	-	-	-	1	82	1
Professional and related	-	-	-	-	-	-	-	79	-
Service	-	-	-	-	-	-	-	78	-
Sales and office	20	20	-	-	-	11	-	76	4
Sales and related	15	15	-	-	-	-	3	84	1
Office and administrative support	23	23	-	-	-	13	-	72	5
Natural resources, construction, and maintenance	-	-	-	-	-	-	6	79	-
Production, transportation, and material moving	-	-	-	-	-	-	5	85	-
Production	-	-	-	-	-	-	6	85	-
Full time	17	17	-	-	6	9	2	80	2
Part time	-	-	-	-	-	-	-	73	-
Nonunion	19	19	-	-	8	9	2	79	2
Average wage within the following categories ⁴ :									
Lowest 25 percent	-	-	-	-	-	-	3	74	-
Second 25 percent	19	19	-	-	-	-	4	80	(³)
Third 25 percent	15	15	-	-	6	8	1	84	1
Highest 25 percent	19	19	-	-	-	8	-	76	4
Highest 10 percent	15	15	-	-	-	-	-	79	6
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	5	85	-
Service-providing industries	19	19	-	-	-	9	-	78	3
Trade, transportation, and utilities	-	-	-	-	-	-	4	84	-
Financial activities	22	22	-	-	-	-	1	75	3
Finance and insurance	21	21	-	-	-	-	1	77	2
1 to 99 workers	30	30	-	-	-	15	-	70	1
1 to 49 workers	28	28	-	-	12	-	-	71	1
50 to 99 workers	-	-	-	-	-	-	6	67	-
100 workers or more	9	9	-	-	-	-	2	87	3
100 to 499 workers	-	-	-	-	-	-	1	83	-
500 workers or more	-	-	-	-	-	-	4	92	-
Geographic area									
Middle Atlantic	-	-	-	-	-	-	12	73	-
South Atlantic	14	14	-	-	-	-	-	85	1
West South Central	-	-	-	-	-	-	11	60	-
East North Central	-	-	-	-	-	-	(³)	94	-
Pacific	18	18	-	-	-	11	-	82	-

¹ Sum of workers with pre-tax and post-tax contributions may be greater than total because both methods of contribution are available to some employees.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from

the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 5. Standard errors for deferred profit-sharing plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax ¹ employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	3.4	3.4	-	-	2.2	2.0	1.3	3.5	1.0
Management, professional, and related	-	-	-	-	-	-	0.4	5.9	-
Management, business, and financial	4.8	4.8	-	-	-	-	1.2	4.9	1.0
Professional and related	-	-	-	-	-	-	-	8.3	-
Service	-	-	-	-	-	-	-	10.0	-
Sales and office	3.7	3.7	-	-	-	2.8	-	4.2	2.3
Sales and related	4.1	4.1	-	-	-	-	2.7	4.1	1.0
Office and administrative support	4.5	4.5	-	-	-	3.7	-	5.2	3.3
Natural resources, construction, and maintenance	-	-	-	-	-	-	4.3	7.1	-
Production, transportation, and material moving	-	-	-	-	-	-	3.5	5.0	-
Production	-	-	-	-	-	-	5.3	6.8	-
Full time	3.1	3.1	-	-	1.3	2.2	1.4	3.2	1.0
Part time	-	-	-	-	-	-	-	16.2	-
Nonunion	3.5	3.5	-	-	2.3	2.1	1.4	3.6	1.1
Average wage within the following categories ² :									
Lowest 25 percent	-	-	-	-	-	-	2.8	10.6	-
Second 25 percent	5.4	5.4	-	-	-	-	2.7	5.5	0.4
Third 25 percent	3.0	3.0	-	-	1.7	2.3	0.7	3.1	0.5
Highest 25 percent	4.7	4.7	-	-	-	2.2	-	5.4	3.1
Highest 10 percent	3.7	3.7	-	-	-	-	-	5.2	3.9
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	4.2	5.5	-
Service-providing industries	4.1	4.1	-	-	-	2.6	-	4.4	1.4
Trade, transportation, and utilities	-	-	-	-	-	-	3.1	5.7	-
Financial activities	4.4	4.4	-	-	-	-	1.2	5.0	1.5
Finance and insurance	4.5	4.5	-	-	-	-	1.2	4.6	1.5
1 to 99 workers	5.9	5.9	-	-	-	4.0	-	5.9	0.5
1 to 49 workers	5.7	5.7	-	-	3.2	-	-	5.8	0.7
50 to 99 workers	-	-	-	-	-	-	5.2	12.8	-
100 workers or more	2.8	2.8	-	-	-	-	1.9	3.3	1.8
100 to 499 workers	-	-	-	-	-	-	0.7	5.3	-
500 workers or more	-	-	-	-	-	-	4.0	4.3	-
Geographic area									
Middle Atlantic	-	-	-	-	-	-	9.4	16.2	-
South Atlantic	4.1	4.1	-	-	-	-	-	4.6	1.2
West South Central	-	-	-	-	-	-	10.1	9.7	-
East North Central	-	-	-	-	-	-	0.3	2.7	-
Pacific	4.2	4.2	-	-	-	2.2	-	4.2	-

¹ Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation

- March 2013."

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/glossary20132014.htm.

Table 6. Money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

(All workers participating in money purchase pension plans = 100 percent)

Characteristics	Employee contributions allowed ¹	Pre-tax employee contributions allowed			Post-tax ² employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	30	27	-	-	-	18	-	67	3
Management, professional, and related	32	30	-	-	-	22	-	64	4
Management, business, and financial	22	21	-	-	-	-	1	75	3
Professional and related	36	34	-	-	-	-	5	60	4
Service	-	-	-	-	-	-	2	68	-
Sales and office	34	27	-	-	-	11	-	64	2
Office and administrative support	32	30	-	-	-	12	-	65	3
Natural resources, construction, and maintenance	-	-	-	-	-	-	1	73	-
Installation, maintenance, and repair	-	-	-	-	-	-	1	84	-
Production, transportation, and material moving	-	-	-	-	-	-	-	76	-
Production	-	-	-	-	-	-	-	73	-
Transportation and material moving	-	-	-	-	-	-	-	78	-
Full time	28	26	-	-	-	17	-	69	3
Part time	53	-	-	-	-	-	2	44	3
Nonunion	28	24	-	-	-	13	-	69	3
Average wage within the following categories ³ :									
Second 25 percent	28	24	-	-	-	-	3	69	3
Third 25 percent	23	19	-	-	-	11	-	75	2
Highest 25 percent	32	31	-	-	-	24	-	65	4
Highest 10 percent	43	42	-	-	-	-	5	53	3
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	-	81	-
Manufacturing	-	-	-	-	-	-	-	76	-
Service-providing industries	35	31	-	-	-	19	-	63	2
Education and health services	45	44	-	-	-	27	-	54	1
Educational services	65	65	-	-	-	52	-	31	4
Junior colleges, colleges, and universities ...	64	64	-	-	-	48	-	31	5
Health care and social assistance	37	-	-	-	-	-	2	63	-
1 to 99 workers	36	34	-	-	-	-	1	61	3
1 to 49 workers	-	-	-	-	-	-	-	70	-
100 workers or more	27	23	-	-	-	18	-	70	3
100 to 499 workers	-	-	-	-	-	-	4	75	-
500 workers or more	31	28	-	-	-	20	-	67	1
Geographic area									
Middle Atlantic	58	49	-	-	-	42	-	39	2
South Atlantic	-	-	-	-	-	-	-	85	-
West South Central	-	-	-	-	-	-	6	60	-
East North Central	-	-	-	-	-	-	1	82	-
West North Central	32	-	-	-	-	-	15	67	1
Pacific	-	-	-	-	-	-	2	63	-

¹ Sum of workers with pre-tax and post-tax contributions may be greater than total because both methods of contribution are available to some employees.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from

the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 6. Standard errors for money purchase pension plans: Method of employee contribution, private industry workers, National Compensation Survey, 2013

Characteristics	Employee contributions allowed	Pre-tax employee contributions allowed			Post-tax ¹ employee contributions allowed			Employee contributions not allowed	Not determinable
		Yes	No	Not determinable	Yes	No	Not determinable		
Worker characteristic									
All workers	4.3	4.2	-	-	-	4.0	-	4.6	1.4
Management, professional, and related	5.7	6.0	-	-	-	6.1	-	5.8	2.8
Management, business, and financial	5.6	5.6	-	-	-	-	1.2	5.7	2.1
Professional and related	7.0	7.5	-	-	-	-	2.4	7.0	3.3
Service	-	-	-	-	-	-	1.4	12.9	-
Sales and office	7.4	6.4	-	-	-	2.5	-	7.4	1.1
Office and administrative support	7.0	6.9	-	-	-	2.9	-	6.9	1.2
Natural resources, construction, and maintenance	-	-	-	-	-	-	0.5	10.1	-
Installation, maintenance, and repair	-	-	-	-	-	-	1.3	8.0	-
Production, transportation, and material moving	-	-	-	-	-	-	-	12.0	-
Production	-	-	-	-	-	-	-	17.6	-
Transportation and material moving	-	-	-	-	-	-	-	14.4	-
Full time	4.1	4.0	-	-	-	3.7	-	4.4	1.3
Part time	12.5	-	-	-	-	-	1.5	12.2	3.4
Nonunion	4.5	4.0	-	-	-	3.1	-	4.7	1.7
Average wage within the following categories ² :									
Second 25 percent	7.4	6.9	-	-	-	-	1.7	7.8	1.2
Third 25 percent	5.0	3.9	-	-	-	3.3	-	5.5	1.1
Highest 25 percent	5.9	6.1	-	-	-	6.3	-	6.1	2.4
Highest 10 percent	9.8	10.0	-	-	-	-	3.4	9.6	2.9
Establishment characteristic									
Goods-producing industries	-	-	-	-	-	-	-	10.5	-
Manufacturing	-	-	-	-	-	-	-	13.3	-
Service-providing industries	4.8	5.0	-	-	-	4.6	-	4.9	1.7
Education and health services	7.1	7.3	-	-	-	7.8	-	7.0	0.8
Educational services	5.2	5.2	-	-	-	5.7	-	4.8	2.9
Junior colleges, colleges, and universities	5.4	5.4	-	-	-	6.1	-	4.9	3.4
Health care and social assistance	10.6	-	-	-	-	-	2.2	10.6	-
1 to 99 workers	9.5	9.6	-	-	-	-	1.2	9.5	1.6
1 to 49 workers	-	-	-	-	-	-	-	9.6	-
100 workers or more	5.1	4.4	-	-	-	4.6	-	5.5	2.0
100 to 499 workers	-	-	-	-	-	-	3.3	8.6	-
500 workers or more	5.7	5.4	-	-	-	5.4	-	5.7	0.8
Geographic area									
Middle Atlantic	9.1	8.5	-	-	-	11.3	-	10.6	2.1
South Atlantic	-	-	-	-	-	-	-	8.1	-
West South Central	-	-	-	-	-	-	7.1	16.1	-
East North Central	-	-	-	-	-	-	0.7	5.9	-
West North Central	9.3	-	-	-	-	-	8.9	9.4	1.2
Pacific	-	-	-	-	-	-	2.2	12.2	-

¹ Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation

- March 2013."

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/glossary20132014.htm.

Table 7. Savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristic						
All workers	100	46	32	14	84	78
Management, professional, and related	100	51	31	16	84	78
Management, business, and financial	100	59	32	17	84	81
Professional and related	100	46	31	15	83	75
Service	100	21	23	–	84	81
Protective service	100	–	–	–	91	91
Sales and office	100	47	32	12	86	82
Sales and related	100	43	31	10	79	–
Office and administrative support	100	49	33	12	90	85
Natural resources, construction, and maintenance	100	46	26	10	83	–
Construction, extraction, farming, fishing, and forestry	100	–	–	–	85	–
Installation, maintenance, and repair	100	50	32	13	82	76
Production, transportation, and material moving	100	40	40	20	–	–
Production	100	42	48	25	–	–
Transportation and material moving	100	37	28	11	–	–
Full time	100	47	33	15	84	79
Part time	100	34	21	6	82	–
Union	100	54	30	–	–	–
Nonunion	100	45	32	14	84	79
Average wage within the following categories ⁴ :						
Lowest 25 percent	100	28	15	–	79	–
Lowest 10 percent	100	37	15	–	–	–
Second 25 percent	100	32	27	9	82	–
Third 25 percent	100	48	38	16	87	81
Highest 25 percent	100	58	36	18	84	78
Highest 10 percent	100	61	37	21	79	–
Establishment characteristic						
Goods-producing industries	100	49	46	22	79	74
Construction	100	55	–	–	83	–
Manufacturing	100	48	51	27	78	74
Service-providing industries	100	45	29	12	85	79
Trade, transportation, and utilities	100	46	29	13	83	80
Wholesale trade	100	54	45	23	82	–
Retail trade	100	38	18	–	81	81
Transportation and warehousing	100	50	38	–	90	86
Utilities	100	62	–	–	–	–
Information	100	60	34	–	96	88
Financial activities	100	61	43	11	90	83
Finance and insurance	100	67	41	13	92	83
Credit intermediation and related activities ..	100	67	28	–	89	85
Insurance carriers and related activities	100	61	61	20	95	81
Professional and business services	100	52	33	23	77	–
Professional and technical services	100	66	39	–	–	–
Education and health services	100	24	18	–	89	81
Educational services	100	27	–	–	–	–
Junior colleges, colleges, and universities ...	100	41	–	–	88	84
Health care and social assistance	100	23	17	–	90	82

See footnotes at end of table.

Table 7. Savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	100	42	—	—	—	—
1 to 49 workers	100	44	21	—	—	—
50 to 99 workers	100	39	—	—	84	—
100 workers or more	100	48	38	18	86	81
100 to 499 workers	100	46	37	19	84	79
500 workers or more	100	50	39	17	88	84
Geographic area						
New England	100	38	39	—	87	—
Middle Atlantic	100	47	29	5	81	77
South Atlantic	100	48	24	14	86	83
East South Central	100	46	41	—	84	82
West South Central	100	47	32	14	84	77
East North Central	100	41	33	13	79	76
West North Central	100	35	38	10	83	80
Mountain	100	48	28	—	88	79
Pacific	100	55	38	24	85	83

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined. For example, in 2012, 43 percent of all workers had a post-tax contribution. The remaining 57 percent either did not have the provision or information on the provision was not available.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 7. Standard errors for savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
Worker characteristic						
All workers	(⁴)	1.9	1.8	1.5	1.5	1.7
Management, professional, and related	0.0	3.0	2.8	2.7	2.9	3.0
Management, business, and financial	0.0	3.9	3.0	2.7	3.9	3.8
Professional and related	0.0	4.3	3.7	3.5	3.5	4.0
Service	(⁴)	3.5	4.3	–	3.3	3.7
Protective service	(⁴)	–	–	–	5.3	5.3
Sales and office	(⁴)	2.5	2.9	1.8	1.4	1.7
Sales and related	0.0	3.6	4.2	3.1	3.0	–
Office and administrative support	(⁴)	2.9	3.5	2.2	1.7	2.1
Natural resources, construction, and maintenance	(⁴)	5.8	3.1	1.8	2.8	–
Construction, extraction, farming, fishing, and forestry	0.0	–	–	–	6.4	–
Installation, maintenance, and repair	0.0	4.9	4.2	2.4	3.0	4.3
Production, transportation, and material moving	(⁴)	3.3	3.6	2.6	–	–
Production	(⁴)	4.1	4.3	3.4	–	–
Transportation and material moving	0.0	5.1	4.4	3.0	–	–
Full time	0.0	1.9	1.9	1.6	1.6	1.8
Part time	0.0	3.6	3.2	1.8	3.0	–
Union	0.0	5.2	4.5	–	–	–
Nonunion	(⁴)	1.8	1.9	1.5	1.6	1.8
Average wage within the following categories ⁵ :						
Lowest 25 percent	0.0	2.6	3.9	–	3.4	–
Lowest 10 percent	0.0	7.2	3.4	–	–	–
Second 25 percent	(⁴)	3.1	2.4	1.3	3.0	–
Third 25 percent	0.0	2.2	2.4	1.9	1.3	1.9
Highest 25 percent	0.0	2.8	3.1	2.9	2.4	2.9
Highest 10 percent	(⁴)	5.0	5.2	5.2	4.3	–
Establishment characteristic						
Goods-producing industries	(⁴)	3.1	3.7	2.6	2.9	3.3
Construction	0.0	5.7	–	–	5.0	–
Manufacturing	(⁴)	3.4	4.1	2.9	3.0	3.6
Service-providing industries	(⁴)	2.1	2.0	1.7	1.7	2.0
Trade, transportation, and utilities	0.0	2.1	2.7	2.9	2.2	2.5
Wholesale trade	0.0	5.9	6.0	6.6	4.7	–
Retail trade	0.0	2.8	2.8	–	3.4	3.3
Transportation and warehousing	0.0	10.1	7.2	–	5.8	6.3
Utilities	0.0	10.2	–	–	–	–
Information	0.0	6.4	5.7	–	2.8	4.2
Financial activities	0.0	3.6	2.7	2.5	2.3	2.3
Finance and insurance	0.0	4.1	2.7	2.7	1.5	1.8
Credit intermediation and related activities ..	0.0	5.5	4.9	–	1.7	2.0
Insurance carriers and related activities	0.0	7.1	4.2	5.2	2.1	3.4
Professional and business services	0.0	6.1	7.0	6.1	5.7	–
Professional and technical services	(⁴)	6.3	9.2	–	–	–
Education and health services	0.0	4.9	4.1	–	3.9	5.0
Educational services	(⁴)	5.6	–	–	–	–
Junior colleges, colleges, and universities ...	(⁴)	5.3	–	–	7.4	8.1
Health care and social assistance	0.0	5.3	4.4	–	4.1	5.4

See footnotes at end of table.

Table 7. Standard errors for savings and thrift plans: Summary of provisions,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Pre-tax contribution	Post-tax contribution ²	Automatic enrollment provision ³	Automatic escalation feature	Employee choice of investment for employee funds	Employee choice of investment for employer funds
1 to 99 workers	0.0	3.3	—	—	—	—
1 to 49 workers	0.0	3.5	2.8	—	—	—
50 to 99 workers	0.0	5.9	—	—	3.6	—
100 workers or more	(⁴)	2.3	2.5	2.2	1.9	2.1
100 to 499 workers	0.0	3.4	3.7	3.3	2.3	2.8
500 workers or more	0.0	3.3	3.3	2.6	2.4	2.6
Geographic area						
New England	0.0	5.5	7.8	—	5.1	—
Middle Atlantic	(⁴)	3.9	3.8	1.3	5.4	6.1
South Atlantic	0.0	3.6	3.2	3.3	3.7	3.8
East South Central	0.0	6.0	8.1	—	4.6	3.5
West South Central	0.0	5.0	6.0	4.1	3.7	4.7
East North Central	(⁴)	6.2	3.5	2.2	2.6	2.4
West North Central	0.0	3.6	8.9	1.9	5.1	7.6
Mountain	0.0	6.2	3.7	—	3.1	4.4
Pacific	0.0	6.3	6.2	6.9	3.9	3.8

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined. For example, in 2012, 43 percent of all workers had a post-tax contribution. The remaining 57 percent either did not have the provision or information on the provision was not available.

² Under these plans, employees are allowed to have part or all of their post-tax retirement plan contributions grow tax free.

³ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 8. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	With automatic enrollment								No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings					Other default contribution ²	Default contribution not determinable		
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile				
Worker characteristic												
All workers	100	32	30	2.0	—	3.0	3.0	5.0	—	2	56	12
Management, professional, and related	100	31	30	2.0	2.0	3.0	3.0	5.0	—	2	55	14
Management, business, and financial	100	32	30	2.0	—	3.0	—	5.5	—	2	54	14
Professional and related	100	31	30	—	2.0	3.0	3.0	4.0	—	1	55	14
Service	100	23	23	—	—	3.0	3.0	—	—	(³)	74	3
Protective service	100	—	—	—	—	—	—	—	—	—	60	—
Sales and office	100	32	30	2.0	—	3.0	3.0	5.0	—	2	59	9
Sales and related	100	31	26	—	—	3.0	—	—	—	5	61	7
Office and administrative support	100	33	31	2.0	—	3.0	3.0	—	—	1	57	10
Natural resources, construction, and maintenance	100	26	25	—	3.0	3.0	3.0	5.0	—	1	61	13
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	—	—	—	77	—
Installation, maintenance, and repair	100	32	31	—	3.0	3.0	3.0	5.0	—	1	56	12
Production, transportation, and material moving	100	40	39	2.0	3.0	3.0	4.0	5.0	—	1	45	14
Production	100	48	46	—	3.0	3.0	4.0	5.0	—	2	38	14
Transportation and material moving	100	28	27	1.0	—	3.0	—	6.0	—	1	57	15
Full time	100	33	31	2.0	—	3.0	3.0	5.0	—	2	55	12
Part time	100	21	21	1.0	—	—	3.0	4.0	—	(³)	72	6
Union	100	30	30	—	3.0	—	—	6.0	—	—	58	12
Nonunion	100	32	31	2.0	—	3.0	3.0	5.0	—	2	56	12
Average wage within the following categories ⁴ :												
Lowest 25 percent	100	15	14	—	2.0	—	3.0	4.0	—	2	73	12
Lowest 10 percent	100	15	15	—	—	4.0	—	6.0	—	—	79	6
Second 25 percent	100	27	26	—	—	3.0	3.0	4.0	—	1	60	13
Third 25 percent	100	38	36	2.0	3.0	3.0	—	5.0	—	2	52	11
Highest 25 percent	100	36	34	2.0	—	3.0	—	5.0	—	2	53	11
Highest 10 percent	100	37	35	2.0	—	3.0	—	5.0	—	2	50	13
Establishment characteristic												
Goods-producing industries	100	46	44	2.0	3.0	3.0	3.0	5.0	—	1	43	12
Construction	100	—	—	—	—	—	—	—	—	—	—	—
Manufacturing	100	51	50	2.0	3.0	3.0	3.0	5.0	—	2	39	9
Service-providing industries	100	29	27	—	2.0	3.0	3.0	5.0	—	2	59	12
Trade, transportation, and utilities	100	29	26	—	3.0	3.0	4.0	—	—	3	61	10
Wholesale trade	100	45	38	—	3.0	—	4.0	6.0	—	7	39	17
Retail trade	100	18	15	1.0	—	3.0	3.0	4.0	—	2	77	5
Transportation and warehousing	100	38	38	1.0	—	3.0	3.0	—	—	—	56	6
Utilities	100	—	—	—	—	—	—	—	—	—	—	—
Information	100	34	26	2.0	2.0	3.0	3.0	3.0	—	9	65	(³)
Financial activities	100	43	41	—	3.0	3.0	4.0	5.0	—	2	47	10
Finance and insurance	100	41	39	3.0	3.0	3.0	5.0	6.0	—	2	49	10
Credit intermediation and related activities ..	100	28	28	2.0	3.0	3.0	3.0	—	—	—	61	11
Insurance carriers and related activities	100	61	57	3.0	3.0	3.0	5.0	6.0	—	4	30	9
Professional and business services	100	33	33	2.0	—	3.0	3.0	4.0	—	—	50	17
Professional and technical services	100	39	39	2.0	—	3.0	—	—	—	—	41	19
Education and health services	100	18	17	1.0	—	2.0	—	—	—	(³)	69	13
Educational services	100	—	—	—	—	—	—	—	—	—	58	—
Junior colleges, colleges, and universities ...	100	—	—	—	—	—	—	—	—	—	—	—
Health care and social assistance	100	17	17	1.0	—	2.0	3.0	—	—	(³)	70	13

See footnotes at end of table.

Table 8. Savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	With automatic enrollment							Other default contribution ²	Default contribution not determinable	No automatic enrollment available	Not determinable
			Default contribution as percent of earnings	Default contribution as percent of earnings									
				10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers	100	—	—	—	—	—	—	—	—	—	—	—	
1 to 49 workers	100	21	19	—	3.0	3.0	4.0	5.0	—	2	60	19	
50 to 99 workers	100	—	—	—	—	—	—	—	—	—	—	—	
100 workers or more	100	38	36	2.0	—	3.0	3.0	5.0	—	2	55	7	
100 to 499 workers	100	37	35	—	—	3.0	3.0	5.0	—	2	56	7	
500 workers or more	100	39	38	2.0	3.0	3.0	3.0	5.0	—	2	54	7	
Geographic area													
New England	100	39	31	1.0	—	—	3.0	—	—	8	48	13	
Middle Atlantic	100	29	28	2.0	—	3.0	—	6.0	—	1	54	17	
South Atlantic	100	24	22	2.0	3.0	3.0	3.0	5.0	—	2	62	15	
East South Central	100	41	41	2.0	3.0	3.0	—	4.0	—	—	53	6	
West South Central	100	32	29	2.0	3.0	3.0	—	6.0	—	3	58	10	
East North Central	100	33	31	—	3.0	3.0	—	5.0	—	1	58	9	
West North Central	100	38	38	2.0	—	3.0	3.0	4.0	—	(³)	44	18	
Mountain	100	28	26	—	—	3.0	4.0	6.0	—	2	63	9	
Pacific	100	38	37	2.0	2.0	3.0	3.0	4.0	—	1	57	5	

¹ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 8. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ²	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
Worker characteristic												
All workers	1.8	1.9	0.0	—	0.0	0.2	0.4	—	0.3	1.9	1.5	
Management, professional, and related	2.8	2.8	0.0	0.5	0.0	0.2	0.6	—	0.3	3.4	2.5	
Management, business, and financial	3.0	3.0	0.0	0.0	0.0	—	0.9	—	0.5	3.7	3.4	
Professional and related	3.7	3.7	—	0.0	0.0	0.0	0.5	—	0.4	4.1	3.2	
Service	4.3	4.3	—	—	0.2	0.0	—	—	0.3	4.3	0.9	
Protective service	—	—	—	—	—	—	—	—	—	15.2	—	
Sales and office	2.9	3.1	0.5	—	0.0	0.8	1.2	—	0.8	2.2	1.8	
Sales and related	4.2	4.8	—	—	0.0	—	—	—	1.8	4.2	2.0	
Office and administrative support	3.5	3.6	0.0	—	0.0	0.4	—	—	0.5	3.0	2.6	
Natural resources, construction, and maintenance	3.1	3.1	—	0.0	0.0	0.5	0.6	—	0.4	4.1	2.7	
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	—	—	—	8.9	—	
Installation, maintenance, and repair	4.2	4.2	—	0.0	0.0	0.0	0.9	—	0.5	4.2	2.5	
Production, transportation, and material moving	3.6	3.6	0.3	0.0	0.0	1.2	0.7	—	0.6	3.3	3.0	
Production	4.3	4.5	—	0.0	0.0	1.2	1.1	—	0.8	3.5	3.7	
Transportation and material moving	4.4	4.4	0.0	—	0.0	—	1.7	—	0.5	5.4	4.1	
Full time	1.9	1.9	0.0	—	0.0	0.3	0.3	—	0.4	1.9	1.6	
Part time	3.2	3.2	0.0	—	—	0.0	0.8	—	0.1	3.3	2.1	
Union	4.5	4.5	—	0.0	—	—	0.4	—	—	4.1	2.8	
Nonunion	1.9	2.0	0.0	—	0.0	0.0	1.2	—	0.4	2.0	1.6	
Average wage within the following categories ³ :												
Lowest 25 percent	3.9	3.6	—	0.0	—	0.9	0.6	—	1.2	3.6	3.3	
Lowest 10 percent	3.4	3.4	—	—	1.0	—	0.0	—	—	6.0	4.4	
Second 25 percent	2.4	2.4	—	—	0.0	0.0	0.0	—	0.2	3.7	3.2	
Third 25 percent	2.4	2.4	0.0	0.0	0.0	—	0.2	—	0.5	2.3	2.3	
Highest 25 percent	3.1	3.1	0.0	—	0.0	—	0.6	—	0.6	2.9	1.3	
Highest 10 percent	5.2	5.2	0.0	—	0.0	—	0.9	—	1.1	4.8	2.5	
Establishment characteristic												
Goods-producing industries	3.7	3.7	0.0	0.0	0.0	0.8	0.5	—	0.7	2.8	2.8	
Construction	—	—	—	—	—	—	—	—	—	—	—	
Manufacturing	4.1	4.1	0.0	0.0	0.0	0.5	0.7	—	0.9	3.3	2.9	
Service-providing industries	2.0	2.1	—	0.5	0.0	0.4	0.9	—	0.4	2.2	1.8	
Trade, transportation, and utilities	2.7	2.9	—	0.5	0.0	0.7	—	—	0.8	2.9	1.9	
Wholesale trade	6.0	6.3	—	0.0	—	0.0	1.0	—	3.2	6.2	3.8	
Retail trade	2.8	2.5	0.0	—	0.0	0.0	0.0	—	1.0	2.8	1.2	
Transportation and warehousing	7.2	7.2	0.0	—	0.0	0.3	—	—	—	7.9	5.0	
Utilities	—	—	—	—	—	—	—	—	—	—	—	
Information	5.7	5.1	0.0	0.0	0.7	0.0	0.0	—	3.6	5.6	0.4	
Financial activities	2.7	2.7	—	0.0	0.0	0.8	1.3	—	0.5	2.7	1.6	
Finance and insurance	2.7	2.5	0.8	0.0	0.0	0.8	0.9	—	0.6	2.8	1.7	
Credit intermediation and related activities ..	4.9	4.9	0.3	0.0	0.0	0.5	—	—	—	4.7	2.5	
Insurance carriers and related activities	4.2	4.1	0.0	0.0	0.0	0.6	0.5	—	0.8	5.5	3.5	
Professional and business services	7.0	7.0	0.0	—	0.0	0.3	0.3	—	—	6.7	5.4	
Professional and technical services	9.2	9.2	0.0	—	0.0	—	—	—	—	9.2	5.4	
Education and health services	4.1	4.1	0.0	—	0.0	—	—	—	0.5	5.2	4.1	
Educational services	—	—	—	—	—	—	—	—	—	8.5	—	
Junior colleges, colleges, and universities ...	—	—	—	—	—	—	—	—	—	—	—	
Health care and social assistance	4.4	4.4	0.0	—	0.0	0.8	—	—	0.5	5.7	4.4	

See footnotes at end of table.

Table 8. Standard errors for savings and thrift plans: Automatic enrollment,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Automatic enrollment available	With automatic enrollment							Other default contribution ²	Default contribution not determinable	No automatic enrollment available	Not determinable
		Default contribution as percent of earnings	Default contribution as percent of earnings									
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile					
1 to 99 workers	—	—	—	—	—	—	—	—	—	—	—	
1 to 49 workers	2.8	2.7	—	0.0	0.0	0.2	1.1	—	0.6	3.8	3.6	
50 to 99 workers	—	—	—	—	—	—	—	—	—	—	—	
100 workers or more	2.5	2.7	0.5	—	0.0	0.0	0.5	—	0.5	2.4	1.3	
100 to 499 workers	3.7	3.8	—	—	0.0	0.7	0.5	—	0.7	3.5	1.4	
500 workers or more	3.3	3.5	0.4	0.9	0.0	0.0	1.3	—	0.6	3.4	2.2	
Geographic area												
New England	7.8	8.3	0.0	—	—	0.0	—	—	1.9	10.0	4.8	
Middle Atlantic	3.8	3.7	0.0	—	0.0	—	0.8	—	0.6	3.5	5.6	
South Atlantic	3.2	4.0	0.0	0.0	0.0	0.0	1.0	—	1.1	5.7	3.8	
East South Central	8.1	8.1	0.0	0.5	0.0	—	0.0	—	—	7.0	1.7	
West South Central	6.0	6.1	0.0	0.2	0.0	—	0.0	—	1.3	3.5	3.9	
East North Central	3.5	3.7	—	0.0	0.0	—	0.3	—	0.5	3.5	1.0	
West North Central	8.9	8.8	0.0	—	0.0	0.0	0.0	—	0.1	6.3	10.7	
Mountain	3.7	1.8	—	—	0.0	0.7	0.7	—	2.3	2.5	5.1	
Pacific	6.2	6.3	0.0	0.3	0.0	0.9	0.0	—	0.4	6.3	1.0	

¹ The employer automatically enrolls employees in the plan at a specified rate of contribution (e.g., 3 percent of earnings), unless the employee opts out of the plan.

² Other default contributions are based on maximum dollar amounts specified by the employer, amounts based on employee length of service, or other methods.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories

were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 9. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	32	33	50	60	100	100	56	12
Management, professional, and related	100	31	33	50	50	100	100	55	14
Management, business, and financial	100	32	33	50	50	100	100	54	14
Professional and related	100	31	—	—	50	100	100	55	14
Service	100	23	—	—	100	100	100	74	3
Protective service	100	—	—	—	—	—	—	60	—
Sales and office	100	32	38	50	60	100	100	59	9
Sales and related	100	31	50	50	60	100	100	61	7
Office and administrative support	100	33	33	50	60	100	100	57	10
Natural resources, construction, and maintenance	100	26	44	50	67	100	—	61	13
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	77	—
Installation, maintenance, and repair	100	32	44	50	56	—	100	56	12
Production, transportation, and material moving	100	40	—	50	56	67	100	45	14
Production	100	48	50	50	50	67	—	38	14
Transportation and material moving	100	28	33	—	60	100	100	57	15
Full time	100	33	33	50	60	100	100	55	12
Part time	100	21	20	—	—	60	—	72	6
Union	100	30	33	50	67	100	100	58	12
Nonunion	100	32	33	50	56	100	100	56	12
Average wage within the following categories ² :									
Lowest 25 percent	100	15	—	—	60	67	67	73	12
Lowest 10 percent	100	15	—	—	—	—	—	79	6
Second 25 percent	100	27	33	50	50	—	100	60	13
Third 25 percent	100	38	44	50	60	100	100	52	11
Highest 25 percent	100	36	33	50	50	100	100	53	11
Highest 10 percent	100	37	—	50	60	100	100	50	13
Establishment characteristic									
Goods-producing industries	100	46	50	50	50	67	100	43	12
Construction	100	—	—	—	—	—	—	—	—
Manufacturing	100	51	—	50	50	56	100	39	9
Service-providing industries	100	29	33	50	60	100	100	59	12
Trade, transportation, and utilities	100	29	33	50	67	—	100	61	10
Wholesale trade	100	45	—	67	67	—	100	39	17
Retail trade	100	18	—	67	—	100	100	77	5
Transportation and warehousing	100	38	—	—	60	60	—	56	6
Utilities	100	—	—	—	—	—	—	—	—
Information	100	34	44	44	60	75	75	65	(³)
Financial activities	100	43	50	50	—	100	100	47	10
Finance and insurance	100	41	50	50	50	100	100	49	10
Credit intermediation and related activities ..	100	28	50	50	50	60	—	61	11
Insurance carriers and related activities	100	61	40	50	100	100	100	30	9
Professional and business services	100	33	50	50	60	—	100	50	17
Professional and technical services	100	39	50	—	—	100	100	41	19
Education and health services	100	18	20	—	—	100	100	69	13
Educational services	100	—	—	—	—	—	—	58	—
Junior colleges, colleges, and universities ...	100	—	—	—	—	—	—	—	—
Health care and social assistance	100	17	20	—	33	—	100	70	13

See footnotes at end of table.

Table 9. Savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	—	—	—	—	—	—	—	—
1 to 49 workers	100	21	50	50	67	—	100	60	19
50 to 99 workers	100	—	—	—	—	—	—	—	—
100 workers or more	100	38	33	50	56	100	100	55	7
100 to 499 workers	100	37	—	50	56	—	100	56	7
500 workers or more	100	39	33	50	50	100	100	54	7
Geographic area									
New England	100	39	20	20	—	50	—	48	13
Middle Atlantic	100	29	44	50	100	100	100	54	17
South Atlantic	100	24	50	50	60	100	100	62	15
East South Central	100	41	—	50	60	67	—	53	6
West South Central	100	32	—	50	50	60	—	58	10
East North Central	100	33	40	50	56	—	100	58	9
West North Central	100	38	33	—	50	—	100	44	18
Mountain	100	28	—	—	—	—	100	63	9
Pacific	100	38	50	50	75	100	100	57	5

¹ The percentage is determined by the ratio of the default enrollment amount to the maximum employee contribution matched by the employer, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

³ Less than 0.5.

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/glossary20132014.htm.

Table 9. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.8	1.5	0.0	6.5	10.5	0.0	1.9	1.5
Management, professional, and related	2.8	8.9	11.0	10.1	0.0	0.0	3.4	2.5
Management, business, and financial	3.0	8.3	0.0	11.2	9.1	0.0	3.7	3.4
Professional and related	3.7	–	–	11.4	9.8	0.0	4.1	3.2
Service	4.3	–	–	29.6	0.0	0.0	4.3	0.9
Protective service	–	–	–	–	–	–	15.2	–
Sales and office	2.9	5.8	0.0	4.0	16.6	0.0	2.2	1.8
Sales and related	4.2	4.3	0.0	13.4	22.2	0.0	4.2	2.0
Office and administrative support	3.5	6.1	1.0	5.4	23.9	0.0	3.0	2.6
Natural resources, construction, and maintenance	3.1	2.9	0.0	18.1	15.1	–	4.1	2.7
Construction, extraction, farming, fishing, and forestry	–	–	–	–	–	–	8.9	–
Installation, maintenance, and repair	4.2	1.0	1.0	13.7	–	0.0	4.2	2.5
Production, transportation, and material moving	3.6	–	0.0	5.9	4.0	0.0	3.3	3.0
Production	4.3	0.0	0.0	4.4	3.8	–	3.5	3.7
Transportation and material moving	4.4	0.0	–	7.5	14.9	0.0	5.4	4.1
Full time	1.9	6.2	0.0	3.6	0.0	0.0	1.9	1.6
Part time	3.2	1.6	–	–	14.1	–	3.3	2.1
Union	4.5	6.5	3.3	8.5	17.6	0.0	4.1	2.8
Nonunion	1.9	2.0	0.0	7.0	14.6	0.0	2.0	1.6
Average wage within the following categories ² :								
Lowest 25 percent	3.9	–	–	12.3	0.0	11.1	3.6	3.3
Lowest 10 percent	3.4	–	–	–	–	–	6.0	4.4
Second 25 percent	2.4	7.7	0.0	7.5	–	0.0	3.7	3.2
Third 25 percent	2.4	7.2	0.0	6.1	0.0	0.0	2.3	2.3
Highest 25 percent	3.1	8.4	6.3	8.8	21.7	0.0	2.9	1.3
Highest 10 percent	5.2	–	0.0	10.1	25.4	0.0	4.8	2.5
Establishment characteristic								
Goods-producing industries	3.7	11.2	0.0	0.0	13.2	0.0	2.8	2.8
Construction	–	–	–	–	–	–	–	–
Manufacturing	4.1	–	0.0	0.0	11.1	6.1	3.3	2.9
Service-providing industries	2.0	1.5	2.7	3.6	0.0	0.0	2.2	1.8
Trade, transportation, and utilities	2.7	6.9	10.4	8.1	–	0.0	2.9	1.9
Wholesale trade	6.0	–	14.8	0.0	–	0.0	6.2	3.8
Retail trade	2.8	–	3.0	–	22.8	0.0	2.8	1.2
Transportation and warehousing	7.2	–	–	7.3	7.3	–	7.9	5.0
Utilities	–	–	–	–	–	–	–	–
Information	5.7	0.0	5.2	13.7	19.4	0.0	5.6	0.4
Financial activities	2.7	2.6	0.0	–	0.0	0.0	2.7	1.6
Finance and insurance	2.7	7.7	0.0	10.3	0.0	0.0	2.8	1.7
Credit intermediation and related activities ..	4.9	0.0	0.0	0.0	6.4	–	4.7	2.5
Insurance carriers and related activities	4.2	3.4	3.2	21.0	0.0	0.0	5.5	3.5
Professional and business services	7.0	0.0	0.0	1.7	–	0.0	6.7	5.4
Professional and technical services	9.2	0.0	–	–	9.1	0.0	9.2	5.4
Education and health services	4.1	0.0	–	–	23.7	0.0	5.2	4.1
Educational services	–	–	–	–	–	–	8.5	–
Junior colleges, colleges, and universities ...	–	–	–	–	–	–	–	–
Health care and social assistance	4.4	0.0	–	5.5	–	0.0	5.7	4.4

See footnotes at end of table.

Table 9. Standard errors for savings and thrift plans: Default enrollment amount as a percent of the employee maximum amount matched by employer, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Automatic enrollment available	Default enrollment amount as a percent of the employee maximum amount matched by employer ¹					Automatic enrollment not available	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	—	—	—	—	—	—	—	—
1 to 49 workers	2.8	0.0	3.2	3.8	—	0.0	3.8	3.6
50 to 99 workers	—	—	—	—	—	—	—	—
100 workers or more	2.5	3.7	2.9	7.1	7.9	0.0	2.4	1.3
100 to 499 workers	3.7	—	0.0	7.1	—	0.0	3.5	1.4
500 workers or more	3.3	0.0	9.9	12.6	0.0	0.0	3.4	2.2
Geographic area								
New England	7.8	3.8	3.4	—	4.1	—	10.0	4.8
Middle Atlantic	3.8	6.3	10.0	8.6	0.0	0.0	3.5	5.6
South Atlantic	3.2	0.0	0.0	14.8	23.6	0.0	5.7	3.8
East South Central	8.1	—	0.0	7.1	0.0	—	7.0	1.7
West South Central	6.0	—	9.3	0.0	8.1	—	3.5	3.9
East North Central	3.5	10.7	0.0	1.5	—	0.0	3.5	1.0
West North Central	8.9	7.0	—	2.9	—	0.0	6.3	10.7
Mountain	3.7	—	—	—	—	0.0	2.5	5.1
Pacific	6.2	6.6	0.0	18.2	0.0	0.0	6.3	1.0

¹ The percentage is determined by the ratio of the default enrollment amount to the maximum employee contribution matched by the employer, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using

data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 10. Savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans with automatic enrollment = 100 percent)

Characteristics	Total	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
			Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
Worker characteristic								
All workers	100	43	26	3	30	6.0	49	8
Management, professional, and related	100	50	29	—	29	6.0	41	9
Management, business, and financial	100	52	29	3	37	7.0	41	7
Professional and related	100	49	28	2	22	6.0	41	10
Service	100	—	—	—	—	—	77	—
Protective service	100	—	—	—	—	—	—	—
Sales and office	100	36	25	3	30	6.0	57	7
Sales and related	100	33	—	—	—	—	61	6
Office and administrative support	100	38	27	—	34	6.0	55	8
Natural resources, construction, and maintenance	100	38	25	3	31	8.0	60	2
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	—
Installation, maintenance, and repair	100	40	27	3	33	8.0	57	2
Production, transportation, and material moving	100	49	30	3	38	6.0	42	9
Production	100	52	34	3	38	6.0	37	11
Transportation and material moving	100	41	—	—	39	6.0	57	2
Full time	100	44	27	3	31	6.0	48	8
Part time	100	29	—	—	—	—	66	5
Union	100	43	—	—	—	—	48	9
Nonunion	100	43	26	3	30	6.0	49	7
Average wage within the following categories ² :								
Lowest 25 percent	100	40	—	—	—	—	58	2
Lowest 10 percent	100	—	—	—	—	—	80	—
Second 25 percent	100	33	24	3	26	6.0	62	6
Third 25 percent	100	41	25	3	36	6.0	51	8
Highest 25 percent	100	51	29	—	29	6.0	40	9
Highest 10 percent	100	58	29	—	30	6.0	37	5
Establishment characteristic								
Goods-producing industries	100	49	38	3	36	—	41	9
Manufacturing	100	52	41	3	39	—	38	10
Service-providing industries	100	41	22	3	28	6.0	52	7
Trade, transportation, and utilities	100	47	19	3	41	6.0	47	6
Wholesale trade	100	52	—	—	42	6.0	42	6
Retail trade	100	—	—	—	—	—	62	—
Transportation and warehousing	100	—	—	—	—	—	—	—
Financial activities	100	27	—	—	20	10.0	68	5
Finance and insurance	100	32	—	—	24	10.0	62	6
Credit intermediation and related activities ..	100	—	—	—	—	—	77	—
Insurance carriers and related activities	100	33	—	—	26	10.0	56	11
Professional and business services	100	71	—	—	37	6.0	—	—
Professional and technical services	100	80	—	—	—	—	—	—
Education and health services	100	—	—	—	—	—	81	—
Educational services	100	—	—	—	—	—	—	—
Health care and social assistance	100	—	—	—	—	—	82	—

See footnotes at end of table.

Table 10. Savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans with automatic enrollment = 100 percent)

Characteristics	Total	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
			Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:								
1 to 49 workers	100	—	13	—	—	—	58	—
100 workers or more	100	47	29	3	32	6.0	47	6
100 to 499 workers	100	50	28	—	34	6.0	45	5
500 workers or more	100	43	30	3	30	6.0	49	8
Geographic area								
New England	100	—	—	—	—	—	53	—
Middle Atlantic	100	19	13	—	—	—	71	10
South Atlantic	100	58	—	—	36	8.5	36	6
West South Central	100	43	—	—	28	6.0	55	1
East North Central	100	41	39	3	41	6.0	50	9
West North Central	100	27	16	—	23	6.0	62	11
Mountain	100	—	—	—	—	—	—	11
Pacific	100	64	—	—	33	—	31	4

¹ The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

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/glossary20132014.htm.

Table 10. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
Worker characteristic							
All workers	3.3	2.9	0.0	2.7	0.0	3.4	1.3
Management, professional, and related	5.5	4.4	—	3.8	0.7	5.2	1.9
Management, business, and financial	4.9	4.4	0.9	4.8	1.9	4.5	1.6
Professional and related	7.8	6.3	0.3	4.5	0.0	7.3	3.0
Service	—	—	—	—	—	8.2	—
Protective service	—	—	—	—	—	—	—
Sales and office	4.3	4.3	0.5	4.3	0.0	4.3	1.8
Sales and related	6.0	—	—	—	—	6.0	3.4
Office and administrative support	5.5	4.9	—	5.3	0.0	5.4	2.1
Natural resources, construction, and maintenance	5.9	4.0	0.0	5.6	1.2	6.0	1.0
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	—
Installation, maintenance, and repair	6.0	4.1	0.0	5.7	1.6	6.1	1.1
Production, transportation, and material moving	5.6	5.0	0.0	5.2	0.0	6.1	2.9
Production	6.4	5.5	0.0	6.2	0.9	6.8	3.9
Transportation and material moving	7.9	—	—	7.9	0.0	7.8	1.0
Full time	3.3	3.1	0.0	2.8	0.0	3.4	1.4
Part time	8.4	—	—	—	—	8.8	3.5
Union	10.2	—	—	—	—	9.7	1.9
Nonunion	3.3	3.1	0.0	2.6	0.0	3.4	1.4
Average wage within the following categories ² :							
Lowest 25 percent	11.7	—	—	—	—	11.7	1.6
Lowest 10 percent	—	—	—	—	—	10.0	—
Second 25 percent	3.9	3.9	0.0	3.8	0.0	4.0	1.6
Third 25 percent	4.0	3.7	0.0	3.8	0.8	4.2	1.8
Highest 25 percent	5.1	4.5	—	4.0	0.4	4.8	1.9
Highest 10 percent	7.5	6.6	—	6.8	0.0	6.9	2.0
Establishment characteristic							
Goods-producing industries	5.0	4.9	0.0	4.7	—	5.9	2.6
Manufacturing	5.3	5.0	0.0	5.2	—	6.2	2.8
Service-providing industries	4.2	3.5	0.4	3.3	0.0	4.3	1.6
Trade, transportation, and utilities	6.6	3.2	0.0	7.8	0.0	6.2	1.2
Wholesale trade	11.1	—	—	11.8	0.0	10.5	5.0
Retail trade	—	—	—	—	—	10.0	—
Transportation and warehousing	—	—	—	—	—	—	—
Financial activities	5.9	—	—	5.3	0.0	7.5	3.9
Finance and insurance	6.2	—	—	6.0	0.0	8.0	4.6
Credit intermediation and related activities ..	—	—	—	—	—	8.5	—
Insurance carriers and related activities	7.0	—	—	7.2	2.2	9.8	8.7
Professional and business services	9.8	—	—	10.0	0.0	—	—
Professional and technical services	11.2	—	—	—	—	—	—
Education and health services	—	—	—	—	—	8.0	—
Educational services	—	—	—	—	—	—	—
Health care and social assistance	—	—	—	—	—	9.1	—

See footnotes at end of table.

Table 10. Standard errors for savings and thrift plans: Automatic escalation features, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Automatic escalation available	Automatic escalation features ¹				Automatic escalation not available	Not determinable
		Employee contribution escalates for predetermined number of years	Median number of years of escalation	Employee contribution escalates to specified percent of earnings	Median percent of earnings after maximum escalation		
1 to 99 workers:							
1 to 49 workers	—	3.7	—	—	—	8.7	—
100 workers or more	3.9	3.6	0.0	3.2	0.0	3.8	1.5
100 to 499 workers	5.6	4.5	—	4.9	0.0	5.4	2.0
500 workers or more	5.0	4.8	0.0	5.1	0.6	5.2	2.2
Geographic area							
New England	—	—	—	—	—	13.0	—
Middle Atlantic	4.3	2.7	—	—	—	8.9	5.5
South Atlantic	8.0	—	—	5.6	1.9	6.6	3.8
West South Central	7.4	—	—	7.7	1.4	7.5	1.2
East North Central	7.1	8.1	0.0	7.1	0.0	9.0	2.8
West North Central	4.8	1.7	—	4.4	0.0	5.6	5.6
Mountain	—	—	—	—	—	—	8.3
Pacific	8.6	—	—	8.4	—	8.1	1.5

¹ The sum of the individual components may exceed the total because some workers may be in plans in which employee contribution is escalated based on both years of service and as a specified percent of earnings.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication,

"Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 11. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic										
All workers	100	57	25	50	50	75	85	42	-	-
Management, professional, and related	100	54	30	50	50	75	80	45	-	-
Management, business, and financial	100	64	30	50	50	75	75	35	-	-
Professional and related	100	47	25	50	50	75	80	52	-	-
Service	100	36	25	-	50	75	80	64	-	-
Protective service	100	64	50	50	75	80	90	-	-	-
Sales and office	100	65	30	50	50	75	85	34	-	-
Sales and related	100	67	-	50	50	50	75	33	-	-
Office and administrative support	100	64	30	50	50	75	85	34	-	-
Natural resources, construction, and maintenance	100	54	-	30	50	75	85	46	-	-
Construction, extraction, farming, fishing, and forestry	100	43	-	75	75	75	90	57	-	-
Installation, maintenance, and repair	100	58	-	30	50	-	85	42	-	-
Production, transportation, and material moving	100	57	25	50	50	75	85	43	-	-
Production	100	52	25	50	50	75	85	47	-	-
Transportation and material moving	100	65	25	50	-	80	86	35	-	-
Full time	100	57	25	50	50	75	85	42	-	-
Part time	100	58	-	50	50	75	80	42	-	-
Union	100	60	16	30	50	75	75	38	-	-
Nonunion	100	57	25	50	50	75	85	43	-	-
Average wage within the following categories ¹ :										
Lowest 25 percent	100	61	-	50	50	80	90	39	-	-
Lowest 10 percent	100	44	15	-	50	75	80	56	-	-
Second 25 percent	100	55	-	50	50	75	85	45	-	-
Third 25 percent	100	54	25	50	50	75	85	45	-	-
Highest 25 percent	100	60	25	50	50	75	75	39	-	-
Highest 10 percent	100	60	25	50	50	75	75	40	-	-
Establishment characteristic										
Goods-producing industries	100	58	25	-	50	75	85	42	-	-
Construction	100	-	-	-	-	-	-	74	-	-
Manufacturing	100	62	25	-	50	75	85	38	-	-
Service-providing industries	100	57	25	50	50	75	85	42	-	-
Trade, transportation, and utilities	100	64	-	50	50	75	80	35	-	-
Wholesale trade	100	61	-	50	-	75	85	39	-	-
Retail trade	100	67	-	50	50	50	80	33	-	-
Transportation and warehousing	100	63	35	40	50	75	85	35	-	-
Utilities	100	62	20	25	50	60	84	32	-	-
Information	100	83	-	25	50	50	60	-	-	-
Financial activities	100	62	30	50	50	75	80	34	-	-
Finance and insurance	100	65	30	50	50	75	80	30	-	-
Credit intermediation and related activities ..	100	65	50	50	50	60	75	34	-	-
Insurance carriers and related activities	100	62	25	50	50	75	80	27	-	-
Professional and business services	100	64	50	50	60	75	75	36	-	-
Professional and technical services	100	57	50	50	75	75	75	43	-	-
Education and health services	100	34	-	50	80	85	85	66	-	-
Educational services	100	14	25	-	75	80	95	86	-	-
Junior colleges, colleges, and universities ...	100	18	-	75	75	80	95	82	-	-
Health care and social assistance	100	36	-	-	80	85	85	64	-	-

See footnotes at end of table.

Table 11. Savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	100	46	25	50	50	75	85	53	—	—
1 to 49 workers	100	47	25	50	50	75	85	53	—	—
50 to 99 workers	100	46	30	50	—	75	85	54	—	—
100 workers or more	100	63	25	50	50	75	80	36	—	—
100 to 499 workers	100	68	30	50	50	75	85	32	—	—
500 workers or more	100	57	25	50	50	75	80	41	—	—
Geographic area										
New England	100	60	25	—	50	—	75	40	—	—
Middle Atlantic	100	50	25	—	50	—	75	49	—	—
South Atlantic	100	57	25	50	50	75	85	42	—	—
East South Central	100	50	50	50	75	80	85	50	—	—
West South Central	100	65	30	50	50	75	80	34	—	—
East North Central	100	64	35	50	60	80	85	36	—	—
West North Central	100	49	—	50	50	75	90	51	—	—
Mountain	100	56	—	50	50	—	75	42	—	—
Pacific	100	55	30	50	50	75	75	43	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 11. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
Worker characteristic									
All workers	2.1	0.0	0.0	0.0	0.0	2.6	2.1	-	-
Management, professional, and related	3.2	6.8	0.0	0.0	0.0	5.3	3.2	-	-
Management, business, and financial	3.9	5.6	0.0	0.0	15.4	2.6	3.9	-	-
Professional and related	4.3	6.0	0.0	6.1	0.0	7.0	4.3	-	-
Service	4.4	1.6	-	0.0	0.9	1.7	4.4	-	-
Protective service	13.0	0.0	7.9	15.1	10.8	8.4	-	-	-
Sales and office	2.5	7.3	0.0	0.0	0.0	0.0	2.4	-	-
Sales and related	3.6	-	0.0	0.0	0.0	4.4	3.6	-	-
Office and administrative support	3.5	4.7	0.0	0.0	5.5	0.0	3.5	-	-
Natural resources, construction, and maintenance	5.0	-	8.7	0.0	0.0	3.7	5.0	-	-
Construction, extraction, farming, fishing, and forestry	12.6	-	13.9	0.0	9.1	15.5	12.6	-	-
Installation, maintenance, and repair	4.9	-	6.0	0.0	-	5.0	4.9	-	-
Production, transportation, and material moving	3.7	0.0	4.8	5.2	6.1	0.0	3.7	-	-
Production	4.7	0.0	8.8	4.5	0.0	0.0	4.7	-	-
Transportation and material moving	5.0	6.9	4.1	-	0.0	6.2	5.0	-	-
Full time	2.3	0.0	0.0	0.0	0.0	1.3	2.3	-	-
Part time	3.1	-	0.0	0.0	2.0	0.0	3.1	-	-
Union	4.9	2.4	4.5	10.6	20.4	4.4	4.8	-	-
Nonunion	2.2	3.5	0.0	0.0	0.0	1.3	2.2	-	-
Average wage within the following categories ¹ :									
Lowest 25 percent	4.0	-	0.0	0.0	5.2	7.9	4.0	-	-
Lowest 10 percent	6.0	4.3	-	0.0	7.1	0.0	6.0	-	-
Second 25 percent	3.9	-	0.0	0.0	4.8	0.0	3.9	-	-
Third 25 percent	2.7	0.0	0.0	0.0	0.0	1.6	2.7	-	-
Highest 25 percent	2.9	0.0	0.0	0.0	0.0	4.9	2.9	-	-
Highest 10 percent	4.4	4.0	0.0	0.0	2.9	5.6	4.3	-	-
Establishment characteristic									
Goods-producing industries	3.3	0.0	-	0.0	14.7	0.0	3.3	-	-
Construction	-	-	-	-	-	-	8.7	-	-
Manufacturing	4.0	0.0	-	0.0	19.0	1.8	4.0	-	-
Service-providing industries	2.6	5.1	0.0	0.0	0.0	3.7	2.5	-	-
Trade, transportation, and utilities	2.5	-	0.0	0.0	0.0	0.0	2.4	-	-
Wholesale trade	5.2	-	0.0	-	1.6	7.2	5.2	-	-
Retail trade	3.4	-	0.0	0.0	0.0	1.3	3.4	-	-
Transportation and warehousing	7.7	5.8	3.2	0.0	6.6	7.6	7.7	-	-
Utilities	8.7	0.0	6.9	9.0	13.3	2.8	8.2	-	-
Information	5.6	-	6.3	0.0	0.0	7.6	-	-	-
Financial activities	3.2	8.0	0.0	0.0	0.0	1.3	3.5	-	-
Finance and insurance	2.6	4.1	0.0	0.0	0.0	2.0	3.2	-	-
Credit intermediation and related activities	3.0	14.4	0.0	0.0	11.2	2.4	3.2	-	-
Insurance carriers and related activities	5.3	5.7	0.0	0.0	0.0	0.0	6.6	-	-
Professional and business services	6.8	0.0	0.0	12.6	0.0	13.8	6.8	-	-
Professional and technical services	8.4	0.0	8.9	12.2	0.0	0.0	8.4	-	-
Education and health services	6.6	-	14.9	7.1	0.0	0.0	6.6	-	-
Educational services	3.6	0.0	-	12.9	0.0	14.7	3.6	-	-
Junior colleges, colleges, and universities	4.4	-	0.0	2.6	0.0	0.0	4.4	-	-
Health care and social assistance	7.2	-	-	7.6	0.0	0.0	7.2	-	-

See footnotes at end of table.

Table 11. Standard errors for savings and thrift plans: Maximum employee contributions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Percent of earnings	Percent of earnings, up to Internal Revenue Code limit					Any amount up to Internal Revenue Code limit	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
1 to 99 workers	3.0	2.4	0.0	5.6	3.4	0.0	3.0	—	—
1 to 49 workers	3.5	0.9	0.0	6.8	2.7	0.0	3.5	—	—
50 to 99 workers	5.0	6.3	11.9	—	12.7	0.0	4.9	—	—
100 workers or more	2.5	2.0	0.0	0.0	0.0	4.7	2.5	—	—
100 to 499 workers	2.6	6.1	0.0	0.0	3.0	3.5	2.6	—	—
500 workers or more	4.5	0.0	11.0	0.0	0.0	6.8	4.5	—	—
Geographic area									
New England	4.6	6.0	—	0.0	—	0.0	4.6	—	—
Middle Atlantic	7.8	7.3	—	0.0	—	0.0	7.8	—	—
South Atlantic	5.7	0.0	3.2	0.0	0.0	1.6	5.8	—	—
East South Central	8.8	7.1	0.0	17.7	8.7	5.7	8.4	—	—
West South Central	2.9	6.9	0.0	0.0	12.1	4.9	2.6	—	—
East North Central	5.1	6.1	0.0	15.2	6.3	0.0	5.1	—	—
West North Central	9.4	—	0.0	0.0	0.0	14.9	9.2	—	—
Mountain	2.7	—	0.0	0.0	—	6.1	2.8	—	—
Pacific	4.5	7.6	0.0	0.0	0.0	7.8	4.4	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 12. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	64	3	4	5	6	6	36	—
Management, professional, and related	100	66	3	4	5	6	6	34	—
Management, business, and financial	100	66	3	4	5	6	7	34	—
Professional and related	100	66	3	4	5	6	6	34	—
Service	100	64	3	4	5	6	6	36	—
Protective service	100	47	3	—	5	6	6	53	—
Sales and office	100	67	3	4	5	6	6	33	—
Sales and related	100	67	4	4	6	6	6	33	—
Office and administrative support	100	66	3	4	5	6	6	34	—
Natural resources, construction, and maintenance	100	68	—	4	6	6	6	32	—
Construction, extraction, farming, fishing, and forestry	100	70	3	—	4	—	6	30	—
Installation, maintenance, and repair	100	67	4	4	6	6	6	33	—
Production, transportation, and material moving	100	54	—	5	6	6	7	46	—
Production	100	56	4	5	6	6	8	44	—
Transportation and material moving	100	52	3	4	5	6	6	48	—
Full time	100	63	3	4	5	6	6	37	—
Part time	100	74	3	4	5	6	6	26	—
Union	100	69	3	5	6	6	6	31	—
Nonunion	100	64	3	4	5	6	6	36	—
Average wage within the following categories ² :									
Lowest 25 percent	100	69	3	4	5	6	6	31	—
Lowest 10 percent	100	71	—	4	4	6	6	29	—
Second 25 percent	100	63	3	4	5	6	6	37	—
Third 25 percent	100	63	3	4	5	6	6	37	—
Highest 25 percent	100	65	3	4	6	6	6	35	—
Highest 10 percent	100	60	3	4	5	6	7	40	—
Establishment characteristic									
Goods-producing industries	100	52	4	4	6	6	8	48	—
Construction	100	54	2	4	4	5	—	46	—
Manufacturing	100	51	4	5	6	6	8	49	—
Service-providing industries	100	67	3	4	5	6	6	33	—
Trade, transportation, and utilities	100	66	4	4	6	6	6	34	—
Wholesale trade	100	61	—	4	6	6	6	39	—
Retail trade	100	71	4	4	6	6	6	29	—
Transportation and warehousing	100	61	3	5	6	6	6	39	—
Utilities	100	62	—	6	6	6	8	38	—
Information	100	88	4	4	6	6	—	12	—
Financial activities	100	70	3	4	5	6	6	30	—
Finance and insurance	100	70	4	5	6	6	6	30	—
Credit intermediation and related activities ..	100	74	4	5	6	6	6	26	—
Insurance carriers and related activities	100	60	3	5	6	6	—	40	—
Professional and business services	100	53	—	4	5	6	6	47	—
Professional and technical services	100	55	3	4	5	6	7	45	—
Education and health services	100	75	3	4	5	6	6	25	—
Educational services	100	62	2	—	4	5	5	38	—
Junior colleges, colleges, and universities ...	100	62	—	4	5	5	—	38	—
Health care and social assistance	100	77	3	4	5	6	6	23	—

See footnotes at end of table.

Table 12. Savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	70	3	4	5	6	6	30	—
1 to 49 workers	100	69	3	4	5	6	6	31	—
50 to 99 workers	100	72	—	3	4	6	6	28	—
100 workers or more	100	61	3	4	6	6	6	39	—
100 to 499 workers	100	59	4	5	6	6	6	41	—
500 workers or more	100	64	3	4	6	6	6	36	—
Geographic area									
New England	100	60	4	5	6	6	6	40	—
Middle Atlantic	100	72	—	4	5	6	6	28	—
South Atlantic	100	66	3	4	5	6	6	34	—
East South Central	100	73	3	4	6	6	6	27	—
West South Central	100	68	—	4	6	6	6	32	—
East North Central	100	64	3	4	5	6	6	36	—
West North Central	100	64	4	4	6	6	6	36	—
Mountain	100	54	—	4	5	6	6	46	—
Pacific	100	55	3	4	5	6	8	45	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 12. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.6	0.0	0.0	0.5	0.0	0.0	1.6	-
Management, professional, and related	2.6	0.0	0.0	0.0	0.0	0.2	2.6	-
Management, business, and financial	3.3	0.2	0.0	1.0	0.0	1.4	3.3	-
Professional and related	3.6	0.8	0.0	0.0	0.0	0.0	3.6	-
Service	4.2	0.0	0.0	1.2	0.0	0.0	4.2	-
Protective service	12.8	0.0	-	1.1	0.0	0.0	12.8	-
Sales and office	2.5	0.0	0.0	0.9	0.0	0.0	2.5	-
Sales and related	4.0	0.3	0.3	0.0	0.0	0.0	4.0	-
Office and administrative support	3.6	0.0	0.5	0.0	0.0	0.0	3.6	-
Natural resources, construction, and maintenance	3.5	-	0.0	0.6	0.0	0.0	3.5	-
Construction, extraction, farming, fishing, and forestry	8.7	0.5	-	0.0	-	0.0	8.7	-
Installation, maintenance, and repair	4.2	0.0	0.1	0.0	0.0	0.0	4.2	-
Production, transportation, and material moving	3.0	-	1.3	0.0	0.0	1.8	3.0	-
Production	3.8	0.0	0.0	0.0	0.0	0.0	3.8	-
Transportation and material moving	5.0	0.0	0.1	0.1	0.0	0.0	5.0	-
Full time	1.6	0.0	0.0	0.8	0.0	0.0	1.6	-
Part time	2.9	0.0	0.0	0.1	0.0	0.0	2.9	-
Union	5.2	0.7	0.8	0.0	0.0	0.7	5.2	-
Nonunion	1.6	0.0	0.0	0.0	0.0	0.0	1.6	-
Average wage within the following categories ² :								
Lowest 25 percent	4.5	0.0	0.0	1.2	0.0	0.0	4.5	-
Lowest 10 percent	5.4	-	1.1	0.9	1.0	0.0	5.4	-
Second 25 percent	2.5	0.0	0.0	0.2	0.0	0.0	2.5	-
Third 25 percent	1.8	0.0	0.0	0.5	0.0	0.0	1.8	-
Highest 25 percent	2.7	0.0	0.0	1.2	0.0	0.3	2.7	-
Highest 10 percent	4.2	0.4	0.0	0.3	0.0	1.4	4.2	-
Establishment characteristic								
Goods-producing industries	2.6	0.8	0.0	0.4	0.0	0.0	2.6	-
Construction	5.9	0.5	1.2	0.0	0.8	-	5.9	-
Manufacturing	3.1	0.2	0.3	0.0	0.0	0.0	3.1	-
Service-providing industries	1.8	0.0	0.0	0.2	0.0	0.0	1.8	-
Trade, transportation, and utilities	2.2	1.0	0.9	0.0	0.0	0.0	2.2	-
Wholesale trade	4.8	-	0.6	0.0	0.0	0.0	4.8	-
Retail trade	3.4	0.0	0.6	0.8	0.0	0.0	3.4	-
Transportation and warehousing	8.7	0.4	0.3	0.7	0.0	0.0	8.7	-
Utilities	7.0	-	0.9	0.0	0.3	1.4	7.0	-
Information	3.4	0.0	0.5	0.0	0.0	-	3.4	-
Financial activities	2.4	0.3	0.0	0.6	0.0	0.0	2.4	-
Finance and insurance	2.5	0.2	0.3	0.0	0.0	0.0	2.5	-
Credit intermediation and related activities ..	2.4	0.0	0.4	0.1	0.0	0.0	2.4	-
Insurance carriers and related activities	6.3	0.0	1.4	0.0	0.0	-	6.3	-
Professional and business services	5.6	-	0.4	0.0	0.0	0.0	5.6	-
Professional and technical services	7.9	0.0	0.7	0.5	0.0	1.4	7.9	-
Education and health services	4.0	0.0	0.9	0.8	0.0	0.0	4.0	-
Educational services	6.9	0.0	-	1.0	0.0	1.2	6.9	-
Junior colleges, colleges, and universities ...	5.2	-	0.0	0.3	0.3	-	5.2	-
Health care and social assistance	4.4	0.0	0.4	0.7	0.0	0.0	4.4	-

See footnotes at end of table.

Table 12. Standard errors for savings and thrift plans: Maximum employee contribution matched by employer, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Specified matching percent	Maximum employee contribution matched by employer					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.2	0.0	0.3	0.8	0.0	0.0	2.2	—
1 to 49 workers	2.8	0.0	0.0	0.4	0.0	0.0	2.8	—
50 to 99 workers	4.6	—	0.8	1.0	0.0	0.0	4.6	—
100 workers or more	2.4	0.4	0.1	0.0	0.0	0.0	2.4	—
100 to 499 workers	2.8	0.0	0.7	0.0	0.0	0.0	2.8	—
500 workers or more	3.3	0.5	0.0	0.7	0.0	0.0	3.3	—
Geographic area								
New England	6.7	0.0	0.0	1.2	0.0	0.0	6.7	—
Middle Atlantic	2.3	—	0.9	0.0	0.0	0.0	2.3	—
South Atlantic	2.2	0.0	0.0	0.7	0.0	0.0	2.2	—
East South Central	5.7	0.0	0.0	1.3	0.0	0.0	5.7	—
West South Central	4.4	—	0.2	0.0	0.0	0.0	4.4	—
East North Central	4.4	0.0	0.0	1.0	0.0	0.0	4.4	—
West North Central	7.2	0.9	0.4	0.0	0.0	0.0	7.2	—
Mountain	2.7	—	0.0	0.3	0.0	0.9	2.7	—
Pacific	5.7	0.6	0.0	1.2	0.0	2.4	5.7	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 13. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Specified matching percent					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	64	50	50	100	100	100	36	–
Management, professional, and related	100	66	50	50	100	100	100	34	–
Management, business, and financial	100	66	–	50	100	100	100	34	–
Professional and related	100	66	50	50	100	100	100	34	–
Service	100	64	–	50	–	100	100	36	–
Protective service	100	47	50	–	100	100	100	53	–
Sales and office	100	67	50	50	100	100	100	33	–
Sales and related	100	67	50	50	100	100	100	33	–
Office and administrative support	100	66	50	50	100	100	100	34	–
Natural resources, construction, and maintenance	100	68	30	50	–	100	100	32	–
Construction, extraction, farming, fishing, and forestry	100	70	50	50	–	100	100	30	–
Installation, maintenance, and repair	100	67	25	50	–	100	100	33	–
Production, transportation, and material moving	100	54	35	50	–	100	100	46	–
Production	100	56	–	50	50	100	100	44	–
Transportation and material moving	100	52	–	50	100	100	100	48	–
Full time	100	63	50	50	100	100	100	37	–
Part time	100	74	50	50	100	100	100	26	–
Union	100	69	–	50	80	100	100	31	–
Nonunion	100	64	50	50	100	100	100	36	–
Average wage within the following categories ² :									
Lowest 25 percent	100	69	–	50	100	100	100	31	–
Lowest 10 percent	100	71	25	50	–	100	100	29	–
Second 25 percent	100	63	50	50	100	100	100	37	–
Third 25 percent	100	63	–	50	100	100	100	37	–
Highest 25 percent	100	65	50	50	80	100	100	35	–
Highest 10 percent	100	60	50	50	100	100	100	40	–
Establishment characteristic									
Goods-producing industries	100	52	40	50	60	100	100	48	–
Construction	100	54	40	50	50	–	100	46	–
Manufacturing	100	51	–	50	75	100	100	49	–
Service-providing industries	100	67	50	50	100	100	100	33	–
Trade, transportation, and utilities	100	66	50	50	100	100	100	34	–
Wholesale trade	100	61	50	50	100	100	100	39	–
Retail trade	100	71	50	–	100	100	100	29	–
Transportation and warehousing	100	61	30	50	100	100	100	39	–
Utilities	100	62	50	50	70	100	100	38	–
Information	100	88	50	–	80	100	100	12	–
Financial activities	100	70	50	–	100	100	100	30	–
Finance and insurance	100	70	50	–	100	100	100	30	–
Credit intermediation and related activities ..	100	74	50	100	100	100	100	26	–
Insurance carriers and related activities	100	60	50	50	100	100	100	40	–
Professional and business services	100	53	25	50	–	100	100	47	–
Professional and technical services	100	55	25	50	–	100	100	45	–
Education and health services	100	75	–	50	50	100	100	25	–
Educational services	100	62	50	–	100	100	100	38	–
Junior colleges, colleges, and universities ...	100	62	50	–	100	100	100	38	–
Health care and social assistance	100	77	–	50	50	100	100	23	–

See footnotes at end of table.

Table 13. Savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in savings and thrift plans = 100 percent)

Characteristics	Total	Specified matching percent	Specified matching percent					Other ¹	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	70	50	50	100	100	100	30	—
1 to 49 workers	100	69	50	50	100	100	100	31	—
50 to 99 workers	100	72	—	50	—	100	100	28	—
100 workers or more	100	61	—	50	100	100	100	39	—
100 to 499 workers	100	59	50	50	100	100	100	41	—
500 workers or more	100	64	—	50	—	100	100	36	—
Geographic area									
New England	100	60	25	50	100	100	100	40	—
Middle Atlantic	100	72	—	50	82	100	100	28	—
South Atlantic	100	66	50	50	100	100	100	34	—
East South Central	100	73	—	50	—	100	100	27	—
West South Central	100	68	—	50	100	100	100	32	—
East North Central	100	64	50	50	100	100	100	36	—
West North Central	100	64	25	50	80	100	100	36	—
Mountain	100	54	50	—	100	100	100	46	—
Pacific	100	55	50	50	100	100	100	45	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 13. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013

Characteristics	Specified matching percent	Specified matching percent					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	1.6	10.7	0.0	4.6	0.0	0.0	1.6	-
Management, professional, and related	2.6	8.5	0.0	5.4	0.0	0.0	2.6	-
Management, business, and financial	3.3	-	0.0	5.2	0.0	0.0	3.3	-
Professional and related	3.6	0.0	0.0	11.3	0.0	0.0	3.6	-
Service	4.2	-	0.0	-	0.0	0.0	4.2	-
Protective service	12.8	6.1	-	0.0	0.0	0.0	12.8	-
Sales and office	2.5	0.0	0.0	0.0	0.0	0.0	2.5	-
Sales and related	4.0	0.0	9.8	0.0	0.0	0.0	4.0	-
Office and administrative support	3.6	0.0	0.0	0.0	0.0	0.0	3.6	-
Natural resources, construction, and maintenance	3.5	8.4	0.0	-	0.0	0.0	3.5	-
Construction, extraction, farming, fishing, and forestry	8.7	10.9	0.0	-	0.0	0.0	8.7	-
Installation, maintenance, and repair	4.2	6.6	3.2	-	6.7	0.0	4.2	-
Production, transportation, and material moving	3.0	9.2	0.0	-	0.0	0.0	3.0	-
Production	3.8	-	0.0	0.0	0.0	0.0	3.8	-
Transportation and material moving	5.0	-	1.8	0.0	0.0	0.0	5.0	-
Full time	1.6	14.5	0.0	10.3	0.0	0.0	1.6	-
Part time	2.9	0.0	0.0	0.0	0.0	0.0	2.9	-
Union	5.2	-	0.0	8.9	2.7	0.0	5.2	-
Nonunion	1.6	7.3	0.0	0.0	0.0	0.0	1.6	-
Average wage within the following categories ² :								
Lowest 25 percent	4.5	-	0.0	0.0	0.0	0.0	4.5	-
Lowest 10 percent	5.4	6.8	0.0	-	0.0	0.0	5.4	-
Second 25 percent	2.5	6.9	0.0	0.0	0.0	0.0	2.5	-
Third 25 percent	1.8	-	0.0	11.4	0.0	0.0	1.8	-
Highest 25 percent	2.7	7.5	0.0	11.9	0.0	0.0	2.7	-
Highest 10 percent	4.2	0.0	0.0	8.4	0.0	0.0	4.2	-
Establishment characteristic								
Goods-producing industries	2.6	6.6	0.0	12.7	0.0	0.0	2.6	-
Construction	5.9	0.0	2.6	0.0	-	0.0	5.9	-
Manufacturing	3.1	-	0.0	21.7	0.0	0.0	3.1	-
Service-providing industries	1.8	7.0	0.0	0.0	0.0	0.0	1.8	-
Trade, transportation, and utilities	2.2	6.7	0.0	0.0	0.0	0.0	2.2	-
Wholesale trade	4.8	0.0	0.0	21.5	0.0	0.0	4.8	-
Retail trade	3.4	10.2	-	0.0	0.0	0.0	3.4	-
Transportation and warehousing	8.7	4.5	14.7	0.0	0.0	0.0	8.7	-
Utilities	7.0	0.0	5.2	19.2	0.0	0.0	7.0	-
Information	3.4	0.0	-	1.2	0.0	0.0	3.4	-
Financial activities	2.4	0.0	-	0.0	0.0	0.0	2.4	-
Finance and insurance	2.5	0.0	-	0.0	0.0	0.0	2.5	-
Credit intermediation and related activities ..	2.4	0.0	0.0	0.0	0.0	0.0	2.4	-
Insurance carriers and related activities	6.3	0.0	0.0	0.0	0.0	0.0	6.3	-
Professional and business services	5.6	3.9	1.8	-	0.0	0.0	5.6	-
Professional and technical services	7.9	2.7	5.2	-	0.0	0.0	7.9	-
Education and health services	4.0	-	0.0	7.2	0.0	0.0	4.0	-
Educational services	6.9	0.0	-	0.0	0.0	0.0	6.9	-
Junior colleges, colleges, and universities ...	5.2	0.0	-	0.0	0.0	0.0	5.2	-
Health care and social assistance	4.4	-	0.0	0.0	0.0	0.0	4.4	-

See footnotes at end of table.

Table 13. Standard errors for savings and thrift plans: Method of employer matching contributions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Specified matching percent	Specified matching percent					Other ¹	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.2	10.8	0.0	4.6	0.0	0.0	2.2	—
1 to 49 workers	2.8	0.0	0.0	0.0	0.0	0.0	2.8	—
50 to 99 workers	4.6	—	0.0	—	0.0	0.0	4.6	—
100 workers or more	2.4	—	0.0	17.0	0.0	0.0	2.4	—
100 to 499 workers	2.8	10.4	0.0	0.0	0.0	0.0	2.8	—
500 workers or more	3.3	—	0.0	—	0.0	0.0	3.3	—
Geographic area								
New England	6.7	7.4	7.2	29.0	0.0	0.0	6.7	—
Middle Atlantic	2.3	—	0.0	23.3	0.0	0.0	2.3	—
South Atlantic	2.2	0.0	0.0	27.2	0.0	0.0	2.2	—
East South Central	5.7	—	0.0	—	0.0	0.0	5.7	—
West South Central	4.4	—	9.3	0.0	0.0	0.0	4.4	—
East North Central	4.4	0.0	0.0	26.1	0.0	0.0	4.4	—
West North Central	7.2	5.0	0.0	23.5	0.0	0.0	7.2	—
Mountain	2.7	0.0	—	0.0	0.0	0.0	2.7	—
Pacific	5.7	0.0	0.0	21.2	0.0	0.0	5.7	—

¹ Other methods of employer matches include maximum dollar amounts specified by the employer, varying contributions by the employer based on employee contributions or service, and other matching methods.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 14. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	1.5	2.5	3.6	5.0	6.0
Management, professional, and related	1.8	2.5	3.5	5.0	6.0
Management, business, and financial	1.5	2.5	4.0	5.0	6.0
Professional and related	2.0	2.5	3.0	4.8	6.0
Service	–	2.0	3.0	4.0	6.0
Protective service	–	3.0	4.0	6.0	6.0
Sales and office	1.5	3.0	4.0	6.0	6.0
Sales and related	–	3.0	–	6.0	6.0
Office and administrative support	1.5	–	4.0	5.0	6.0
Natural resources, construction, and maintenance	–	2.0	3.0	4.5	6.0
Construction, extraction, farming, fishing, and forestry	–	–	3.0	–	4.0
Installation, maintenance, and repair	–	2.0	3.0	4.8	6.0
Production, transportation, and material moving	2.0	3.0	3.0	5.0	6.0
Production	2.0	2.5	3.0	5.0	6.0
Transportation and material moving	1.8	3.0	4.0	5.0	6.0
Full time	1.5	2.5	3.6	5.0	6.0
Part time	1.5	3.0	4.0	5.0	6.0
Union	1.8	3.0	3.0	4.9	5.1
Nonunion	1.5	2.5	3.6	5.0	6.0
Average wage within the following categories ² :					
Lowest 25 percent	1.5	2.5	4.0	6.0	6.0
Lowest 10 percent	–	–	–	4.0	5.0
Second 25 percent	1.5	3.0	4.0	6.0	6.0
Third 25 percent	1.8	2.5	3.0	5.0	6.0
Highest 25 percent	1.8	2.5	3.6	5.0	6.0
Highest 10 percent	2.0	3.0	4.0	5.0	6.0
Establishment characteristic					
Goods-producing industries	2.0	2.5	3.6	5.0	6.0
Construction	1.0	2.0	–	–	5.0
Manufacturing	2.0	3.0	3.6	6.0	6.0
Service-providing industries	1.5	2.5	3.8	5.0	6.0
Trade, transportation, and utilities	2.0	3.0	4.0	6.0	6.0
Wholesale trade	3.0	3.0	–	5.5	6.0
Retail trade	–	–	5.0	6.0	6.0
Transportation and warehousing	1.5	–	–	5.5	6.0
Utilities	3.0	3.0	4.0	5.1	6.0
Information	2.5	–	4.5	4.8	4.9
Financial activities	2.5	3.0	4.0	6.0	6.0
Finance and insurance	3.0	3.0	5.0	6.0	6.0
Credit intermediation and related activities ..	3.0	4.0	5.0	6.0	6.0
Insurance carriers and related activities	3.0	3.0	4.0	6.0	6.0
Professional and business services	–	–	3.0	5.0	6.0
Professional and technical services	1.5	2.0	3.0	4.0	6.0
Education and health services	1.5	2.0	3.0	4.0	5.0
Educational services	2.0	2.0	3.0	5.0	5.0
Junior colleges, colleges, and universities ...	2.0	3.0	4.0	5.0	–
Health care and social assistance	1.5	2.0	3.0	4.0	5.0

See footnotes at end of table.

Table 14. Savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013—continued

(Includes all workers participating in savings and thrift plans that specify matching contributions)

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	1.5	2.0	3.0	5.0	6.0
1 to 49 workers	—	3.0	4.0	5.0	6.0
50 to 99 workers	—	2.0	3.0	4.0	6.0
100 workers or more	1.8	3.0	4.0	5.0	6.0
100 to 499 workers	2.0	3.0	4.5	6.0	6.0
500 workers or more	1.5	2.1	3.0	5.0	6.0
Geographic area					
New England	1.5	—	4.0	5.0	6.0
Middle Atlantic	—	2.0	3.0	4.8	6.0
South Atlantic	1.5	—	3.8	5.0	6.0
East South Central	1.5	—	3.0	5.0	6.0
West South Central	—	3.0	4.0	6.0	6.0
East North Central	1.5	2.5	—	5.0	6.0
West North Central	1.5	2.5	4.0	6.0	6.0
Mountain	2.0	3.0	4.0	6.0	6.0
Pacific	—	3.0	3.6	4.8	6.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 14. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	0.1	0.5	0.6	0.0	0.0
Management, professional, and related	0.5	0.4	0.9	0.1	0.0
Management, business, and financial	0.4	0.6	0.7	1.0	0.0
Professional and related	0.4	0.5	0.5	0.7	0.6
Service	–	0.6	0.0	0.9	0.0
Protective service	–	0.3	1.2	0.7	0.0
Sales and office	0.0	0.4	0.0	0.1	0.0
Sales and related	–	0.2	–	0.0	0.0
Office and administrative support	0.0	–	0.7	0.0	0.0
Natural resources, construction, and maintenance	–	0.5	0.0	0.7	1.2
Construction, extraction, farming, fishing, and forestry	–	–	0.0	–	0.5
Installation, maintenance, and repair	–	0.4	0.3	0.1	0.0
Production, transportation, and material moving	0.2	0.5	0.6	0.4	0.0
Production	0.1	0.5	0.0	1.0	0.0
Transportation and material moving	0.3	0.1	0.3	0.3	0.0
Full time	0.1	0.4	0.8	0.0	0.0
Part time	0.0	0.3	0.0	0.5	0.0
Union	0.2	0.0	0.8	0.1	0.9
Nonunion	0.0	0.4	0.7	0.0	0.0
Average wage within the following categories ² :					
Lowest 25 percent	0.1	0.7	0.3	0.8	0.0
Lowest 10 percent	–	–	–	0.0	0.0
Second 25 percent	0.0	0.8	0.5	1.3	0.0
Third 25 percent	0.4	0.6	0.3	0.0	0.0
Highest 25 percent	0.5	0.5	0.8	0.1	0.0
Highest 10 percent	0.0	0.5	0.2	0.0	0.0
Establishment characteristic					
Goods-producing industries	(³)	0.3	0.5	0.6	0.0
Construction	0.0	0.3	–	–	0.0
Manufacturing	0.0	0.5	0.5	0.9	0.0
Service-providing industries	0.0	0.6	0.8	0.0	0.0
Trade, transportation, and utilities	0.3	0.0	0.4	0.0	0.0
Wholesale trade	0.4	0.0	–	1.5	0.0
Retail trade	–	–	0.0	0.0	0.0
Transportation and warehousing	0.3	–	–	0.7	0.0
Utilities	0.0	0.4	0.5	1.1	0.0
Information	0.7	–	0.2	0.0	1.2
Financial activities	0.7	0.0	1.1	0.0	0.0
Finance and insurance	0.6	0.0	0.2	0.0	0.0
Credit intermediation and related activities ..	0.0	0.4	0.0	0.0	0.0
Insurance carriers and related activities	0.0	0.0	0.8	0.0	0.0
Professional and business services	–	–	0.2	0.8	0.0
Professional and technical services	0.0	0.5	0.4	0.8	1.7
Education and health services	0.0	0.0	0.0	0.7	1.1
Educational services	0.0	0.4	0.3	0.9	0.0
Junior colleges, colleges, and universities ...	0.3	0.7	0.9	0.0	–
Health care and social assistance	0.0	0.2	0.0	0.7	1.4

See footnotes at end of table.

Table 14. Standard errors for savings and thrift plans: Maximum potential employer contribution,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Maximum potential employer contribution				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	0.0	0.6	0.3	0.4	0.0
1 to 49 workers	—	0.3	0.5	0.1	0.0
50 to 99 workers	—	0.4	0.0	0.5	0.2
100 workers or more	0.4	0.2	0.2	0.5	0.0
100 to 499 workers	0.1	0.0	0.7	0.0	0.0
500 workers or more	0.0	0.6	0.0	0.2	0.0
Geographic area					
New England	0.3	—	0.7	0.0	0.3
Middle Atlantic	—	0.0	0.0	0.7	0.5
South Atlantic	0.0	—	1.1	0.0	0.0
East South Central	0.0	—	0.6	0.0	0.0
West South Central	—	0.3	0.0	0.7	0.0
East North Central	0.3	0.6	—	0.8	0.0
West North Central	0.0	0.6	0.3	0.4	0.0
Mountain	0.3	0.4	0.0	0.0	0.0
Pacific	—	0.0	0.6	0.4	0.0

¹ The maximum potential employer contribution is determined by multiplying the maximum employee contribution subject to matching by the employer matching percent, for those plans that specify both values.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the

National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Exclusive provider organization ¹	Preferred provider organization ²	Point of service plan ³	Not determinable
Worker characteristic							
All workers	100	82	2	5	67	7	—
Management, professional, and related	100	79	2	6	59	12	—
Management, business, and financial	100	81	3	5	70	3	—
Professional and related	100	78	—	7	53	17	—
Service	100	79	—	4	62	12	—
Sales and office	100	83	3	4	73	4	—
Sales and related	100	85	—	4	74	—	—
Office and administrative support	100	82	—	4	72	5	—
Natural resources, construction, and maintenance	100	83	—	—	70	3	—
Installation, maintenance, and repair	100	80	—	8	68	—	—
Production, transportation, and material moving	100	84	—	5	75	—	—
Production	100	87	—	6	80	—	—
Transportation and material moving	100	80	—	—	69	—	—
Full time	100	81	2	5	68	6	—
Part time	100	87	—	—	58	21	—
Union	100	77	—	—	63	4	—
Nonunion	100	82	2	5	68	7	—
Average wage within the following categories ⁴ :							
Lowest 25 percent	100	84	—	—	72	5	—
Second 25 percent	100	82	—	5	68	—	—
Third 25 percent	100	81	1	5	69	6	—
Highest 25 percent	100	81	3	7	63	8	—
Highest 10 percent	100	80	3	5	64	7	—
Establishment characteristic							
Goods-producing industries	100	87	—	8	76	—	—
Construction	100	84	—	—	62	—	—
Manufacturing	100	87	—	6	79	—	—
Service-providing industries	100	80	2	4	65	8	—
Trade, transportation, and utilities	100	83	4	5	72	2	—
Wholesale trade	100	79	—	6	69	—	—
Retail trade	100	85	—	—	76	—	—
Information	100	77	—	10	64	—	—
Financial activities	100	83	—	5	75	—	—
Finance and insurance	100	86	4	6	76	—	—

See footnotes at end of table.

Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	18	15	4	—
Management, professional, and related	21	17	4	—
Management, business, and financial	19	14	5	—
Professional and related	22	18	4	—
Service	21	18	—	—
Sales and office	17	13	3	—
Sales and related	15	12	—	—
Office and administrative support	18	14	4	—
Natural resources, construction, and maintenance	17	12	5	—
Installation, maintenance, and repair	20	14	6	—
Production, transportation, and material moving	16	13	3	—
Production	13	10	3	—
Transportation and material moving	20	15	—	—
Full time	19	15	4	—
Part time	13	12	—	—
Union	23	17	5	—
Nonunion	18	14	4	—
Average wage within the following categories ⁴ :				
Lowest 25 percent	16	14	—	—
Second 25 percent	18	15	3	—
Third 25 percent	19	15	4	—
Highest 25 percent	19	15	5	—
Highest 10 percent	20	17	4	—
Establishment characteristic				
Goods-producing industries	13	10	3	—
Construction	16	13	—	—
Manufacturing	13	10	3	—
Service-providing industries	20	16	4	—
Trade, transportation, and utilities	17	14	3	—
Wholesale trade	21	14	—	—
Retail trade	15	12	—	—
Information	23	16	—	—
Financial activities	17	13	3	—
Finance and insurance	14	10	4	—

See footnotes at end of table.

Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Exclusive provider organization ¹	Preferred provider organization ²	Point of service plan ³	Not determinable
Credit intermediation and related activities ..	100	85	—	—	79	—	—
Insurance carriers and related activities	100	87	2	—	74	—	—
Professional and business services	100	81	3	—	71	—	—
Education and health services	100	76	—	5	45	25	—
Educational services	100	72	—	—	59	5	—
Junior colleges, colleges, and universities ...	100	79	—	—	61	7	—
Health care and social assistance	100	77	—	5	43	28	—
1 to 99 workers	100	79	2	5	66	5	—
1 to 49 workers	100	79	3	4	67	—	—
50 to 99 workers	100	78	—	7	66	—	—
100 workers or more	100	84	2	5	68	8	—
100 to 499 workers	100	85	2	5	72	5	—
500 workers or more	100	82	—	6	63	12	—
Geographic area							
New England	100	74	—	—	62	—	—
Middle Atlantic	100	74	—	9	55	7	—
South Atlantic	100	87	—	5	73	—	—
East South Central	100	—	—	—	77	—	—
West South Central	100	94	4	5	77	7	—
East North Central	100	84	—	3	75	6	—
West North Central	100	93	—	—	72	—	—
Mountain	100	81	—	6	67	5	—
Pacific	100	64	—	4	52	—	—

See footnotes at end of table.

Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	15	11	—	—
Insurance carriers and related activities	13	11	—	—
Professional and business services	19	13	6	—
Education and health services	24	20	4	—
Educational services	28	21	7	—
Junior colleges, colleges, and universities ...	21	14	7	—
Health care and social assistance	23	20	—	—
1 to 99 workers	21	17	4	—
1 to 49 workers	21	17	4	—
50 to 99 workers	22	17	—	—
100 workers or more	16	13	3	—
100 to 499 workers	15	12	3	—
500 workers or more	18	14	4	—
Geographic area				
New England	26	24	—	—
Middle Atlantic	26	19	7	—
South Atlantic	13	8	4	—
East South Central	—	6	—	—
West South Central	6	5	—	—
East North Central	16	14	2	—
West North Central	7	5	—	—
Mountain	19	15	—	—
Pacific	36	30	6	—

¹ This type of plan obligates employees to use only the plan's providers in order to receive coverage.

² This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

³ This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

⁴ Surveyed occupations are classified into wage

categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 15. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization ¹	Preferred provider organization ²	Point of service plan ³	Not determinable
Worker characteristic						
All workers	1.0	0.3	0.5	1.1	0.8	—
Management, professional, and related	1.8	0.4	0.7	1.8	1.8	—
Management, business, and financial	2.1	0.4	1.0	2.5	0.6	—
Professional and related	2.4	—	0.9	2.2	2.5	—
Service	3.3	—	0.9	3.4	2.6	—
Sales and office	1.1	0.6	0.5	1.3	0.7	—
Sales and related	2.4	—	0.9	3.0	—	—
Office and administrative support	1.5	—	0.5	1.7	0.8	—
Natural resources, construction, and maintenance	2.1	—	—	3.5	0.7	—
Installation, maintenance, and repair	2.9	—	1.9	3.1	—	—
Production, transportation, and material moving	1.5	—	1.1	1.7	—	—
Production	1.8	—	1.6	2.3	—	—
Transportation and material moving	3.3	—	—	3.8	—	—
Full time	1.0	0.3	0.5	1.1	0.7	—
Part time	2.4	—	—	4.9	6.1	—
Union	3.7	—	—	3.6	1.1	—
Nonunion	1.1	0.3	0.4	1.2	0.9	—
Average wage within the following categories ⁴ :						
Lowest 25 percent	2.4	—	—	2.4	1.4	—
Second 25 percent	1.9	—	0.8	2.3	—	—
Third 25 percent	1.1	0.3	0.7	1.4	0.8	—
Highest 25 percent	2.2	0.6	1.0	2.3	1.4	—
Highest 10 percent	3.8	0.9	1.2	3.6	1.7	—
Establishment characteristic						
Goods-producing industries	1.2	—	1.5	2.0	—	—
Construction	2.8	—	—	4.5	—	—
Manufacturing	1.6	—	1.2	1.9	—	—
Service-providing industries	1.1	0.4	0.4	1.3	1.0	—
Trade, transportation, and utilities	1.6	1.0	1.0	2.0	0.6	—
Wholesale trade	2.0	—	1.3	2.4	—	—
Retail trade	1.9	—	—	2.6	—	—
Information	4.0	—	2.1	3.8	—	—
Financial activities	2.0	—	1.1	2.4	—	—
Finance and insurance	1.3	1.0	1.3	2.5	—	—

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	1.0	0.9	0.4	—
Management, professional, and related	1.8	1.6	0.7	—
Management, business, and financial	2.1	1.7	1.4	—
Professional and related	2.4	2.2	0.9	—
Service	3.3	3.0	—	—
Sales and office	1.1	1.2	0.5	—
Sales and related	2.4	2.1	—	—
Office and administrative support	1.5	1.4	0.6	—
Natural resources, construction, and maintenance	2.1	1.8	1.4	—
Installation, maintenance, and repair	2.9	2.6	1.7	—
Production, transportation, and material moving	1.5	1.3	1.0	—
Production	1.8	1.6	0.7	—
Transportation and material moving	3.3	3.0	—	—
Full time	1.0	1.0	0.4	—
Part time	2.4	2.2	—	—
Union	3.7	3.6	1.0	—
Nonunion	1.1	1.0	0.4	—
Average wage within the following categories ⁴ :				
Lowest 25 percent	2.4	2.2	—	—
Second 25 percent	1.9	2.0	0.9	—
Third 25 percent	1.1	1.2	0.7	—
Highest 25 percent	2.2	1.8	0.8	—
Highest 10 percent	3.8	3.4	0.7	—
Establishment characteristic				
Goods-producing industries	1.2	1.1	0.7	—
Construction	2.8	2.7	—	—
Manufacturing	1.6	1.3	0.9	—
Service-providing industries	1.1	1.1	0.4	—
Trade, transportation, and utilities	1.6	1.6	0.6	—
Wholesale trade	2.0	2.1	—	—
Retail trade	1.9	1.9	—	—
Information	4.0	2.9	—	—
Financial activities	2.0	1.8	0.8	—
Finance and insurance	1.3	0.9	1.0	—

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization ¹	Preferred provider organization ²	Point of service plan ³	Not determinable
Credit intermediation and related activities ..	1.6	—	—	1.9	—	—
Insurance carriers and related activities	2.4	0.6	—	4.4	—	—
Professional and business services	3.2	0.9	—	3.2	—	—
Education and health services	3.2	—	1.0	2.8	3.4	—
Educational services	4.8	—	—	4.6	1.3	—
Junior colleges, colleges, and universities ...	3.2	—	—	4.6	1.8	—
Health care and social assistance	3.6	—	1.2	3.1	4.0	—
1 to 99 workers	2.0	0.4	0.7	2.0	1.4	—
1 to 49 workers	2.1	0.6	0.7	2.1	—	—
50 to 99 workers	4.0	—	1.7	4.1	—	—
100 workers or more	1.3	0.5	0.7	1.5	1.1	—
100 to 499 workers	2.1	0.7	1.0	2.3	1.0	—
500 workers or more	1.6	—	1.0	2.3	1.8	—
Geographic area						
New England	6.2	—	—	6.9	—	—
Middle Atlantic	4.5	—	2.1	4.2	0.9	—
South Atlantic	1.6	—	0.8	2.8	—	—
East South Central	—	—	—	5.4	—	—
West South Central	1.5	1.2	0.9	2.1	1.7	—
East North Central	3.1	—	0.8	2.7	0.8	—
West North Central	0.6	—	—	4.6	—	—
Mountain	1.5	—	0.6	2.8	1.3	—
Pacific	2.2	—	1.0	2.2	—	—

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	1.6	1.5	—	—
Insurance carriers and related activities	2.4	2.4	—	—
Professional and business services	3.2	2.7	1.7	—
Education and health services	3.2	3.0	1.0	—
Educational services	4.8	4.9	1.9	—
Junior colleges, colleges, and universities ...	3.2	3.0	1.5	—
Health care and social assistance	3.6	3.4	—	—
1 to 99 workers	2.0	1.8	0.7	—
1 to 49 workers	2.1	1.9	0.7	—
50 to 99 workers	4.0	3.7	—	—
100 workers or more	1.3	1.2	0.6	—
100 to 499 workers	2.1	2.1	0.7	—
500 workers or more	1.6	1.6	0.9	—
Geographic area				
New England	6.2	6.2	—	—
Middle Atlantic	4.5	4.4	1.3	—
South Atlantic	1.6	1.4	1.0	—
East South Central	—	1.5	—	—
West South Central	1.5	1.0	—	—
East North Central	3.1	3.2	0.4	—
West North Central	0.6	1.2	—	—
Mountain	1.5	1.9	—	—
Pacific	2.2	1.9	1.5	—

¹ This type of plan obligates employees to use only the plan's providers in order to receive coverage.

² This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

³ This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 16. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2013

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

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	98	2	—	78	22	—	25	74	1
Management, professional, and related	98	2	—	75	25	—	29	70	1
Management, business, and financial	97	3	—	78	22	—	24	75	1
Professional and related	99	—	—	74	26	—	32	67	2
Service	98	—	—	76	24	—	27	73	(¹)
Sales and office	97	3	—	81	19	—	21	78	1
Sales and related	96	—	—	80	20	—	16	83	1
Office and administrative support	98	—	—	81	19	—	24	75	1
Natural resources, construction, and maintenance	99	—	—	77	23	—	25	75	1
Installation, maintenance, and repair	99	—	—	78	22	—	25	74	1
Production, transportation, and material moving	97	—	—	79	21	—	22	78	(¹)
Production	99	—	—	83	17	—	15	84	(¹)
Transportation and material moving	95	—	—	75	25	—	29	70	(¹)
Full time	98	2	—	78	22	—	25	74	1
Part time	96	—	—	81	19	—	20	80	(¹)
Union	96	—	—	72	28	—	26	73	1
Nonunion	98	2	—	79	21	—	25	75	1
Average wage within the following categories ² :									
Lowest 25 percent	97	—	—	79	21	—	21	78	1
Second 25 percent	98	—	—	79	21	—	22	78	1
Third 25 percent	99	1	—	79	21	—	26	73	1
Highest 25 percent	97	3	—	76	24	—	27	72	1
Highest 10 percent	97	3	—	75	25	—	28	72	(¹)
Establishment characteristic									
Goods-producing industries	99	—	—	80	20	—	18	81	1
Construction	97	—	—	68	32	—	30	70	(¹)
Manufacturing	99	—	—	83	17	—	15	84	1
Service-providing industries	98	2	—	77	23	—	27	72	1
Trade, transportation, and utilities	96	4	—	78	22	—	21	78	1
Wholesale trade	98	—	—	79	21	—	27	73	(¹)
Retail trade	97	—	—	81	19	—	16	83	2
Information	99	—	—	74	26	—	35	65	—
Financial activities	97	—	—	79	21	—	23	77	1
Finance and insurance	96	4	—	80	20	—	19	81	1

See footnotes at end of table.

Table 16. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	98	—	—	84	16	—	17	83	—
Insurance carriers and related activities	98	2	—	76	24	—	22	76	2
Professional and business services	97	3	—	81	19	—	24	75	1
Education and health services	99	—	—	73	27	—	33	65	1
Educational services	99	—	—	70	30	—	35	61	4
Junior colleges, colleges, and universities ...	99	—	—	75	25	—	28	67	5
Health care and social assistance	99	—	—	74	26	—	33	66	1
1 to 99 workers	98	2	—	76	24	—	27	72	1
1 to 49 workers	97	3	—	76	24	—	26	72	1
50 to 99 workers	99	—	—	75	25	—	28	72	(¹)
100 workers or more	98	2	—	79	21	—	23	76	1
100 to 499 workers	98	2	—	81	19	—	21	79	(¹)
500 workers or more	98	—	—	78	22	—	26	73	1
Geographic area									
New England	99	—	—	70	30	—	21	79	(¹)
Middle Atlantic	97	—	—	69	31	—	39	60	1
South Atlantic	99	—	—	86	14	—	23	76	(¹)
East South Central	96	—	—	84	16	—	13	87	—
West South Central	96	4	—	85	15	—	15	85	1
East North Central	99	—	—	82	18	—	20	78	2
West North Central	98	—	—	86	14	—	18	82	(¹)
Mountain	98	—	—	77	23	—	22	78	—
Pacific	98	—	—	63	37	—	36	62	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 16. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2013

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.3	0.3	–	1.0	1.0	–	1.2	1.2	0.2
Management, professional, and related	0.4	0.4	–	1.8	1.8	–	2.5	2.5	0.5
Management, business, and financial	0.4	0.4	–	1.8	1.8	–	2.2	2.3	0.3
Professional and related	0.5	–	–	2.5	2.5	–	3.4	3.5	0.8
Service	1.2	–	–	3.1	3.1	–	2.8	2.8	0.1
Sales and office	0.6	0.6	–	1.3	1.3	–	1.4	1.4	0.2
Sales and related	1.3	–	–	2.5	2.5	–	2.0	2.0	0.4
Office and administrative support	0.6	–	–	1.5	1.5	–	2.1	2.0	0.3
Natural resources, construction, and maintenance	0.6	–	–	3.6	3.6	–	3.0	2.9	0.4
Installation, maintenance, and repair	0.4	–	–	2.9	2.9	–	3.1	3.0	0.6
Production, transportation, and material moving	1.1	–	–	1.6	1.6	–	1.6	1.5	0.2
Production	0.4	–	–	2.2	2.2	–	2.1	2.1	0.2
Transportation and material moving	2.2	–	–	3.5	3.5	–	3.6	3.6	0.4
Full time	0.3	0.3	–	1.0	1.0	–	1.2	1.2	0.2
Part time	1.6	–	–	3.1	3.1	–	3.0	3.0	0.2
Union	1.6	–	–	3.8	3.8	–	3.9	3.7	0.6
Nonunion	0.3	0.3	–	1.1	1.1	–	1.1	1.2	0.2
Average wage within the following categories ¹ :									
Lowest 25 percent	1.5	–	–	2.5	2.5	–	2.5	2.4	0.4
Second 25 percent	0.7	–	–	2.0	2.0	–	1.9	1.9	0.2
Third 25 percent	0.3	0.3	–	1.2	1.2	–	1.7	1.7	0.4
Highest 25 percent	0.6	0.6	–	2.0	2.0	–	2.1	2.1	0.3
Highest 10 percent	0.9	0.9	–	3.3	3.3	–	3.5	3.5	0.2
Establishment characteristic									
Goods-producing industries	0.5	–	–	1.7	1.7	–	1.8	1.7	0.3
Construction	1.5	–	–	5.1	5.1	–	3.7	3.7	0.1
Manufacturing	0.5	–	–	1.7	1.7	–	1.9	1.8	0.4
Service-providing industries	0.4	0.4	–	1.2	1.2	–	1.4	1.4	0.2
Trade, transportation, and utilities	1.0	1.0	–	2.0	2.0	–	1.8	1.8	0.4
Wholesale trade	0.8	–	–	2.1	2.1	–	2.7	2.7	0.1
Retail trade	1.3	–	–	2.6	2.6	–	2.0	2.0	0.8
Information	0.6	–	–	3.6	3.6	–	4.3	4.3	–
Financial activities	0.9	–	–	1.9	1.9	–	2.2	2.2	0.5
Finance and insurance	1.0	1.0	–	2.0	2.0	–	1.8	1.9	0.7

See footnotes at end of table.

Table 16. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Plan network			Allow non-emergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	0.5	—	—	2.1	2.1	—	2.4	2.4	—
Insurance carriers and related activities	0.6	0.6	—	4.3	4.3	—	3.5	3.7	1.8
Professional and business services	0.9	0.9	—	3.2	3.2	—	2.8	3.3	1.0
Education and health services	0.4	—	—	3.2	3.2	—	4.2	4.2	0.4
Educational services	0.4	—	—	4.8	4.8	—	3.7	4.7	2.5
Junior colleges, colleges, and universities ...	0.6	—	—	4.4	4.4	—	3.9	4.5	2.8
Health care and social assistance	0.4	—	—	3.7	3.7	—	4.9	4.9	0.1
1 to 99 workers	0.4	0.4	—	1.7	1.7	—	1.9	1.9	0.4
1 to 49 workers	0.6	0.6	—	2.1	2.1	—	2.2	2.2	0.5
50 to 99 workers	0.3	—	—	3.8	3.8	—	4.1	4.1	0.1
100 workers or more	0.5	0.5	—	1.5	1.5	—	1.5	1.5	0.2
100 to 499 workers	0.7	0.7	—	2.3	2.3	—	2.3	2.3	0.2
500 workers or more	0.7	—	—	1.8	1.8	—	2.1	2.1	0.3
Geographic area									
New England	0.6	—	—	6.9	6.9	—	3.6	3.7	0.1
Middle Atlantic	1.0	—	—	4.1	4.1	—	3.4	3.3	0.6
South Atlantic	0.7	—	—	1.5	1.5	—	2.8	2.7	0.2
East South Central	3.5	—	—	4.2	4.2	—	3.4	3.4	—
West South Central	1.2	1.2	—	1.2	1.2	—	1.2	1.0	0.4
East North Central	0.3	—	—	3.2	3.2	—	3.3	3.1	0.4
West North Central	1.5	—	—	3.3	3.3	—	1.9	1.9	0.1
Mountain	0.7	—	—	2.0	2.0	—	2.8	2.8	—
Pacific	0.9	—	—	2.1	2.1	—	2.2	2.7	1.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 17. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	With service requirement	Service requirement					Not determinable	Median service requirement (in months)	With no service requirement	Not determinable
			1 month	2 months	3 months	Greater than 3 months	Not determinable				
Worker characteristic											
All workers	100	62	27	5	20	9	1	2	24	14	
Management, professional, and related	100	57	36	4	15	2	1	1	31	12	
Management, business, and financial	100	50	31	6	10	2	(1)	1	40	11	
Professional and related	100	62	39	3	17	—	—	1	26	12	
Service	100	74	23	—	27	14	—	3	11	15	
Sales and office	100	64	25	5	21	12	1	3	23	13	
Sales and related	100	75	20	—	26	24	—	3	13	12	
Office and administrative support	100	59	28	5	19	7	(1)	2	27	14	
Natural resources, construction, and maintenance	100	66	22	5	24	12	1	3	18	16	
Installation, maintenance, and repair	100	61	22	5	23	8	2	3	21	18	
Production, transportation, and material moving	100	62	18	7	24	13	(1)	3	20	18	
Production	100	—	—	—	—	—	—	—	—	—	
Transportation and material moving	100	69	16	—	26	20	—	3	18	12	
Full time	100	61	27	5	21	7	1	2	25	14	
Part time	100	81	27	—	15	34	—	3	9	10	
Union	100	63	14	5	21	23	1	3	24	13	
Nonunion	100	62	29	5	20	7	1	2	24	14	
Average wage within the following categories ² :											
Lowest 25 percent	100	74	13	—	29	23	—	3	11	15	
Second 25 percent	100	70	29	5	24	12	(1)	3	15	15	
Third 25 percent	100	59	26	5	21	7	1	2	25	16	
Highest 25 percent	100	56	31	5	14	5	1	1	33	11	
Highest 10 percent	100	53	32	4	—	—	1	1	36	12	
Establishment characteristic											
Goods-producing industries	100	—	—	—	—	—	—	—	—	—	
Construction	100	70	17	10	26	—	—	3	14	16	
Manufacturing	100	52	24	7	15	—	—	—	29	19	
Service-providing industries	100	65	29	5	21	9	1	2	23	12	
Trade, transportation, and utilities	100	69	13	4	29	22	1	3	17	14	
Wholesale trade	100	66	21	—	31	—	1	3	21	13	
Retail trade	100	77	9	—	32	33	—	3	7	16	
Information	100	49	23	—	17	—	1	—	40	11	
Financial activities	100	57	39	—	11	—	2	1	30	14	
Finance and insurance	100	51	42	2	6	—	—	1	34	15	

See footnotes at end of table.

Table 17. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	With service requirement	Service requirement					Not determinable	Median service requirement (in months)	With no service requirement	Not determinable
			1 month	2 months	3 months	Greater than 3 months	Not determinable				
Credit intermediation and related activities ..	100	59	49	—	—	—	—	1	1	25	17
Insurance carriers and related activities	100	43	36	—	—	—	—	—	1	43	14
Professional and business services	100	62	40	—	11	—	—	1	1	32	7
Education and health services	100	65	40	4	20	—	—	—	1	19	16
Educational services	100	46	36	—	—	—	—	—	1	42	12
Junior colleges, colleges, and universities ...	100	33	26	—	—	—	—	—	1	49	18
Health care and social assistance	100	68	40	4	22	—	—	—	1	15	17
1 to 99 workers	100	66	30	6	22	8	1	2	2	18	16
1 to 49 workers	100	66	30	6	21	7	2	—	—	16	18
50 to 99 workers	100	67	28	—	23	9	—	—	—	21	12
100 workers or more	100	60	25	5	19	10	(¹)	—	—	28	12
100 to 499 workers	100	65	23	5	23	13	(¹)	3	—	22	13
500 workers or more	100	53	27	5	15	7	(¹)	—	—	36	11
Geographic area											
New England	100	—	—	—	—	—	—	—	—	—	—
Middle Atlantic	100	60	21	3	25	11	(¹)	3	—	26	13
South Atlantic	100	64	21	—	25	9	—	3	—	23	12
East South Central	100	61	25	—	25	10	—	3	—	26	13
West South Central	100	67	26	—	23	—	1	—	—	22	11
East North Central	100	67	37	6	16	—	—	1	—	21	13
West North Central	100	65	40	—	14	8	—	1	—	20	16
Mountain	100	66	27	—	25	9	—	—	—	19	15
Pacific	100	56	24	—	14	11	—	—	—	28	16

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 17. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2013

Characteristics	With service requirement	Service requirement						With no service requirement	Not determinable
		1 month	2 months	3 months	Greater than 3 months	Not determinable	Median service requirement (in months)		
Worker characteristic									
All workers	1.4	1.4	0.7	1.2	0.9	0.2	0.0	1.3	1.0
Management, professional, and related	2.3	2.7	0.7	2.5	0.5	0.3	0.0	2.2	1.3
Management, business, and financial	3.2	3.4	1.5	1.5	0.5	0.2	0.0	3.4	1.4
Professional and related	2.6	3.6	0.6	3.8	–	–	0.0	2.4	1.7
Service	3.4	3.4	–	3.3	3.3	–	0.0	2.1	2.8
Sales and office	1.9	1.8	1.0	1.4	1.3	0.3	0.2	2.2	1.4
Sales and related	2.6	4.2	–	2.2	2.5	–	0.0	2.2	1.6
Office and administrative support	2.5	2.0	1.0	1.8	1.0	0.3	0.3	2.9	2.1
Natural resources, construction, and maintenance	3.5	3.4	1.2	3.7	3.0	0.7	0.2	2.3	3.0
Installation, maintenance, and repair	3.3	3.4	1.2	4.1	2.1	1.3	0.7	2.5	3.3
Production, transportation, and material moving	3.2	1.8	1.5	2.7	2.3	0.2	0.0	2.2	2.0
Production	–	–	–	–	–	–	–	–	–
Transportation and material moving	4.2	2.3	–	3.7	4.0	–	0.0	3.4	2.7
Full time	1.4	1.4	0.7	1.2	0.7	0.1	0.0	1.3	1.0
Part time	3.1	5.8	–	3.0	5.4	–	0.3	1.9	2.8
Union	3.6	1.7	1.3	4.6	4.3	0.4	0.0	2.8	2.4
Nonunion	1.5	1.5	0.8	1.3	0.8	0.2	0.0	1.4	1.2
Average wage within the following categories ¹ :									
Lowest 25 percent	3.5	2.4	–	3.2	4.2	–	0.0	2.3	2.8
Second 25 percent	2.4	2.8	0.8	2.0	1.4	0.2	0.7	2.5	1.8
Third 25 percent	2.1	1.9	0.9	1.6	0.9	0.3	0.4	1.7	1.3
Highest 25 percent	2.5	2.4	0.8	2.1	1.3	0.3	0.0	2.2	1.2
Highest 10 percent	4.2	4.2	1.1	–	–	0.5	0.0	3.7	1.8
Establishment characteristic									
Goods-producing industries	–	–	–	–	–	–	–	–	–
Construction	5.4	4.0	2.2	4.9	–	–	0.0	4.1	2.7
Manufacturing	4.4	2.9	1.7	2.3	–	–	–	2.9	3.0
Service-providing industries	1.5	1.6	0.8	1.5	1.0	0.2	0.4	1.5	1.1
Trade, transportation, and utilities	2.3	1.2	0.7	2.5	2.1	0.3	0.0	1.6	1.3
Wholesale trade	3.3	2.6	–	4.8	–	0.8	0.0	2.9	2.8
Retail trade	2.9	2.5	–	2.7	3.1	–	0.0	1.9	2.2
Information	6.2	3.2	–	4.0	–	0.5	–	6.0	1.9
Financial activities	3.4	3.1	–	2.1	–	1.1	0.0	3.0	1.8
Finance and insurance	3.2	3.1	0.6	1.2	–	–	0.0	3.0	1.9

See footnotes at end of table.

Table 17. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2013—continued

Characteristics	With service requirement	Service requirement						With no service requirement	Not determinable
		1 month	2 months	3 months	Greater than 3 months	Not determinable	Median service requirement (in months)		
Credit intermediation and related activities ..	4.4	3.8	—	—	—	0.7	0.0	3.2	3.9
Insurance carriers and related activities	4.6	4.6	—	—	—	—	0.0	5.1	4.7
Professional and business services	4.7	4.6	—	2.6	—	0.8	0.0	4.5	1.8
Education and health services	2.9	4.4	0.9	4.0	—	—	0.0	3.3	3.1
Educational services	6.7	5.4	—	—	—	—	0.0	5.0	3.5
Junior colleges, colleges, and universities ...	6.3	4.9	—	—	—	—	0.0	5.5	5.7
Health care and social assistance	3.1	5.2	1.0	4.5	—	—	0.0	4.1	3.7
1 to 99 workers	1.9	2.4	1.1	1.7	1.2	0.3	0.0	1.8	1.6
1 to 49 workers	2.1	2.9	1.4	2.0	1.7	0.5	—	1.5	1.9
50 to 99 workers	4.1	4.3	—	4.0	2.3	—	—	4.1	2.3
100 workers or more	2.1	1.9	0.7	1.6	1.0	0.1	—	1.9	1.0
100 to 499 workers	2.6	2.6	1.0	2.4	1.6	0.2	0.0	2.3	1.4
500 workers or more	2.9	2.7	1.0	1.6	1.6	0.1	—	2.7	1.7
Geographic area									
New England	—	—	—	—	—	—	—	—	—
Middle Atlantic	3.6	2.1	0.5	4.2	3.0	0.1	0.0	3.1	1.2
South Atlantic	2.4	2.9	—	3.2	1.2	—	0.5	3.6	2.8
East South Central	6.3	3.6	—	2.9	2.6	—	0.0	1.6	4.8
West South Central	6.0	4.9	—	4.6	—	1.0	—	4.4	2.3
East North Central	4.5	4.0	1.4	3.1	—	—	0.2	3.1	2.6
West North Central	2.4	4.7	—	3.5	1.9	—	0.0	2.0	2.0
Mountain	4.8	6.6	—	4.0	1.3	—	—	2.9	4.8
Pacific	3.7	3.1	—	1.9	3.0	—	—	4.4	2.5

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 18. Medical care benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristic				
All workers	97	91	91	99
Management, professional, and related	94	88	88	100
Management, business, and financial	97	92	92	100
Professional and related	93	86	86	100
Service	98	95	95	98
Sales and office	98	92	92	99
Sales and related	98	94	94	99
Office and administrative support	98	91	90	99
Natural resources, construction, and maintenance	96	94	94	100
Installation, maintenance, and repair	96	92	92	100
Production, transportation, and material moving	98	91	91	98
Production	97	92	92	100
Transportation and material moving	99	89	89	96
Full time	96	91	91	99
Part time	99	86	86	96
Union	98	97	97	98
Nonunion	96	90	90	99
Average wage within the following categories ² :				
Lowest 25 percent	98	89	90	97
Second 25 percent	97	89	90	99
Third 25 percent	96	92	92	100
Highest 25 percent	96	91	91	100
Highest 10 percent	96	90	90	100
Establishment characteristic				
Goods-producing industries	96	93	93	100
Construction	93	92	92	100
Manufacturing	97	93	93	100
Service-providing industries	97	90	90	99
Trade, transportation, and utilities	99	92	92	98
Wholesale trade	99	90	88	97
Retail trade	98	94	94	98
Information	98	97	97	100
Financial activities	95	93	93	100
Finance and insurance	94	94	94	100

See footnotes at end of table.

Table 18. Medical care benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	92	91	91	100
Insurance carriers and related activities	95	97	97	100
Professional and business services	98	89	89	100
Education and health services	93	87	88	99
Educational services	93	94	94	100
Junior colleges, colleges, and universities ...	98	99	98	100
Health care and social assistance	94	85	87	98
1 to 99 workers	96	89	89	99
1 to 49 workers	95	88	87	100
50 to 99 workers	99	92	92	99
100 workers or more	97	92	93	99
100 to 499 workers	96	90	90	99
500 workers or more	99	96	96	100
Geographic area				
New England	90	87	87	100
Middle Atlantic	97	96	96	99
South Atlantic	98	86	87	98
East South Central	98	93	92	100
West South Central	99	94	94	100
East North Central	93	86	85	100
West North Central	96	81	81	97
Mountain	100	99	98	100
Pacific	99	97	97	100

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation,

which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Table 18. Standard errors for medical care benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristic				
All workers	0.5	0.9	0.9	0.2
Management, professional, and related	1.3	1.9	1.9	0.1
Management, business, and financial	0.8	1.1	1.1	(²)
Professional and related	2.1	2.8	2.8	0.1
Service	0.9	1.6	1.5	0.6
Sales and office	0.5	1.2	1.2	0.4
Sales and related	0.6	1.7	1.7	0.7
Office and administrative support	0.5	1.6	1.7	0.3
Natural resources, construction, and maintenance	1.0	1.1	1.1	0.1
Installation, maintenance, and repair	1.4	1.8	1.8	(²)
Production, transportation, and material moving	0.6	1.2	1.1	0.8
Production	0.9	1.4	1.4	(²)
Transportation and material moving	0.6	2.5	2.2	1.6
Full time	0.6	0.9	0.8	0.2
Part time	0.3	6.3	6.2	1.9
Union	0.7	0.8	0.9	0.9
Nonunion	0.6	1.1	1.0	0.3
Average wage within the following categories ³ :				
Lowest 25 percent	0.8	2.6	2.5	1.4
Second 25 percent	1.4	1.9	1.9	0.5
Third 25 percent	1.0	1.1	1.1	0.1
Highest 25 percent	1.0	1.4	1.4	0.1
Highest 10 percent	1.3	2.2	2.2	(²)
Establishment characteristic				
Goods-producing industries	0.8	1.0	1.0	(²)
Construction	2.3	2.2	2.2	(²)
Manufacturing	0.8	1.2	1.2	(²)
Service-providing industries	0.6	1.2	1.1	0.3
Trade, transportation, and utilities	0.5	1.3	1.3	0.7
Wholesale trade	0.8	2.3	2.1	2.0
Retail trade	0.8	1.2	1.2	1.2
Information	1.6	1.8	1.8	(²)
Financial activities	1.0	1.1	1.1	(²)
Finance and insurance	1.2	1.1	1.1	(²)

See footnotes at end of table.

Table 18. Standard errors for medical care benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	1.9	1.7	1.7	(²)
Insurance carriers and related activities	2.4	1.5	1.5	0.1
Professional and business services	1.1	2.3	2.3	(²)
Education and health services	2.2	3.4	3.3	0.9
Educational services	1.4	2.6	2.6	(²)
Junior colleges, colleges, and universities ...	1.0	0.9	0.9	(²)
Health care and social assistance	2.6	4.0	3.9	1.0
1 to 99 workers	0.8	1.6	1.6	0.3
1 to 49 workers	1.1	1.7	1.7	0.3
50 to 99 workers	0.6	3.2	3.2	0.4
100 workers or more	0.7	1.1	1.0	0.4
100 to 499 workers	1.3	1.9	1.8	0.7
500 workers or more	0.5	0.9	0.9	0.3
Geographic area				
New England	5.5	5.6	5.6	(²)
Middle Atlantic	0.6	0.8	0.9	0.1
South Atlantic	0.7	2.0	1.9	1.1
East South Central	1.4	1.0	1.0	0.1
West South Central	0.6	1.5	1.5	0.2
East North Central	1.8	3.3	3.1	0.3
West North Central	2.4	5.1	5.1	1.9
Mountain	0.1	0.7	0.3	(²)
Pacific	0.8	1.1	1.1	0.1

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation,

which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Table 19. Medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2013

(Includes all workers participating in plans with specified copayments)

Characteristics	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
Worker characteristic									
All workers	\$250	\$200	\$250	\$20	\$25	\$20	\$45	\$40	–
Management, professional, and related	250	200	250	20	25	20	–	–	–
Management, business, and financial	200	150	250	20	25	20	100	100	–
Professional and related	250	200	250	20	25	20	–	–	–
Service	250	250	300	20	20	20	–	20	–
Sales and office	250	250	250	20	25	20	30	30	–
Sales and related	250	250	250	25	25	20	25	25	–
Office and administrative support	250	250	250	20	–	20	–	30	–
Natural resources, construction, and maintenance	250	250	–	25	25	–	40	–	–
Installation, maintenance, and repair	250	250	–	20	20	20	–	–	–
Production, transportation, and material moving	250	250	250	25	25	20	40	–	\$25
Production	250	200	250	25	25	25	–	–	–
Transportation and material moving	250	250	250	20	20	20	35	–	30
Full time	250	200	250	20	25	20	45	40	–
Part time	250	–	500	20	20	25	75	–	–
Union	250	250	–	20	20	–	20	20	25
Nonunion	250	200	–	25	25	20	50	45	–
Average wage within the following categories ¹ :									
Lowest 25 percent	250	250	–	25	25	–	–	–	–
Second 25 percent	250	250	250	25	25	20	–	30	–
Third 25 percent	250	200	250	25	25	20	40	40	–
Highest 25 percent	250	200	250	20	20	20	–	–	–
Highest 10 percent	250	–	250	20	–	20	50	–	–
Establishment characteristic									
Goods-producing industries	250	200	250	25	25	25	–	100	–
Construction	250	–	–	25	20	25	–	75	40
Manufacturing	250	–	250	25	25	20	–	100	–
Service-providing industries	250	200	250	20	25	20	40	35	–
Trade, transportation, and utilities	250	250	–	20	20	20	40	40	–
Wholesale trade	250	250	–	–	20	25	–	–	–
Retail trade	250	200	500	25	25	20	–	35	–
Information	150	150	–	–	20	15	20	20	15
Financial activities	250	250	250	25	25	20	50	50	–
Finance and insurance	250	250	250	25	25	20	50	50	100

See footnotes at end of table.

Table 19. Medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2013—continued

(Includes all workers participating in plans with specified copayments)

Characteristics	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
Credit intermediation and related activities ..	\$250	\$250	\$250	\$25	\$25	\$25	—	—	\$100
Insurance carriers and related activities	250	250	250	—	25	20	\$50	\$50	—
Professional and business services	—	100	—	25	25	20	—	—	—
Education and health services	250	200	—	20	20	20	—	—	—
Educational services	250	250	300	20	20	20	75	—	100
Junior colleges, colleges, and universities ...	250	—	300	20	20	20	—	20	—
Health care and social assistance	250	200	—	20	20	20	—	—	—
1 to 99 workers	250	200	250	25	25	—	—	50	—
1 to 49 workers	250	200	250	25	25	25	—	—	—
50 to 99 workers	250	—	250	25	25	20	—	—	—
100 workers or more	250	200	250	20	20	20	30	35	—
100 to 499 workers	250	200	—	20	25	20	—	30	—
500 workers or more	250	250	250	20	20	20	—	—	25
Geographic area									
New England	250	—	—	20	20	25	100	—	—
Middle Atlantic	250	250	250	20	20	20	—	—	—
South Atlantic	250	200	250	20	—	20	—	—	—
East South Central	250	250	—	25	25	20	40	40	—
West South Central	200	200	—	25	25	20	40	—	—
East North Central	—	—	—	20	20	20	100	100	100
West North Central	—	—	250	25	25	—	100	—	—
Mountain	250	250	—	25	25	20	20	20	—
Pacific	250	200	250	20	25	20	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 19. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	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
Worker characteristic									
All workers	\$0	\$29	\$0	\$1	\$3	\$0	\$9	\$6	—
Management, professional, and related	59	57	9	2	3	0	—	—	—
Management, business, and financial	59	0	0	0	6	0	23	11	—
Professional and related	34	0	59	6	4	1	—	—	—
Service	0	0	90	0	1	5	—	3	—
Sales and office	0	0	0	3	5	0	4	8	—
Sales and related	0	9	13	4	0	1	7	7	—
Office and administrative support	0	20	13	1	—	0	—	7	—
Natural resources, construction, and maintenance	0	59	—	7	6	—	12	—	—
Installation, maintenance, and repair	0	22	—	1	2	2	—	—	—
Production, transportation, and material moving	0	22	0	3	1	1	4	—	\$7
Production	13	16	0	0	0	6	—	—	—
Transportation and material moving	0	0	9	1	5	2	10	—	6
Full time	0	39	0	1	2	0	9	6	—
Part time	52	—	55	6	6	6	22	—	—
Union	0	0	—	0	0	—	4	0	4
Nonunion	0	0	—	2	0	0	13	10	—
Average wage within the following categories ¹ :									
Lowest 25 percent	0	53	—	3	1	—	—	—	—
Second 25 percent	18	67	13	6	2	0	—	6	—
Third 25 percent	0	37	0	2	0	1	5	6	—
Highest 25 percent	16	47	0	0	1	0	—	—	—
Highest 10 percent	0	—	0	1	—	0	14	—	—
Establishment characteristic									
Goods-producing industries	20	21	0	6	6	6	—	0	—
Construction	71	—	—	6	5	6	—	11	0
Manufacturing	0	—	0	3	2	4	—	0	—
Service-providing industries	0	59	0	0	4	0	7	6	—
Trade, transportation, and utilities	0	0	—	2	4	4	4	3	—
Wholesale trade	27	0	—	—	0	0	—	—	—
Retail trade	0	0	32	6	4	2	—	6	—
Information	0	33	—	—	5	0	6	5	4
Financial activities	0	0	0	0	0	0	0	3	—
Finance and insurance	0	0	0	2	1	3	14	3	0

See footnotes at end of table.

Table 19. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	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
Credit intermediation and related activities ..	\$0	\$0	\$0	\$0	\$0	\$2	—	—	\$21
Insurance carriers and related activities	0	0	0	—	6	2	\$0	\$3	—
Professional and business services	—	0	—	3	0	0	—	—	—
Education and health services	29	9	—	0	4	0	—	—	—
Educational services	34	33	16	0	2	0	8	—	29
Junior colleges, colleges, and universities ...	71	—	0	0	0	0	—	5	—
Health care and social assistance	59	0	—	2	5	0	—	—	—
1 to 99 workers	0	26	9	0	0	—	—	8	—
1 to 49 workers	0	18	0	0	0	5	—	—	—
50 to 99 workers	9	—	58	2	0	3	—	—	—
100 workers or more	0	58	0	0	0	6	8	—	—
100 to 499 workers	52	50	—	4	4	0	—	7	—
500 workers or more	0	0	0	0	0	2	—	—	4
Geographic area									
New England	32	—	—	5	3	6	10	—	—
Middle Atlantic	0	0	9	0	0	2	—	—	—
South Atlantic	29	54	55	4	—	1	—	—	—
East South Central	0	0	—	0	0	4	10	9	—
West South Central	38	39	—	0	1	0	3	—	—
East North Central	—	—	—	2	6	0	0	19	0
West North Central	—	—	0	0	0	—	18	—	—
Mountain	0	0	—	7	7	4	0	0	—
Pacific	0	46	73	0	5	0	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 20. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2013

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	96	4	(¹)	81	19	–	90	10	(¹)
Management, professional, and related	96	4	–	82	18	–	88	12	(¹)
Management, business, and financial	97	3	–	85	15	–	92	8	(¹)
Professional and related	95	5	–	80	20	–	86	14	(¹)
Service	96	4	–	76	24	–	79	18	2
Sales and office	97	3	(¹)	86	14	–	93	7	(¹)
Sales and related	96	4	(¹)	91	9	–	98	–	–
Office and administrative support	97	3	(¹)	83	17	–	90	10	(¹)
Natural resources, construction, and maintenance	95	5	–	81	19	–	90	9	1
Installation, maintenance, and repair	94	–	–	78	22	–	87	13	–
Production, transportation, and material moving	95	5	–	77	23	–	92	8	1
Production	93	7	–	76	24	–	92	7	1
Transportation and material moving	98	–	–	77	23	–	92	8	–
Full time	96	4	(¹)	81	19	–	90	10	(¹)
Part time	98	–	–	86	14	–	88	–	–
Union	90	10	–	69	31	–	79	20	1
Nonunion	97	3	(¹)	83	17	–	91	8	(¹)
Average wage within the following categories ² :									
Lowest 25 percent	98	–	–	90	10	–	94	–	–
Second 25 percent	97	3	(¹)	81	19	–	91	9	–
Third 25 percent	95	5	–	80	20	–	90	10	(¹)
Highest 25 percent	94	6	–	80	20	–	87	12	(¹)
Highest 10 percent	94	6	–	82	18	–	87	12	(¹)
Establishment characteristic									
Goods-producing industries	93	7	–	78	22	–	90	9	1
Construction	95	–	–	74	26	–	88	10	2
Manufacturing	92	8	–	79	21	–	90	9	1
Service-providing industries	97	3	(¹)	82	18	–	89	10	(¹)
Trade, transportation, and utilities	97	3	(¹)	87	13	–	96	4	–
Wholesale trade	94	–	–	82	18	–	98	–	–
Retail trade	99	–	–	95	5	–	99	–	–
Information	91	–	–	86	–	–	89	–	–
Financial activities	97	–	–	82	18	–	89	11	–
Finance and insurance	97	–	–	79	21	–	88	12	–

See footnotes at end of table.

Table 20. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	99	—	—	84	16	—	92	—	—
Insurance carriers and related activities	93	—	—	77	23	—	87	—	—
Professional and business services	98	—	—	86	14	—	92	—	—
Education and health services	96	4	—	78	22	—	83	17	—
Educational services	92	—	—	68	32	—	79	21	—
Junior colleges, colleges, and universities ...	89	—	—	71	29	—	83	17	—
Health care and social assistance	97	3	—	80	20	—	84	16	—
1 to 99 workers	96	4	(¹)	81	19	—	91	8	1
1 to 49 workers	96	4	(¹)	80	20	—	90	9	1
50 to 99 workers	96	—	—	81	19	—	95	5	—
100 workers or more	96	4	—	82	18	—	88	12	(¹)
100 to 499 workers	97	3	—	85	15	—	92	8	(¹)
500 workers or more	94	6	—	79	21	—	84	16	(¹)
Geographic area									
New England	98	—	—	79	21	—	82	18	—
Middle Atlantic	92	8	—	64	36	—	73	27	—
South Atlantic	97	3	—	83	17	—	92	—	—
East South Central	99	—	—	72	28	—	93	—	—
West South Central	98	—	—	90	10	—	96	3	1
East North Central	97	3	—	83	17	—	91	8	1
West North Central	95	5	—	85	15	—	95	—	—
Mountain	97	3	(¹)	88	12	—	91	—	—
Pacific	94	6	(¹)	86	14	—	92	7	1

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 20. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2013

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	0.3	0.3	(¹)	1.1	1.1	–	0.9	0.9	0.3
Management, professional, and related	0.6	0.6	–	2.0	2.0	–	1.5	1.5	0.2
Management, business, and financial	0.6	0.6	–	2.2	2.2	–	1.3	1.2	0.2
Professional and related	0.9	0.9	–	3.1	3.1	–	2.2	2.2	0.2
Service	1.0	1.0	–	3.5	3.5	–	3.4	3.7	2.4
Sales and office	0.5	0.5	(¹)	1.5	1.5	–	1.3	1.3	0.1
Sales and related	1.0	1.0	(¹)	1.9	1.9	–	0.9	–	–
Office and administrative support	0.4	0.4	0.1	2.0	2.0	–	1.8	1.8	0.1
Natural resources, construction, and maintenance	1.4	1.4	–	3.3	3.3	–	2.1	2.0	0.5
Installation, maintenance, and repair	2.1	–	–	4.0	4.0	–	3.3	3.3	–
Production, transportation, and material moving	1.2	1.2	–	2.1	2.1	–	1.4	1.3	0.5
Production	1.9	1.9	–	2.7	2.7	–	1.9	1.6	0.9
Transportation and material moving	1.2	–	–	3.1	3.1	–	1.7	1.7	–
Full time	0.4	0.4	(¹)	1.1	1.1	–	1.0	1.0	0.2
Part time	0.8	–	–	2.7	2.7	–	3.9	–	–
Union	1.6	1.6	–	3.3	3.3	–	3.6	3.5	0.8
Nonunion	0.3	0.3	(¹)	1.2	1.2	–	1.1	1.1	0.3
Average wage within the following categories ² :									
Lowest 25 percent	0.5	–	–	2.2	2.2	–	2.3	–	–
Second 25 percent	0.6	0.6	(¹)	1.9	1.9	–	1.6	1.6	–
Third 25 percent	0.8	0.8	–	1.5	1.5	–	1.4	1.3	0.3
Highest 25 percent	0.7	0.7	–	1.5	1.5	–	1.4	1.3	0.2
Highest 10 percent	1.3	1.3	–	1.9	1.9	–	1.7	1.6	0.3
Establishment characteristic									
Goods-producing industries	1.1	1.1	–	2.0	2.0	–	1.6	1.4	0.6
Construction	2.4	–	–	3.8	3.8	–	3.2	2.7	1.7
Manufacturing	1.3	1.3	–	2.2	2.2	–	1.8	1.6	0.7
Service-providing industries	0.4	0.4	(¹)	1.3	1.3	–	1.1	1.1	0.3
Trade, transportation, and utilities	0.7	0.7	0.1	1.4	1.4	–	1.0	1.0	–
Wholesale trade	1.6	–	–	2.4	2.4	–	1.0	–	–
Retail trade	0.5	–	–	1.2	1.2	–	0.6	–	–
Information	3.2	–	–	4.5	–	–	3.7	–	–
Financial activities	1.1	–	–	1.9	1.9	–	1.9	1.9	–
Finance and insurance	1.3	–	–	2.0	2.0	–	2.2	2.2	–

See footnotes at end of table.

Table 20. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	0.6	—	—	2.7	2.7	—	2.4	—	—
Insurance carriers and related activities	3.4	—	—	4.1	4.1	—	4.1	—	—
Professional and business services	0.9	—	—	3.3	3.3	—	3.0	—	—
Education and health services	0.6	0.6	—	4.2	4.2	—	2.6	2.6	—
Educational services	2.4	—	—	4.8	4.8	—	4.5	4.5	—
Junior colleges, colleges, and universities ...	3.4	—	—	4.2	4.2	—	4.4	4.4	—
Health care and social assistance	0.6	0.6	—	4.8	4.8	—	3.0	3.0	—
1 to 99 workers	0.6	0.6	(¹)	1.6	1.6	—	1.2	1.0	0.5
1 to 49 workers	0.7	0.7	(¹)	2.0	2.0	—	1.9	1.5	0.8
50 to 99 workers	1.3	—	—	2.8	2.8	—	1.3	1.3	—
100 workers or more	0.5	0.5	—	1.7	1.7	—	1.4	1.4	0.2
100 to 499 workers	0.8	0.8	—	2.2	2.2	—	1.7	1.7	0.4
500 workers or more	0.8	0.8	—	2.3	2.3	—	2.5	2.4	0.3
Geographic area									
New England	1.5	—	—	5.5	5.5	—	5.1	5.1	—
Middle Atlantic	1.2	1.2	—	2.1	2.1	—	3.5	3.5	—
South Atlantic	0.5	0.5	—	1.6	1.6	—	2.7	—	—
East South Central	0.5	—	—	4.6	4.6	—	3.3	—	—
West South Central	0.6	—	—	1.6	1.6	—	1.0	0.7	0.6
East North Central	0.9	0.9	—	4.0	4.0	—	2.5	2.1	1.3
West North Central	1.4	1.4	—	3.9	3.9	—	1.8	—	—
Mountain	0.5	0.4	0.2	2.1	2.1	—	3.5	—	—
Pacific	1.5	1.5	(¹)	2.2	2.2	—	2.1	1.8	1.0

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 21. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	With deductible							Other deductible ²	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Most generous coverage ¹			
Worker characteristic											
All workers	100	96	31	\$1,000	64	\$1,000	\$1,800	\$500	(³)	4	(³)
Management, professional, and related	100	96	—	—	69	750	1,500	—	—	4	—
Management, business, and financial	100	97	—	—	66	—	1,500	—	—	3	—
Professional and related	100	95	—	—	71	—	—	—	—	5	—
Service	100	96	—	—	62	1,000	2,000	—	—	4	—
Sales and office	100	97	—	—	66	1,000	2,000	—	—	3	(³)
Sales and related	100	96	—	—	66	1,000	3,000	—	—	4	(³)
Office and administrative support	100	97	—	—	66	1,000	2,000	—	—	3	(³)
Natural resources, construction, and maintenance	100	95	43	—	52	—	1,500	—	—	5	—
Installation, maintenance, and repair	100	94	29	—	65	—	—	375	—	—	—
Production, transportation, and material moving	100	95	—	—	58	1,000	1,500	—	—	5	—
Production	100	93	—	—	57	750	1,200	—	—	7	—
Transportation and material moving	100	98	38	500	60	1,000	1,750	—	—	—	—
Full time	100	96	31	1,000	64	1,000	2,000	—	(³)	4	(³)
Part time	100	98	—	—	65	—	—	—	—	—	—
Union	100	90	—	—	53	500	800	—	—	10	—
Nonunion	100	97	—	—	66	1,000	2,000	500	—	3	(³)
Average wage within the following categories ⁴ :											
Lowest 25 percent	100	98	—	—	56	—	3,000	—	—	—	—
Second 25 percent	100	97	—	—	67	1,000	2,000	—	—	3	(³)
Third 25 percent	100	95	—	—	63	1,000	2,000	—	—	5	—
Highest 25 percent	100	94	—	—	66	750	1,500	500	—	6	—
Highest 10 percent	100	94	—	—	67	—	1,500	1,500	—	6	—
Establishment characteristic											
Goods-producing industries	100	93	—	—	56	—	1,200	—	—	7	—
Construction	100	95	48	500	47	1,000	2,000	—	—	—	—
Manufacturing	100	92	—	—	61	600	1,000	—	—	8	—
Service-providing industries	100	97	—	—	67	1,000	2,000	500	—	3	(³)
Trade, transportation, and utilities	100	97	—	—	61	1,000	2,000	—	—	3	(³)
Wholesale trade	100	94	—	—	62	—	—	—	—	—	—
Retail trade	100	99	—	—	59	1,000	—	—	—	—	—
Information	100	91	30	1,500	61	500	900	—	—	—	—
Financial activities	100	97	28	1,300	69	1,000	2,000	—	—	—	—
Finance and insurance	100	97	30	1,300	67	1,000	—	—	—	—	—

See footnotes at end of table.

Table 21. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	With deductible							Other deductible ²	With no deductible	Not determinable
		Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
			Total with fixed deductible	Median deductible amount		Median deductible amount					
						In-network	Out-of-network	Most generous coverage ¹			
Credit intermediation and related activities ..	100	99	27	—	72	\$1,000	\$2,000	—	—	—	
Insurance carriers and related activities	100	93	28	\$1,250	65	1,000	—	—	—	—	
Professional and business services	100	98	27	1,000	71	1,500	2,200	—	—	—	
Education and health services	100	96	—	—	70	750	—	\$500	—	4	
Educational services	100	92	—	—	60	600	1,000	—	—	—	
Junior colleges, colleges, and universities ...	100	89	23	—	66	600	1,000	—	—	—	
Health care and social assistance	100	97	—	—	71	800	1,900	500	—	3	
1 to 99 workers	100	96	—	—	62	1,000	2,000	—	—	4	
1 to 49 workers	100	96	—	—	64	1,000	2,000	—	—	4	
50 to 99 workers	100	96	—	—	58	1,000	2,000	—	—	—	
100 workers or more	100	96	—	—	66	800	1,500	500	—	4	
100 to 499 workers	100	97	—	—	66	1,200	2,350	—	—	3	
500 workers or more	100	94	—	—	65	500	1,000	250	—	6	
Geographic area											
New England	100	98	—	—	75	—	—	—	—	—	
Middle Atlantic	100	92	—	—	58	500	1,000	—	—	8	
South Atlantic	100	97	—	—	75	1,000	2,000	—	—	3	
East South Central	100	99	—	—	55	—	—	—	—	—	
West South Central	100	98	—	—	56	1,500	3,000	—	—	—	
East North Central	100	97	—	—	74	1,000	2,000	—	—	3	
West North Central	100	95	—	—	63	1,000	3,000	—	—	5	
Mountain	100	97	39	—	58	—	1,500	—	—	3	
Pacific	100	94	—	—	50	750	1,500	—	—	6	

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 21. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable	
	Total with deductible	With fixed deductible		With variable deductible			Median deductible amount				
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount						
					In-network	Out-of-network					Most generous coverage ¹
Worker characteristic											
All workers	0.3	1.3	\$165	1.3	\$0	\$323	\$73	0.1	0.3	(³)	
Management, professional, and related	0.6	–	–	2.0	209	167	–	–	0.6	–	
Management, business, and financial	0.6	–	–	3.0	–	56	–	–	0.6	–	
Professional and related	0.9	–	–	2.3	–	–	–	–	0.9	–	
Service	1.0	–	–	4.1	296	362	–	–	1.0	–	
Sales and office	0.5	–	–	2.7	18	316	–	–	0.5	(³)	
Sales and related	1.0	–	–	3.4	0	274	–	–	1.0	(³)	
Office and administrative support	0.4	–	–	3.3	137	69	–	–	0.4	0.1	
Natural resources, construction, and maintenance	1.4	4.9	–	4.6	–	426	–	–	1.4	–	
Installation, maintenance, and repair	2.1	4.8	–	4.7	–	–	67	–	–	–	
Production, transportation, and material moving	1.2	–	–	3.5	54	310	–	–	1.2	–	
Production	1.9	–	–	4.0	211	72	–	–	1.9	–	
Transportation and material moving	1.2	5.0	145	5.4	164	448	–	–	–	–	
Full time	0.4	1.3	106	1.4	0	354	–	0.1	0.4	(³)	
Part time	0.8	–	–	5.0	–	–	–	–	–	–	
Union	1.6	–	–	3.4	68	204	–	–	1.6	–	
Nonunion	0.3	–	–	1.4	0	0	123	–	0.3	(³)	
Average wage within the following categories ⁴ :											
Lowest 25 percent	0.5	–	–	3.8	–	742	–	–	–	–	
Second 25 percent	0.6	–	–	2.0	74	199	–	–	0.6	(³)	
Third 25 percent	0.8	–	–	2.3	0	154	–	–	0.8	–	
Highest 25 percent	0.7	–	–	2.1	210	223	55	–	0.7	–	
Highest 10 percent	1.3	–	–	3.2	–	350	321	–	1.3	–	
Establishment characteristic											
Goods-producing industries	1.1	–	–	3.1	–	187	–	–	1.1	–	
Construction	2.4	4.4	65	5.1	0	0	–	–	–	–	
Manufacturing	1.3	–	–	3.6	155	155	–	–	1.3	–	
Service-providing industries	0.4	–	–	1.4	0	80	73	–	0.4	(³)	
Trade, transportation, and utilities	0.7	–	–	2.5	0	239	–	–	0.7	0.1	
Wholesale trade	1.6	–	–	4.0	–	–	–	–	–	–	
Retail trade	0.5	–	–	2.6	0	–	–	–	–	–	
Information	3.2	6.2	255	7.2	75	133	–	–	–	–	
Financial activities	1.1	2.0	288	2.3	0	289	–	–	–	–	
Finance and insurance	1.3	2.2	271	2.7	0	–	–	–	–	–	

See footnotes at end of table.

Table 21. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable	
	Total with deductible	With fixed deductible		With variable deductible			Median deductible amount				
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount						
					In-network	Out-of-network					Most generous coverage ¹
Credit intermediation and related activities ...	0.6	2.8	—	3.0	\$36	\$187	—	—	—	—	
Insurance carriers and related activities	3.4	2.9	\$251	4.7	165	—	—	—	—	—	
Professional and business services	0.9	3.9	130	4.3	413	358	—	—	—	—	
Education and health services	0.6	—	—	3.2	187	—	\$135	—	0.6	—	
Educational services	2.4	—	—	5.3	178	89	—	—	—	—	
Junior colleges, colleges, and universities ...	3.4	5.5	—	6.0	145	229	—	—	—	—	
Health care and social assistance	0.6	—	—	3.5	227	463	121	—	0.6	—	
1 to 99 workers	0.6	—	—	2.1	0	0	—	—	0.6	(³)	
1 to 49 workers	0.7	—	—	2.5	0	0	—	—	0.7	(³)	
50 to 99 workers	1.3	—	—	4.8	133	455	—	—	—	—	
100 workers or more	0.5	—	—	1.9	192	106	9	—	0.5	—	
100 to 499 workers	0.8	—	—	2.3	153	316	—	—	0.8	—	
500 workers or more	0.8	—	—	2.8	0	0	73	—	0.8	—	
Geographic area											
New England	1.5	—	—	4.4	—	—	—	—	—	—	
Middle Atlantic	1.2	—	—	2.8	47	0	—	—	1.2	—	
South Atlantic	0.5	—	—	2.5	18	596	—	—	0.5	—	
East South Central	0.5	—	—	4.7	—	—	—	—	—	—	
West South Central	0.6	—	—	4.0	243	634	—	—	—	—	
East North Central	0.9	—	—	4.1	123	356	—	—	0.9	—	
West North Central	1.4	—	—	6.3	55	401	—	—	1.4	—	
Mountain	0.5	5.8	—	5.7	—	0	—	—	0.4	0.2	
Pacific	1.5	—	—	2.8	205	243	—	—	1.5	(³)	

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories

were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 22. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	96	\$250	\$400	\$1,000	\$1,750	\$2,700	4	(¹)
Management, professional, and related	100	96	250	400	1,000	1,500	2,500	4	-
Management, business, and financial	100	97	275	375	1,000	-	2,600	3	-
Professional and related	100	95	250	-	1,000	1,500	-	5	-
Service	100	96	200	300	900	1,750	2,500	4	-
Sales and office	100	97	250	500	1,000	2,000	2,750	3	(¹)
Sales and related	100	96	250	500	1,000	2,000	2,750	4	(¹)
Office and administrative support	100	97	250	500	1,000	2,000	2,750	3	(¹)
Natural resources, construction, and maintenance	100	95	250	350	-	1,500	2,000	5	-
Installation, maintenance, and repair	100	94	250	350	750	1,500	2,750	-	-
Production, transportation, and material moving	100	95	250	350	-	2,000	3,000	5	-
Production	100	93	275	400	-	2,000	2,750	7	-
Transportation and material moving	100	98	200	300	950	2,000	-	-	-
Full time	100	96	250	450	1,000	1,700	2,700	4	(¹)
Part time	100	98	200	250	-	2,000	2,750	-	-
Union	100	90	200	250	-	1,000	-	10	-
Nonunion	100	97	250	500	1,000	1,900	2,750	3	(¹)
Average wage within the following categories ² :									
Lowest 25 percent	100	98	200	-	1,000	2,000	3,000	-	-
Second 25 percent	100	97	250	500	1,000	2,000	3,000	3	(¹)
Third 25 percent	100	95	250	500	1,000	1,750	2,700	5	-
Highest 25 percent	100	94	250	350	750	1,500	2,400	6	-
Highest 10 percent	100	94	250	350	750	1,500	2,000	6	-
Establishment characteristic									
Goods-producing industries	100	93	250	300	750	1,500	2,750	7	-
Construction	100	95	300	350	-	2,000	3,000	-	-
Manufacturing	100	92	250	300	750	1,500	2,750	8	-
Service-providing industries	100	97	250	500	1,000	1,750	2,700	3	(¹)
Trade, transportation, and utilities	100	97	250	500	1,000	2,200	3,000	3	(¹)
Wholesale trade	100	94	250	500	-	-	3,000	-	-
Retail trade	100	99	250	500	1,000	2,500	3,000	-	-
Information	100	91	300	-	-	1,500	2,000	-	-
Financial activities	100	97	300	500	1,000	2,000	2,500	-	-
Finance and insurance	100	97	350	500	1,000	2,000	2,600	-	-

See footnotes at end of table.

Table 22. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	99	\$350	\$500	\$1,000	\$2,000	\$2,500	—	—
Insurance carriers and related activities	100	93	350	500	1,100	2,000	2,500	—	—
Professional and business services	100	98	300	500	1,250	1,500	2,050	—	—
Education and health services	100	96	250	500	—	2,000	—	4	—
Educational services	100	92	250	300	500	1,000	—	—	—
Junior colleges, colleges, and universities ...	100	89	200	250	500	1,000	—	—	—
Health care and social assistance	100	97	250	500	1,000	2,000	—	3	—
1 to 99 workers	100	96	250	500	1,000	1,750	2,750	4	(¹)
1 to 49 workers	100	96	250	500	1,000	2,000	2,750	4	(¹)
50 to 99 workers	100	96	250	—	1,000	1,500	2,600	—	—
100 workers or more	100	96	250	375	800	1,750	2,700	4	—
100 to 499 workers	100	97	300	500	1,000	2,000	2,750	3	—
500 workers or more	100	94	200	300	500	1,300	2,000	6	—
Geographic area									
New England	100	98	250	375	—	—	2,500	—	—
Middle Atlantic	100	92	200	350	700	1,500	2,500	8	—
South Atlantic	100	97	250	400	1,000	2,000	3,000	3	—
East South Central	100	99	200	300	600	2,000	2,500	—	—
West South Central	100	98	250	—	1,000	2,000	2,500	—	—
East North Central	100	97	300	500	1,100	2,000	2,750	3	—
West North Central	100	95	300	500	1,000	2,000	2,800	5	—
Mountain	100	97	250	—	—	1,500	2,700	3	(¹)
Pacific	100	94	200	375	750	1,500	2,200	6	(¹)

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 22. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	0.3	\$0	\$70	\$0	\$157	\$75	0.3	(¹)
Management, professional, and related	0.6	0	60	150	0	0	0.6	-
Management, business, and financial	0.6	41	45	271	-	167	0.6	-
Professional and related	0.9	0	-	151	0	-	0.9	-
Service	1.0	13	76	245	393	0	1.0	-
Sales and office	0.5	0	0	48	0	46	0.5	(¹)
Sales and related	1.0	27	13	0	375	46	1.0	(¹)
Office and administrative support	0.4	0	0	235	0	149	0.4	0.1
Natural resources, construction, and maintenance	1.4	13	65	-	118	185	1.4	-
Installation, maintenance, and repair	2.1	0	85	177	46	274	-	-
Production, transportation, and material moving	1.2	40	91	-	0	153	1.2	-
Production	1.9	46	83	-	271	283	1.9	-
Transportation and material moving	1.2	16	30	259	430	-	-	-
Full time	0.4	0	81	0	213	122	0.4	(¹)
Part time	0.8	18	36	-	182	0	-	-
Union	1.6	9	26	-	41	-	1.6	-
Nonunion	0.3	0	0	0	234	60	0.3	(¹)
Average wage within the following categories ² :								
Lowest 25 percent	0.5	24	-	65	351	258	-	-
Second 25 percent	0.6	0	0	109	41	314	0.6	(¹)
Third 25 percent	0.8	32	20	0	296	127	0.8	-
Highest 25 percent	0.7	0	40	102	0	496	0.7	-
Highest 10 percent	1.3	5	53	187	0	0	1.3	-
Establishment characteristic								
Goods-producing industries	1.1	5	42	58	0	237	1.1	-
Construction	2.4	47	70	-	547	288	-	-
Manufacturing	1.3	0	59	108	0	211	1.3	-
Service-providing industries	0.4	0	0	0	276	73	0.4	(¹)
Trade, transportation, and utilities	0.7	0	18	0	337	144	0.7	0.1
Wholesale trade	1.6	49	0	-	-	825	-	-
Retail trade	0.5	50	0	26	238	228	-	-
Information	3.2	48	-	-	255	0	-	-
Financial activities	1.1	67	0	0	0	160	-	-
Finance and insurance	1.3	9	0	63	0	268	-	-

See footnotes at end of table.

Table 22. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	0.6	\$0	\$0	\$111	\$0	\$247	—	—
Insurance carriers and related activities	3.4	33	0	109	0	39	—	—
Professional and business services	0.9	78	0	220	0	346	—	—
Education and health services	0.6	52	101	—	354	—	0.6	—
Educational services	2.4	48	80	0	52	—	—	—
Junior colleges, colleges, and universities ...	3.4	43	41	26	250	—	—	—
Health care and social assistance	0.6	53	48	281	154	—	0.6	—
1 to 99 workers	0.6	0	0	0	424	256	0.6	(¹)
1 to 49 workers	0.7	0	0	0	364	327	0.7	(¹)
50 to 99 workers	1.3	46	—	38	250	220	—	—
100 workers or more	0.5	23	38	133	133	89	0.5	—
100 to 499 workers	0.8	48	0	61	46	303	0.8	—
500 workers or more	0.8	0	41	49	145	71	0.8	—
Geographic area								
New England	1.5	61	71	—	—	78	—	—
Middle Atlantic	1.2	53	57	192	263	100	1.2	—
South Atlantic	0.5	0	101	26	0	266	0.5	—
East South Central	0.5	0	0	143	504	310	—	—
West South Central	0.6	55	—	214	301	296	—	—
East North Central	0.9	22	0	160	303	365	0.9	—
West North Central	1.4	74	0	156	0	267	1.4	—
Mountain	0.5	71	—	—	205	333	0.4	0.2
Pacific	1.5	40	98	61	52	482	1.5	(¹)

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 23. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	With deductible							Other deductible ²	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Most generous coverage ¹			
Worker characteristic											
All workers	100	94	30	\$2,000	64	\$2,000	\$4,000	–	(³)	6	(³)
Management, professional, and related	100	95	–	–	69	1,600	3,200	–	–	5	–
Management, business, and financial	100	96	–	–	66	–	3,000	–	–	4	–
Professional and related	100	94	–	–	71	1,800	3,600	–	–	6	–
Service	100	94	–	–	62	2,500	–	–	–	6	–
Sales and office	100	95	–	–	66	2,500	5,000	–	–	5	(³)
Sales and related	100	94	–	–	66	–	6,000	–	–	6	(³)
Office and administrative support	100	96	–	–	66	2,500	4,500	–	–	4	(³)
Natural resources, construction, and maintenance	100	93	41	1,500	52	2,000	3,300	–	–	7	–
Installation, maintenance, and repair	100	93	28	–	65	1,500	3,000	\$750	–	7	–
Production, transportation, and material moving	100	92	–	–	56	2,250	3,000	1,500	–	8	–
Production	100	92	–	–	56	2,000	3,000	–	–	8	–
Transportation and material moving	100	93	37	–	57	3,000	4,200	–	–	–	–
Full time	100	94	30	2,000	64	2,000	4,000	1,500	(³)	6	(³)
Part time	100	92	–	–	63	1,800	3,000	–	–	–	–
Union	100	84	–	–	50	–	1,750	–	–	16	–
Nonunion	100	96	–	–	66	2,200	4,500	1,500	–	4	(³)
Average wage within the following categories⁴:											
Lowest 25 percent	100	96	–	–	56	3,000	6,000	–	–	–	–
Second 25 percent	100	96	–	–	66	2,400	4,500	–	–	4	(³)
Third 25 percent	100	94	–	–	62	2,000	4,000	–	–	6	–
Highest 25 percent	100	92	–	–	65	1,500	3,000	–	–	8	–
Highest 10 percent	100	92	–	–	67	1,500	3,000	3,000	–	8	–
Establishment characteristic											
Goods-producing industries	100	91	–	–	55	1,500	3,000	–	–	9	–
Construction	100	91	44	1,050	47	–	4,000	–	–	–	–
Manufacturing	100	91	–	–	60	1,500	2,625	–	–	9	–
Service-providing industries	100	95	–	–	66	2,100	4,200	–	–	5	(³)
Trade, transportation, and utilities	100	94	–	–	60	2,250	4,600	–	–	6	(³)
Wholesale trade	100	92	–	–	61	–	4,000	–	–	–	–
Retail trade	100	95	–	–	59	2,100	6,000	–	–	5	–
Information	100	87	26	3,000	61	1,050	2,000	–	–	13	–
Financial activities	100	97	28	3,000	69	2,400	4,000	–	–	–	–
Finance and insurance	100	97	30	3,000	67	2,400	3,600	–	–	–	–

See footnotes at end of table.

Table 23. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	With deductible							Other deductible ²	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Most generous coverage ¹			
Credit intermediation and related activities ..	100	99	27	\$3,000	72	\$2,500	—	—	—	—	—
Insurance carriers and related activities	100	93	28	2,500	65	2,400	\$3,000	—	—	—	—
Professional and business services	100	98	27	2,600	71	3,000	5,000	—	—	—	—
Education and health services	100	96	—	—	69	1,600	4,000	\$1,000	—	4	—
Educational services	100	89	—	—	59	1,500	2,250	—	—	11	—
Junior colleges, colleges, and universities ...	100	86	22	800	65	1,500	2,250	—	—	14	—
Health care and social assistance	100	97	—	—	71	1,600	4,500	1,000	—	3	—
1 to 99 workers	100	94	—	—	62	2,000	4,500	—	—	6	(³)
1 to 49 workers	100	94	—	—	64	2,000	4,500	—	—	6	(³)
50 to 99 workers	100	94	—	—	57	—	4,500	—	—	6	—
100 workers or more	100	94	—	—	65	2,000	3,600	—	—	6	—
100 to 499 workers	100	96	—	—	66	3,000	6,000	2,500	—	4	—
500 workers or more	100	92	—	—	63	1,200	2,400	600	—	8	—
Geographic area											
New England	100	98	—	—	75	—	—	—	—	—	—
Middle Atlantic	100	91	—	—	58	—	2,500	—	—	9	—
South Atlantic	100	94	—	—	74	2,500	4,500	—	—	6	—
East South Central	100	98	—	—	55	1,800	3,000	750	—	—	—
West South Central	100	97	—	—	55	3,000	6,000	—	—	3	—
East North Central	100	96	—	—	74	2,400	4,700	—	—	4	—
West North Central	100	94	—	—	63	3,000	6,000	—	—	6	—
Mountain	100	95	37	2,200	58	1,500	3,000	—	—	5	(³)
Pacific	100	88	—	—	48	1,800	—	—	—	12	(³)

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 23. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2013

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Most generous coverage ¹				
Worker characteristic										
All workers	0.4	1.3	\$171	1.4	\$92	\$91	–	0.1	0.4	(³)
Management, professional, and related	0.7	–	–	2.0	414	703	–	–	0.7	–
Management, business, and financial	0.8	–	–	3.0	–	556	–	–	0.8	–
Professional and related	0.9	–	–	2.3	403	754	–	–	0.9	–
Service	1.2	–	–	4.1	674	–	–	–	1.2	–
Sales and office	0.6	–	–	2.7	454	853	–	–	0.6	(³)
Sales and related	1.3	–	–	3.4	–	0	–	–	1.3	(³)
Office and administrative support	0.6	–	–	3.3	584	336	–	–	0.6	0.1
Natural resources, construction, and maintenance	1.4	4.9	278	4.6	435	869	–	–	1.4	–
Installation, maintenance, and repair	2.0	4.8	–	4.6	398	415	\$137	–	2.0	–
Production, transportation, and material moving	1.6	–	–	3.5	246	830	431	–	1.6	–
Production	2.0	–	–	3.8	551	202	–	–	2.0	–
Transportation and material moving	2.6	5.0	–	5.7	258	595	–	–	–	–
Full time	0.4	1.3	139	1.4	164	91	382	0.1	0.4	(³)
Part time	2.7	–	–	5.3	409	454	–	–	–	–
Union	2.6	–	–	3.5	–	319	–	–	2.6	–
Nonunion	0.4	–	–	1.4	273	592	422	–	0.4	(³)
Average wage within the following categories ⁴ :										
Lowest 25 percent	1.0	–	–	3.7	280	1,073	–	–	–	–
Second 25 percent	0.7	–	–	2.0	309	343	–	–	0.7	(³)
Third 25 percent	0.9	–	–	2.4	274	248	–	–	0.9	–
Highest 25 percent	1.0	–	–	2.2	370	213	–	–	1.0	–
Highest 10 percent	1.5	–	–	3.3	392	177	537	–	1.5	–
Establishment characteristic										
Goods-producing industries	1.3	–	–	3.1	387	179	–	–	1.3	–
Construction	2.8	3.9	260	5.1	–	894	–	–	–	–
Manufacturing	1.4	–	–	3.6	210	438	–	–	1.4	–
Service-providing industries	0.5	–	–	1.5	219	499	–	–	0.5	(³)
Trade, transportation, and utilities	0.8	–	–	2.5	435	912	–	–	0.8	0.1
Wholesale trade	1.7	–	–	4.2	–	605	–	–	–	–
Retail trade	1.0	–	–	2.5	248	1,167	–	–	1.0	–
Information	3.3	6.2	0	7.2	231	0	–	–	3.3	–
Financial activities	1.1	2.0	552	2.3	444	529	–	–	–	–
Finance and insurance	1.3	2.2	565	2.7	494	892	–	–	–	–

See footnotes at end of table.

Table 23. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Credit intermediation and related activities ..	0.6	2.8	\$365	3.0	\$657	—	—	—	—	
Insurance carriers and related activities	3.4	2.9	483	4.7	593	\$805	—	—	—	
Professional and business services	0.8	3.9	776	4.3	355	1,081	—	—	—	
Education and health services	0.7	—	—	3.2	279	644	\$274	—	0.7	
Educational services	2.6	—	—	5.4	352	389	—	—	2.6	
Junior colleges, colleges, and universities ...	3.4	5.6	170	6.0	253	352	—	—	3.4	
Health care and social assistance	0.7	—	—	3.5	379	698	262	—	0.7	
1 to 99 workers	0.6	—	—	2.0	452	621	—	—	0.6	(³)
1 to 49 workers	0.8	—	—	2.5	380	839	—	—	0.8	(³)
50 to 99 workers	1.6	—	—	4.7	—	587	—	—	1.6	—
100 workers or more	0.8	—	—	1.9	188	563	—	—	0.8	—
100 to 499 workers	0.8	—	—	2.3	541	488	612	—	0.8	—
500 workers or more	1.3	—	—	2.9	161	323	165	—	1.3	—
Geographic area										
New England	1.5	—	—	4.4	—	—	—	—	—	—
Middle Atlantic	1.1	—	—	2.9	—	544	—	—	1.1	—
South Atlantic	0.7	—	—	2.2	175	429	—	—	0.7	—
East South Central	0.5	—	—	4.7	486	480	100	—	—	—
West South Central	0.6	—	—	4.0	61	415	—	—	0.6	—
East North Central	0.9	—	—	4.2	346	1,268	—	—	0.9	—
West North Central	1.5	—	—	6.3	775	245	—	—	1.5	—
Mountain	0.6	5.3	512	5.7	152	0	—	—	0.5	0.2
Pacific	2.7	—	—	3.3	383	—	—	—	2.7	(³)

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories

were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 24. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	94	\$570	\$1,000	\$2,000	\$4,000	\$6,000	6	(1)
Management, professional, and related	100	95	500	1,000	2,000	3,300	5,300	5	-
Management, business, and financial	100	96	600	900	2,000	4,000	5,600	4	-
Professional and related	100	94	500	1,000	2,000	3,000	5,000	6	-
Service	100	94	500	-	2,000	4,000	5,000	6	-
Sales and office	100	95	700	1,200	2,500	4,000	5,600	5	(1)
Sales and related	100	94	750	1,500	2,500	4,000	5,500	6	(1)
Office and administrative support	100	96	600	1,050	2,500	4,100	6,000	4	(1)
Natural resources, construction, and maintenance	100	93	600	1,000	1,500	3,000	5,400	7	-
Installation, maintenance, and repair	100	93	570	900	1,500	3,000	6,000	7	-
Production, transportation, and material moving	100	92	600	900	2,000	4,500	6,400	8	-
Production	100	92	600	1,000	2,000	4,500	6,000	8	-
Transportation and material moving	100	93	500	900	2,000	5,000	-	-	-
Full time	100	94	600	1,000	2,000	4,000	6,000	6	(1)
Part time	100	92	500	-	1,500	4,000	5,500	-	-
Union	100	84	-	500	1,000	-	5,000	16	-
Nonunion	100	96	600	1,000	2,250	4,000	6,000	4	(1)
Average wage within the following categories ² :									
Lowest 25 percent	100	96	500	1,000	2,500	4,500	6,000	-	-
Second 25 percent	100	96	500	1,000	2,400	4,500	6,000	4	(1)
Third 25 percent	100	94	600	1,000	2,200	4,000	6,000	6	-
Highest 25 percent	100	92	500	900	1,500	3,000	5,000	8	-
Highest 10 percent	100	92	500	800	-	3,000	4,500	8	-
Establishment characteristic									
Goods-producing industries	100	91	600	800	1,600	3,000	6,000	9	-
Construction	100	91	600	1,000	2,000	4,000	6,000	-	-
Manufacturing	100	91	550	800	1,800	3,000	6,000	9	-
Service-providing industries	100	95	500	1,000	2,200	4,000	5,600	5	(1)
Trade, transportation, and utilities	100	94	570	1,000	2,200	5,000	6,000	6	(1)
Wholesale trade	100	92	600	1,400	2,000	4,000	6,400	-	-
Retail trade	100	95	800	1,500	2,200	5,000	6,000	5	-
Information	100	87	700	1,000	-	3,000	4,000	13	-
Financial activities	100	97	700	1,000	2,500	4,000	5,600	-	-
Finance and insurance	100	97	700	1,000	2,500	4,000	5,600	-	-

See footnotes at end of table.

Table 24. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	100	99	\$750	\$1,000	\$2,600	\$4,000	\$5,000	—	—
Insurance carriers and related activities	100	93	700	1,200	2,500	4,000	5,600	—	—
Professional and business services	100	98	750	1,500	3,000	4,000	4,800	—	—
Education and health services	100	96	500	1,000	1,800	4,000	—	4	—
Educational services	100	89	500	750	1,500	2,000	4,500	11	—
Junior colleges, colleges, and universities ...	100	86	500	750	—	—	4,500	14	—
Health care and social assistance	100	97	500	1,000	2,000	4,000	—	3	—
1 to 99 workers	100	94	600	1,000	2,400	4,000	6,000	6	(¹)
1 to 49 workers	100	94	600	1,250	2,250	4,500	6,000	6	(¹)
50 to 99 workers	100	94	600	1,000	2,500	4,000	6,000	6	—
100 workers or more	100	94	500	1,000	2,000	3,500	5,500	6	—
100 to 499 workers	100	96	700	1,050	2,500	4,100	6,000	4	—
500 workers or more	100	92	400	600	1,250	3,000	4,000	8	—
Geographic area									
New England	100	98	500	800	—	4,500	5,000	—	—
Middle Atlantic	100	91	500	800	1,800	3,000	5,000	9	—
South Atlantic	100	94	600	1,000	2,500	4,000	6,000	6	—
East South Central	100	98	500	—	1,500	—	6,000	—	—
West South Central	100	97	600	1,000	2,500	4,000	6,000	3	—
East North Central	100	96	600	1,200	2,400	4,500	—	4	—
West North Central	100	94	700	1,000	3,000	4,000	6,000	6	—
Mountain	100	95	500	1,000	1,500	—	5,500	5	(¹)
Pacific	100	88	500	1,000	1,500	3,000	5,000	12	(¹)

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 24. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2013

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic								
All workers	0.4	\$78	\$18	\$92	\$9	\$539	0.4	(¹)
Management, professional, and related	0.7	48	111	184	519	635	0.7	–
Management, business, and financial	0.8	0	158	419	509	756	0.8	–
Professional and related	0.9	0	41	197	471	848	0.9	–
Service	1.2	0	–	337	753	109	1.2	–
Sales and office	0.6	137	219	335	280	519	0.6	(¹)
Sales and related	1.3	112	75	505	541	289	1.3	(¹)
Office and administrative support	0.6	52	126	536	436	496	0.6	0.1
Natural resources, construction, and maintenance	1.4	26	18	253	0	713	1.4	–
Installation, maintenance, and repair	2.0	43	116	432	91	299	2.0	–
Production, transportation, and material moving	1.6	114	58	209	679	674	1.6	–
Production	2.0	0	126	380	724	474	2.0	–
Transportation and material moving	2.6	32	263	277	1,271	–	–	–
Full time	0.4	18	0	191	151	428	0.4	(¹)
Part time	2.7	0	–	447	0	0	–	–
Union	2.6	–	46	41	–	1,308	2.6	–
Nonunion	0.4	0	29	166	0	215	0.4	(¹)
Average wage within the following categories ² :								
Lowest 25 percent	1.0	108	102	488	705	398	–	–
Second 25 percent	0.7	97	41	255	566	82	0.7	(¹)
Third 25 percent	0.9	0	26	221	102	103	0.9	–
Highest 25 percent	1.0	22	133	336	0	283	1.0	–
Highest 10 percent	1.5	94	214	–	0	503	1.5	–
Establishment characteristic								
Goods-producing industries	1.3	46	131	389	274	166	1.3	–
Construction	2.8	18	26	464	562	316	–	–
Manufacturing	1.4	88	148	436	402	556	1.4	–
Service-providing industries	0.5	94	0	241	0	464	0.5	(¹)
Trade, transportation, and utilities	0.8	82	173	167	310	0	0.8	0.1
Wholesale trade	1.7	101	303	580	880	1,747	–	–
Retail trade	1.0	211	412	139	447	204	1.0	–
Information	3.3	48	48	–	145	0	3.3	–
Financial activities	1.1	0	135	149	0	395	–	–
Finance and insurance	1.3	0	202	106	0	323	–	–

See footnotes at end of table.

Table 24. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Credit intermediation and related activities ..	0.6	\$76	\$78	\$524	\$13	\$82	—	—
Insurance carriers and related activities	3.4	185	0	120	52	0	—	—
Professional and business services	0.8	174	333	504	739	393	—	—
Education and health services	0.7	0	156	386	520	—	0.7	—
Educational services	2.6	72	47	342	450	920	2.6	—
Junior colleges, colleges, and universities ...	3.4	44	0	—	—	1,062	3.4	—
Health care and social assistance	0.7	0	61	565	382	—	0.7	—
1 to 99 workers	0.6	0	187	292	318	220	0.6	(¹)
1 to 49 workers	0.8	36	329	377	651	814	0.8	(¹)
50 to 99 workers	1.6	32	175	662	379	943	1.6	—
100 workers or more	0.8	9	120	213	392	294	0.8	—
100 to 499 workers	0.8	129	66	230	427	182	0.8	—
500 workers or more	1.3	111	143	222	288	625	1.3	—
Geographic area								
New England	1.5	109	194	—	728	126	—	—
Middle Atlantic	1.1	0	211	488	0	137	1.1	—
South Atlantic	0.7	91	121	76	53	766	0.7	—
East South Central	0.5	0	—	0	—	607	—	—
West South Central	0.6	29	147	335	355	310	0.6	—
East North Central	0.9	126	334	383	401	—	0.9	—
West North Central	1.5	168	184	499	36	381	1.5	—
Mountain	0.6	145	242	27	—	652	0.5	0.2
Pacific	2.7	26	84	253	0	868	2.7	(¹)

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 25. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2013

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance				With other coinsurance
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network	Most generous coverage ¹	
Worker characteristic								
All workers	100	—	—	90	80	60	90	—
Management, professional, and related	100	—	—	90	80	60	90	—
Management, business, and financial	100	11	80	89	80	60	90	—
Professional and related	100	—	—	91	80	60	90	—
Service	100	12	80	88	80	60	90	—
Sales and office	100	8	80	92	80	60	90	—
Sales and related	100	10	80	90	80	60	90	—
Office and administrative support	100	7	80	93	80	60	90	—
Natural resources, construction, and maintenance	100	14	80	86	80	60	80	—
Installation, maintenance, and repair	100	9	80	91	80	60	70	—
Production, transportation, and material moving	100	10	80	90	80	60	80	—
Production	100	8	80	92	80	60	90	—
Transportation and material moving	100	13	80	87	80	60	80	—
Full time	100	—	—	90	80	60	90	—
Part time	100	14	80	86	80	60	80	—
Union	100	20	80	80	85	65	80	—
Nonunion	100	—	—	91	80	60	90	—
Average wage within the following categories ² :								
Lowest 25 percent	100	12	80	88	80	60	90	—
Second 25 percent	100	—	—	91	80	60	90	—
Third 25 percent	100	8	80	92	80	60	90	—
Highest 25 percent	100	—	—	89	80	60	90	—
Highest 10 percent	100	10	80	90	80	60	90	—
Establishment characteristic								
Goods-producing industries	100	12	80	88	80	60	90	—
Construction	100	29	80	71	85	60	—	—
Manufacturing	100	—	—	92	80	60	—	—
Service-providing industries	100	—	—	91	80	60	90	—
Trade, transportation, and utilities	100	10	80	90	80	60	80	—
Wholesale trade	100	8	80	92	80	60	—	—
Retail trade	100	12	80	88	80	50	90	—
Information	100	13	90	87	90	60	—	—
Financial activities	100	8	80	92	80	60	—	—
Finance and insurance	100	10	80	90	80	60	—	—

See footnotes at end of table.

Table 25. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance				With other coinsurance
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network	Most generous coverage ¹	
Credit intermediation and related activities ..	100	5	80	95	80	60	—	—
Insurance carriers and related activities	100	12	80	88	90	60	—	—
Professional and business services	100	8	80	92	80	60	90	—
Education and health services	100	—	—	91	80	60	90	—
Educational services	100	—	—	90	90	65	90	—
Junior colleges, colleges, and universities ...	100	—	—	90	85	70	90	—
Health care and social assistance	100	9	80	91	80	60	90	—
1 to 99 workers	100	—	—	90	80	60	80	—
1 to 49 workers	100	—	—	91	80	60	80	—
50 to 99 workers	100	12	80	88	80	60	80	—
100 workers or more	100	10	80	90	80	60	90	—
100 to 499 workers	100	10	80	90	80	60	90	—
500 workers or more	100	9	80	91	80	60	100	—
Geographic area								
New England	100	—	—	91	80	60	90	—
Middle Atlantic	100	16	80	84	90	60	100	—
South Atlantic	100	8	80	92	80	60	90	—
East South Central	100	—	—	88	80	60	90	—
West South Central	100	11	80	89	80	60	90	—
East North Central	100	—	—	95	80	60	90	—
West North Central	100	—	—	91	80	60	80	—
Mountain	100	14	80	86	80	60	80	—
Pacific	100	—	—	90	80	60	90	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 25. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2013

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
Worker characteristic							
All workers	—	—	0.9	0.0	0.0	0.0	—
Management, professional, and related	—	—	1.2	0.0	0.0	0.0	—
Management, business, and financial	1.4	0.0	1.4	0.0	0.0	3.2	—
Professional and related	—	—	1.6	0.0	0.0	1.8	—
Service	2.7	0.0	2.7	0.0	0.0	0.0	—
Sales and office	1.2	0.0	1.2	0.0	0.0	0.0	—
Sales and related	2.2	0.0	2.2	0.0	0.0	12.8	—
Office and administrative support	1.1	0.0	1.1	0.0	0.0	0.0	—
Natural resources, construction, and maintenance	4.1	0.0	4.1	0.0	0.0	5.8	—
Installation, maintenance, and repair	1.7	0.0	1.7	1.6	0.0	15.1	—
Production, transportation, and material moving	1.8	0.0	1.8	0.0	0.0	11.3	—
Production	2.3	0.0	2.3	0.0	0.0	7.1	—
Transportation and material moving	2.9	0.0	2.9	0.0	0.0	0.0	—
Full time	—	—	0.9	0.0	0.0	0.0	—
Part time	4.2	0.0	4.2	0.0	0.0	0.0	—
Union	4.5	0.0	4.5	2.4	6.1	12.2	—
Nonunion	—	—	0.8	0.0	0.0	0.0	—
Average wage within the following categories ² :							
Lowest 25 percent	2.6	0.0	2.6	0.0	0.0	5.2	—
Second 25 percent	—	—	1.5	0.0	0.0	9.2	—
Third 25 percent	0.9	0.0	0.9	0.0	0.0	0.0	—
Highest 25 percent	—	—	1.7	0.0	0.0	0.0	—
Highest 10 percent	1.7	0.0	1.7	1.3	0.0	12.8	—
Establishment characteristic							
Goods-producing industries	2.5	0.0	2.5	0.0	0.0	8.9	—
Construction	7.0	0.0	7.0	4.8	7.3	—	—
Manufacturing	—	—	2.8	0.9	0.0	—	—
Service-providing industries	—	—	0.9	0.0	0.0	0.0	—
Trade, transportation, and utilities	1.9	0.0	1.9	0.0	0.0	1.3	—
Wholesale trade	2.2	2.4	2.2	0.0	0.0	—	—
Retail trade	3.2	0.0	3.2	0.0	5.8	10.9	—
Information	2.9	6.3	2.9	0.0	10.2	—	—
Financial activities	1.5	0.0	1.5	0.0	0.0	—	—
Finance and insurance	1.7	0.0	1.7	3.2	0.0	—	—

See footnotes at end of table.

Table 25. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
Credit intermediation and related activities ..	1.2	0.0	1.2	0.0	0.0	—	—
Insurance carriers and related activities	2.6	0.0	2.6	6.8	1.3	—	—
Professional and business services	1.9	0.0	1.9	0.0	0.0	7.3	—
Education and health services	—	—	1.9	0.0	0.0	0.0	—
Educational services	—	—	3.0	5.1	9.7	11.2	—
Junior colleges, colleges, and universities ...	—	—	3.4	8.6	7.1	14.4	—
Health care and social assistance	2.1	0.0	2.1	0.0	0.0	0.0	—
1 to 99 workers	—	—	1.5	0.0	0.0	0.0	—
1 to 49 workers	—	—	1.3	0.0	0.0	0.0	—
50 to 99 workers	3.4	0.0	3.4	0.0	0.0	0.0	—
100 workers or more	1.2	0.0	1.2	0.0	0.0	0.0	—
100 to 499 workers	1.7	0.0	1.7	0.0	0.0	0.0	—
500 workers or more	1.5	0.0	1.5	2.0	0.0	6.3	—
Geographic area							
New England	—	—	3.1	5.8	5.3	0.0	—
Middle Atlantic	3.9	0.0	3.9	6.1	1.8	0.0	—
South Atlantic	2.2	0.0	2.2	0.0	0.0	14.0	—
East South Central	—	—	3.8	0.0	0.0	4.5	—
West South Central	1.1	0.0	1.1	0.0	0.0	6.8	—
East North Central	—	—	2.4	0.0	0.0	8.0	—
West North Central	—	—	3.5	0.0	0.0	4.6	—
Mountain	2.4	0.0	2.4	0.0	0.0	12.2	—
Pacific	—	—	2.0	0.0	0.0	6.9	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

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/glossary20132014.htm.

Table 26. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	89	\$1,000	\$1,400	\$2,000	\$2,750	\$4,000	10	(²)
Management, professional, and related	100	88	850	1,250	2,000	2,500	3,500	12	(²)
Management, business, and financial	100	92	1,000	1,500	2,000	2,700	3,500	8	(²)
Professional and related	100	86	575	1,000	1,500	2,500	3,600	14	(²)
Service	100	79	1,000	1,500	2,000	3,000	4,400	18	2
Sales and office	100	93	1,000	1,500	2,250	3,000	4,000	7	(²)
Sales and related	100	98	1,000	1,500	2,300	3,250	4,000	—	—
Office and administrative support	100	90	1,000	1,500	2,000	3,000	4,000	10	(²)
Natural resources, construction, and maintenance	100	89	1,000	1,150	1,800	2,500	3,250	10	1
Installation, maintenance, and repair	100	87	1,000	1,250	2,000	2,715	3,250	13	—
Production, transportation, and material moving	100	91	900	1,500	2,000	2,800	4,000	9	1
Production	100	92	1,000	1,500	2,000	2,800	4,000	7	1
Transportation and material moving	100	90	800	1,250	2,000	2,750	4,000	10	—
Full time	100	89	1,000	1,400	2,000	2,750	4,000	10	(²)
Part time	100	86	1,000	1,400	2,000	2,750	3,500	—	—
Union	100	77	750	1,000	1,500	2,500	4,000	22	1
Nonunion	100	91	1,000	1,500	2,000	2,750	3,900	9	(²)
Average wage within the following categories ³ :									
Lowest 25 percent	100	94	1,000	1,750	2,250	3,250	4,000	—	—
Second 25 percent	100	91	1,000	1,500	2,000	3,000	4,250	9	—
Third 25 percent	100	89	1,000	1,350	2,000	2,750	3,600	11	(²)
Highest 25 percent	100	87	900	1,150	1,750	2,500	3,300	13	(²)
Highest 10 percent	100	87	900	1,250	1,700	2,500	3,025	13	(²)
Establishment characteristic									
Goods-producing industries	100	90	1,000	1,300	2,000	2,530	3,600	9	1
Construction	100	84	950	1,150	2,000	2,500	3,000	13	2
Manufacturing	100	90	900	1,300	2,000	2,500	4,000	9	1
Service-providing industries	100	89	1,000	1,500	2,000	2,900	4,000	11	(²)
Trade, transportation, and utilities	100	96	1,000	1,500	2,300	3,250	4,000	4	—
Wholesale trade	100	98	1,000	1,500	2,000	3,000	3,800	—	—
Retail trade	100	99	1,000	2,000	2,500	3,250	4,250	—	—
Information	100	89	1,000	1,000	1,250	2,000	3,025	—	—
Financial activities	100	89	1,000	1,500	2,000	2,500	3,500	11	—
Finance and insurance	100	88	1,000	1,500	2,000	2,500	3,300	12	—

See footnotes at end of table.

Table 26. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	92	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	—	—
Insurance carriers and related activities	100	87	1,000	1,250	2,000	2,650	3,900	—	—
Professional and business services	100	92	1,000	1,500	2,000	2,500	3,500	—	—
Education and health services	100	83	650	1,000	1,500	2,900	4,500	17	—
Educational services	100	79	575	1,000	1,500	2,000	2,750	21	—
Junior colleges, colleges, and universities ...	100	83	800	1,000	1,500	2,100	3,000	17	—
Health care and social assistance	100	84	650	1,000	1,500	3,000	4,500	16	—
1 to 99 workers	100	91	1,000	1,500	2,000	3,000	4,000	8	1
1 to 49 workers	100	89	1,000	1,400	2,000	3,000	4,000	10	1
50 to 99 workers	100	95	900	1,500	2,000	2,900	4,250	5	—
100 workers or more	100	88	1,000	1,350	2,000	2,700	3,500	12	(²)
100 to 499 workers	100	92	1,000	1,500	2,000	2,750	3,500	8	(²)
500 workers or more	100	83	900	1,250	1,750	2,500	3,750	17	(²)
Geographic area									
New England	100	82	1,000	1,500	2,125	2,500	3,500	18	—
Middle Atlantic	100	73	1,000	1,250	2,000	2,850	3,800	27	—
South Atlantic	100	92	1,000	1,500	2,000	3,000	4,500	—	—
East South Central	100	93	500	1,000	2,000	2,700	4,000	—	—
West South Central	100	96	1,000	1,700	2,500	3,200	4,000	3	1
East North Central	100	90	500	1,000	1,650	2,500	3,250	8	1
West North Central	100	95	1,000	1,350	2,000	2,500	3,250	—	—
Mountain	100	90	1,000	1,500	2,000	2,700	3,250	—	—
Pacific	100	90	1,000	1,400	2,000	2,500	4,000	9	1

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 Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 26. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	0.9	\$13	\$126	\$0	\$68	\$234	0.9	0.3
Management, professional, and related	1.5	122	54	258	98	471	1.5	0.2
Management, business, and financial	1.3	0	0	35	91	173	1.2	0.2
Professional and related	2.2	203	24	101	0	667	2.2	0.2
Service	3.4	229	343	79	406	335	3.7	2.4
Sales and office	1.3	0	0	116	16	298	1.3	0.1
Sales and related	0.9	0	137	116	268	175	–	–
Office and administrative support	1.8	0	18	132	83	488	1.8	0.1
Natural resources, construction, and maintenance	2.2	9	156	375	83	216	2.1	0.5
Installation, maintenance, and repair	3.3	32	354	74	140	296	3.3	–
Production, transportation, and material moving	1.6	134	168	0	126	111	1.5	0.5
Production	1.9	75	0	0	147	550	1.6	0.9
Transportation and material moving	2.6	82	277	112	316	52	2.6	–
Full time	1.0	46	127	0	74	104	1.0	0.2
Part time	3.5	182	251	209	323	500	–	–
Union	3.7	65	9	135	294	396	3.6	0.8
Nonunion	1.1	0	0	0	135	199	1.1	0.3
Average wage within the following categories ² :								
Lowest 25 percent	2.3	110	290	53	273	334	–	–
Second 25 percent	1.6	89	0	125	0	356	1.6	–
Third 25 percent	1.4	58	193	0	170	243	1.3	0.3
Highest 25 percent	1.5	126	195	194	0	216	1.5	0.2
Highest 10 percent	1.8	132	263	194	0	254	1.7	0.3
Establishment characteristic								
Goods-producing industries	1.7	118	159	0	182	669	1.4	0.6
Construction	3.3	219	45	556	152	1,197	3.1	1.7
Manufacturing	1.8	145	303	0	77	497	1.6	0.7
Service-providing industries	1.1	13	104	0	158	189	1.1	0.3
Trade, transportation, and utilities	1.0	0	159	74	109	36	1.0	–
Wholesale trade	1.0	36	26	0	268	300	–	–
Retail trade	0.6	372	183	54	0	291	–	–
Information	3.7	0	0	303	36	315	–	–
Financial activities	1.9	35	0	0	276	91	1.9	–
Finance and insurance	2.2	0	135	0	0	308	2.2	–

See footnotes at end of table.

Table 26. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	2.4	\$0	\$114	\$0	\$91	\$244	—	—
Insurance carriers and related activities	4.1	125	303	0	360	391	—	—
Professional and business services	3.0	176	0	128	122	446	—	—
Education and health services	2.6	293	41	139	349	584	2.6	—
Educational services	4.5	301	36	94	179	239	4.5	—
Junior colleges, colleges, and universities ...	4.4	49	111	52	359	327	4.4	—
Health care and social assistance	3.0	383	69	165	84	707	3.0	—
1 to 99 workers	1.2	143	174	0	84	0	1.0	0.5
1 to 49 workers	1.9	132	208	0	92	18	1.5	0.8
50 to 99 workers	1.3	396	71	154	323	1,108	1.3	—
100 workers or more	1.4	0	128	0	139	30	1.4	0.2
100 to 499 workers	1.7	0	52	52	115	69	1.7	0.4
500 workers or more	2.5	64	123	121	73	513	2.5	0.3
Geographic area								
New England	5.1	0	231	180	8	188	5.1	—
Middle Atlantic	3.5	175	266	0	305	273	3.5	—
South Atlantic	2.7	0	0	68	16	393	—	—
East South Central	3.3	273	409	55	305	316	—	—
West South Central	1.0	79	325	124	352	0	0.7	0.6
East North Central	2.5	173	0	134	129	202	2.1	1.3
West North Central	1.8	0	151	179	56	390	—	—
Mountain	3.4	132	210	260	348	188	—	—
Pacific	2.2	0	145	27	294	251	1.6	1.0

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 27. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	87	\$2,000	\$3,000	\$4,000	\$6,000	\$7,500	13	(²)
Management, professional, and related	100	87	1,600	2,600	4,000	5,400	7,000	13	(²)
Management, business, and financial	100	90	2,400	3,000	4,000	5,400	7,000	10	(²)
Professional and related	100	85	1,500	2,500	3,500	5,500	7,000	15	(²)
Service	100	73	2,000	3,000	4,400	6,000	8,000	24	2
Sales and office	100	91	2,000	3,000	4,500	6,000	7,800	9	(²)
Sales and related	100	95	2,000	3,000	4,600	6,500	7,500	5	-
Office and administrative support	100	88	2,000	3,000	4,500	6,000	8,000	11	(²)
Natural resources, construction, and maintenance	100	87	1,950	2,700	3,800	5,800	7,500	13	1
Installation, maintenance, and repair	100	85	2,000	3,000	4,000	6,000	7,000	15	-
Production, transportation, and material moving	100	86	1,900	3,000	4,000	5,700	7,750	13	1
Production	100	89	2,000	3,000	4,000	5,500	8,100	10	1
Transportation and material moving	100	83	1,500	3,000	4,400	6,000	7,500	17	-
Full time	100	87	2,000	3,000	4,000	6,000	7,500	13	(²)
Part time	100	78	2,500	3,000	4,100	6,000	6,500	-	-
Union	100	67	1,500	2,000	3,000	5,000	7,200	32	1
Nonunion	100	89	2,000	3,000	4,200	6,000	7,500	10	(²)
Average wage within the following categories ³ :									
Lowest 25 percent	100	88	2,500	4,000	4,600	6,100	7,500	-	-
Second 25 percent	100	87	2,000	3,000	4,500	6,000	8,000	13	-
Third 25 percent	100	87	2,000	3,000	4,000	6,000	7,500	13	(²)
Highest 25 percent	100	85	1,950	2,600	4,000	5,200	6,750	14	(²)
Highest 10 percent	100	85	2,000	2,700	4,000	5,200	6,750	14	(²)
Establishment characteristic									
Goods-producing industries	100	87	1,950	2,650	4,000	5,350	6,750	12	1
Construction	100	81	1,950	2,000	-	5,200	7,500	16	2
Manufacturing	100	88	2,000	2,650	4,000	5,000	6,750	12	1
Service-providing industries	100	86	2,000	3,000	4,350	6,000	7,600	13	(²)
Trade, transportation, and utilities	100	91	2,500	3,250	5,000	6,500	8,000	9	-
Wholesale trade	100	94	2,000	3,000	4,500	6,000	7,500	-	-
Retail trade	100	93	3,000	4,100	5,000	6,500	7,700	7	-
Information	100	84	2,000	2,500	3,000	4,400	7,500	16	-
Financial activities	100	87	2,400	3,000	4,000	5,000	7,000	13	-
Finance and insurance	100	85	2,000	3,000	4,000	5,000	6,400	15	-

See footnotes at end of table.

Table 27. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	90	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	10	—
Insurance carriers and related activities	100	83	2,400	3,000	4,000	5,300	6,450	17	—
Professional and business services	100	91	2,000	3,000	4,100	6,000	7,000	—	—
Education and health services	100	82	1,500	2,500	3,750	6,000	9,000	18	—
Educational services	100	77	1,500	2,500	3,800	5,000	6,000	23	—
Junior colleges, colleges, and universities ...	100	80	2,000	2,500	3,750	5,250	6,900	20	—
Health care and social assistance	100	83	1,500	2,500	3,750	6,000	10,000	17	—
1 to 99 workers	100	88	2,000	3,000	4,000	6,000	7,800	11	1
1 to 49 workers	100	88	2,000	3,000	4,000	6,000	7,500	11	1
50 to 99 workers	100	90	2,000	3,000	4,500	6,750	10,000	10	—
100 workers or more	100	85	2,000	3,000	4,100	5,500	7,000	14	(²)
100 to 499 workers	100	90	2,000	3,000	4,350	6,000	7,200	10	(²)
500 workers or more	100	79	1,950	2,700	4,000	5,250	6,600	21	(²)
Geographic area									
New England	100	82	2,000	3,000	4,400	6,000	7,500	18	—
Middle Atlantic	100	69	2,000	3,000	4,350	5,800	7,700	31	—
South Atlantic	100	88	2,100	3,000	4,500	6,000	8,200	12	—
East South Central	100	88	1,500	2,800	4,350	6,000	7,600	—	—
West South Central	100	94	2,000	3,800	5,000	6,900	10,000	5	1
East North Central	100	89	1,500	2,000	3,250	5,000	6,750	9	1
West North Central	100	93	2,000	3,000	4,000	5,000	6,500	—	—
Mountain	100	87	2,000	3,000	4,500	5,400	6,500	13	—
Pacific	100	88	2,000	3,000	4,000	6,000	7,500	12	1

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 Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 27. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	1.0	\$13	\$0	\$152	\$122	\$137	0.9	0.3
Management, professional, and related	1.6	399	222	0	314	185	1.5	0.2
Management, business, and financial	1.4	426	145	150	85	170	1.4	0.2
Professional and related	2.2	18	389	415	685	529	2.2	0.2
Service	3.4	172	55	353	613	900	3.9	2.4
Sales and office	1.3	206	141	32	442	607	1.3	0.1
Sales and related	0.9	296	330	186	489	417	0.9	–
Office and administrative support	1.9	319	213	173	369	1,338	1.9	0.1
Natural resources, construction, and maintenance	2.3	20	395	805	622	720	2.2	0.5
Installation, maintenance, and repair	3.5	0	471	477	440	828	3.5	–
Production, transportation, and material moving	1.7	399	0	154	307	551	1.6	0.5
Production	2.2	124	0	0	287	2,167	1.9	0.9
Transportation and material moving	2.6	418	187	455	264	228	2.6	–
Full time	1.0	27	0	143	117	242	1.0	0.2
Part time	4.9	0	133	392	861	0	–	–
Union	4.0	68	230	454	344	803	3.9	0.8
Nonunion	1.2	0	0	248	0	174	1.1	0.3
Average wage within the following categories ² :								
Lowest 25 percent	2.9	766	602	368	285	206	–	–
Second 25 percent	1.6	149	0	111	36	1,247	1.6	–
Third 25 percent	1.4	74	0	18	66	118	1.4	0.3
Highest 25 percent	1.4	203	271	129	276	316	1.4	0.2
Highest 10 percent	1.7	254	347	535	298	712	1.7	0.3
Establishment characteristic								
Goods-producing industries	1.7	112	332	0	342	571	1.5	0.6
Construction	3.3	389	47	–	831	1,227	3.2	1.7
Manufacturing	1.9	288	287	0	72	842	1.7	0.7
Service-providing industries	1.2	0	0	358	0	304	1.1	0.3
Trade, transportation, and utilities	1.0	18	369	359	130	966	1.0	–
Wholesale trade	2.2	619	0	481	354	509	–	–
Retail trade	1.1	0	230	120	0	222	1.1	–
Information	3.8	112	55	125	625	1,665	3.8	–
Financial activities	2.1	245	84	0	52	544	2.1	–
Finance and insurance	2.4	291	0	0	0	468	2.4	–

See footnotes at end of table.

Table 27. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	2.6	\$0	\$0	\$0	\$698	\$537	2.6	—
Insurance carriers and related activities	4.6	402	252	0	438	1,437	4.6	—
Professional and business services	3.0	563	0	396	234	522	—	—
Education and health services	2.7	164	81	471	0	2,462	2.7	—
Educational services	4.8	774	158	259	569	722	4.8	—
Junior colleges, colleges, and universities ...	4.6	52	108	323	1,028	2,095	4.6	—
Health care and social assistance	3.0	122	128	599	0	3,352	3.0	—
1 to 99 workers	1.3	325	0	321	0	451	1.1	0.5
1 to 49 workers	2.0	402	0	98	147	145	1.6	0.8
50 to 99 workers	2.2	696	55	443	943	4,469	2.2	—
100 workers or more	1.5	9	41	172	292	247	1.4	0.2
100 to 499 workers	1.9	0	36	296	225	366	1.9	0.4
500 workers or more	2.4	152	260	0	120	396	2.4	0.3
Geographic area								
New England	5.1	432	293	464	641	689	5.1	—
Middle Atlantic	2.9	153	0	406	9	414	2.9	—
South Atlantic	2.9	357	200	18	0	1,985	2.9	—
East South Central	3.9	0	535	441	0	792	—	—
West South Central	1.1	302	855	143	671	2,625	0.9	0.6
East North Central	2.6	0	546	242	327	316	2.1	1.3
West North Central	2.2	120	0	473	555	832	—	—
Mountain	3.3	338	0	502	576	1,351	3.3	—
Pacific	1.9	0	85	223	679	620	1.4	1.0

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 28. Fee-for-service plans: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristic				
All workers	97	90	90	99
Management, professional, and related	94	88	88	100
Management, business, and financial	96	91	91	100
Professional and related	93	86	86	100
Service	98	94	94	98
Sales and office	98	91	91	99
Sales and related	98	93	94	98
Office and administrative support	98	89	89	99
Natural resources, construction, and maintenance	96	93	93	100
Installation, maintenance, and repair	96	91	91	100
Production, transportation, and material moving	98	90	90	98
Production	97	92	92	100
Transportation and material moving	99	88	88	95
Full time	96	91	91	99
Part time	99	84	84	96
Union	98	97	97	98
Nonunion	96	89	89	99
Average wage within the following categories ² :				
Lowest 25 percent	98	88	88	97
Second 25 percent	97	90	90	98
Third 25 percent	96	91	91	100
Highest 25 percent	96	91	91	100
Highest 10 percent	95	89	89	100
Establishment characteristic				
Goods-producing industries	96	92	92	100
Construction	93	91	91	100
Manufacturing	96	92	92	100
Service-providing industries	97	89	90	99
Trade, transportation, and utilities	99	91	90	98
Wholesale trade	99	87	84	96
Retail trade	98	93	93	97
Information	100	98	98	100
Financial activities	94	93	93	100
Finance and insurance	93	93	93	100

See footnotes at end of table.

Table 28. Fee-for-service plans: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	91	90	90	100
Insurance carriers and related activities	95	97	97	100
Professional and business services	97	89	89	100
Education and health services	94	86	87	98
Educational services	92	94	94	100
Junior colleges, colleges, and universities ...	98	98	98	100
Health care and social assistance	94	84	86	98
1 to 99 workers	95	88	87	99
1 to 49 workers	94	87	86	99
50 to 99 workers	98	90	90	99
100 workers or more	98	92	92	99
100 to 499 workers	97	89	90	98
500 workers or more	99	95	96	99
Geographic area				
New England	96	93	93	100
Middle Atlantic	96	97	97	99
South Atlantic	98	86	87	98
East South Central	98	92	92	100
West South Central	98	94	94	100
East North Central	91	83	83	100
West North Central	96	—	—	97
Mountain	100	99	98	100
Pacific	98	96	96	100

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 28. Standard errors for fee-for-service plans: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristic				
All workers	0.5	1.1	1.0	0.3
Management, professional, and related	1.3	2.1	2.0	0.1
Management, business, and financial	1.0	1.4	1.4	(²)
Professional and related	1.9	3.0	3.0	0.2
Service	1.1	2.0	1.9	0.8
Sales and office	0.5	1.4	1.3	0.5
Sales and related	0.6	1.9	1.9	0.9
Office and administrative support	0.6	1.8	1.9	0.4
Natural resources, construction, and maintenance	1.1	1.4	1.4	0.1
Installation, maintenance, and repair	1.8	2.3	2.3	(²)
Production, transportation, and material moving	0.7	1.4	1.3	0.9
Production	1.0	1.5	1.5	(²)
Transportation and material moving	0.7	3.0	2.7	2.0
Full time	0.6	1.0	0.9	0.3
Part time	0.4	7.1	7.1	2.2
Union	1.0	1.0	1.1	1.1
Nonunion	0.6	1.2	1.2	0.3
Average wage within the following categories ³ :				
Lowest 25 percent	0.9	2.9	2.8	1.7
Second 25 percent	1.1	1.8	1.8	0.7
Third 25 percent	1.1	1.4	1.4	0.2
Highest 25 percent	1.2	1.7	1.7	0.1
Highest 10 percent	1.6	2.6	2.6	(²)
Establishment characteristic				
Goods-producing industries	0.9	1.2	1.2	(²)
Construction	2.1	2.7	2.7	(²)
Manufacturing	1.0	1.4	1.4	(²)
Service-providing industries	0.6	1.4	1.3	0.4
Trade, transportation, and utilities	0.5	1.6	1.5	0.9
Wholesale trade	0.8	2.8	2.8	2.6
Retail trade	0.9	1.4	1.4	1.4
Information	0.3	1.2	1.2	(²)
Financial activities	1.2	1.3	1.3	(²)
Finance and insurance	1.4	1.3	1.3	0.1

See footnotes at end of table.

Table 28. Standard errors for fee-for-service plans: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	2.2	2.0	2.0	(²)
Insurance carriers and related activities	2.7	1.7	1.7	0.1
Professional and business services	1.3	2.9	2.9	(²)
Education and health services	2.0	3.7	3.6	1.1
Educational services	1.6	3.1	3.1	(²)
Junior colleges, colleges, and universities ...	1.2	1.2	1.2	(²)
Health care and social assistance	2.3	4.2	4.1	1.3
1 to 99 workers	1.0	2.0	2.0	0.3
1 to 49 workers	1.4	2.0	2.0	0.3
50 to 99 workers	0.8	4.0	4.0	0.5
100 workers or more	0.5	1.2	1.1	0.5
100 to 499 workers	0.9	1.9	1.8	0.8
500 workers or more	0.5	1.1	1.1	0.4
Geographic area				
New England	2.0	3.9	3.9	(²)
Middle Atlantic	0.7	0.8	0.9	0.1
South Atlantic	0.7	2.2	2.1	1.2
East South Central	1.5	1.0	1.2	0.1
West South Central	0.6	1.5	1.5	0.2
East North Central	2.2	4.0	3.8	0.4
West North Central	2.5	—	—	2.0
Mountain	(²)	0.9	0.3	(²)
Pacific	1.3	1.8	1.8	0.1

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 29. Fee-for-service plans: Coverage for mental health care and substance abuse treatment,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Worker characteristic			
All workers	82	80	80
Management, professional, and related	82	80	79
Management, business, and financial	86	85	84
Service	81	–	–
Sales and office	83	80	81
Sales and related	87	84	85
Office and administrative support	80	–	80
Natural resources, construction, and maintenance	85	84	81
Installation, maintenance, and repair	83	82	78
Production, transportation, and material moving	82	79	81
Production	86	83	84
Full time	82	80	80
Part time	92	90	91
Union	88	86	87
Nonunion	82	–	79
Average wage within the following categories ² :			
Lowest 25 percent	80	80	77
Second 25 percent	81	79	79
Third 25 percent	82	–	80
Highest 25 percent	85	83	82
Highest 10 percent	86	84	84
Establishment characteristic			
Goods-producing industries	85	82	81
Construction	81	–	–
Manufacturing	85	83	82
Service-providing industries	82	80	80
Trade, transportation, and utilities	83	81	83
Retail trade	88	88	87
Information	86	83	82
Financial activities	85	83	82
Finance and insurance	86	83	84

See footnotes at end of table.

Table 29. Fee-for-service plans: Coverage for mental health care and substance abuse treatment,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Credit intermediation and related activities ..	86	83	82
Insurance carriers and related activities	85	82	84
Professional and business services	81	79	80
Education and health services	80	—	—
Educational services:			
Junior colleges, colleges, and universities ...	—	—	73
Health care and social assistance	82	81	80
1 to 99 workers:			
50 to 99 workers	87	86	84
100 workers or more	86	84	83
100 to 499 workers	84	82	82
500 workers or more	88	87	85
Geographic area			
New England	82	81	82
Middle Atlantic	84	82	83
South Atlantic	82	81	77
East South Central	86	83	88
West South Central	88	85	84
Mountain	86	83	85
Pacific	89	87	87

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Worker characteristic			
All workers	1.0	1.0	1.0
Management, professional, and related	1.8	1.7	1.9
Management, business, and financial	1.7	1.7	1.8
Service	3.7	–	–
Sales and office	1.3	1.4	1.4
Sales and related	2.3	2.4	2.4
Office and administrative support	1.8	–	2.0
Natural resources, construction, and maintenance	2.1	2.5	2.7
Installation, maintenance, and repair	2.9	2.9	3.5
Production, transportation, and material moving	2.4	2.4	2.0
Production	3.2	3.3	2.6
Full time	1.0	1.1	1.1
Part time	3.6	3.7	3.6
Union	2.4	2.7	2.3
Nonunion	1.0	–	1.1
Average wage within the following categories ² :			
Lowest 25 percent	2.4	2.5	2.6
Second 25 percent	1.8	1.8	1.7
Third 25 percent	1.8	–	1.7
Highest 25 percent	1.7	1.6	1.7
Highest 10 percent	2.5	2.7	2.5
Establishment characteristic			
Goods-producing industries	2.1	2.4	2.0
Construction	3.5	–	–
Manufacturing	2.6	2.7	2.4
Service-providing industries	1.1	1.1	1.1
Trade, transportation, and utilities	1.5	1.5	1.5
Retail trade	2.4	2.1	2.5
Information	6.1	6.2	6.4
Financial activities	1.7	1.9	2.6
Finance and insurance	2.0	2.4	2.7

See footnotes at end of table.

Table 29. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Credit intermediation and related activities ..	2.9	3.2	2.9
Insurance carriers and related activities	4.7	4.6	5.1
Professional and business services	3.0	3.2	3.4
Education and health services	3.6	—	—
Educational services:			
Junior colleges, colleges, and universities ...	—	—	6.4
Health care and social assistance	3.8	3.5	3.8
1 to 99 workers:			
50 to 99 workers	3.1	3.3	3.3
100 workers or more	1.3	1.3	1.3
100 to 499 workers	2.1	2.1	2.2
500 workers or more	2.0	2.2	2.1
Geographic area			
New England	4.6	4.6	4.6
Middle Atlantic	2.4	3.3	2.5
South Atlantic	2.7	2.6	2.6
East South Central	2.7	2.9	3.2
West South Central	1.7	1.9	1.9
Mountain	2.6	3.7	1.8
Pacific	2.9	3.0	3.3

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated

using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 30. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2013

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	43	57	–	24	76	–	66	34	(¹)
Management, professional, and related	47	53	–	21	79	–	62	38	–
Management, business, and financial	53	47	–	24	76	–	74	26	–
Professional and related	43	57	–	20	80	–	56	44	–
Service	23	77	–	13	87	–	58	42	–
Sales and office	46	54	–	35	65	–	73	27	–
Sales and related	52	48	–	41	59	–	74	26	–
Office and administrative support	43	57	–	32	68	–	72	28	–
Natural resources, construction, and maintenance	57	43	–	21	79	–	72	28	–
Installation, maintenance, and repair	51	49	–	–	84	–	61	39	–
Production, transportation, and material moving	34	66	–	19	81	–	67	33	(¹)
Transportation and material moving	40	60	–	20	80	–	66	34	1
Full time	44	56	–	24	76	–	67	32	(¹)
Part time	–	83	–	–	90	–	34	66	–
Union	32	68	–	15	85	–	41	59	(¹)
Nonunion	45	55	–	25	75	–	71	29	–
Average wage within the following categories ² :									
Lowest 25 percent	24	76	–	13	87	–	59	41	–
Second 25 percent	50	50	–	26	74	–	62	38	–
Third 25 percent	40	60	–	25	75	–	74	26	–
Highest 25 percent	44	56	–	23	77	–	65	35	(¹)
Highest 10 percent	35	65	–	18	82	–	57	43	–
Establishment characteristic									
Goods-producing industries	38	62	–	20	80	–	79	21	(¹)
Construction	61	39	–	–	83	–	92	–	–
Manufacturing	31	69	–	–	–	–	75	25	–
Service-providing industries	43	57	–	24	76	–	63	37	–
Trade, transportation, and utilities	42	58	–	24	76	–	62	38	–
Wholesale trade	61	39	–	42	58	–	74	26	–
Retail trade	33	67	–	–	86	–	49	51	–
Information	–	64	–	–	76	–	–	58	–
Financial activities	54	46	–	28	72	–	70	30	–
Finance and insurance	52	48	–	30	70	–	57	43	–

See footnotes at end of table.

Table 30. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	63	37	—	41	59	—	78	—	—
Insurance carriers and related activities	32	68	—	—	79	—	33	67	—
Professional and business services	47	53	—	39	61	—	91	—	—
Education and health services	44	56	—	20	80	—	51	49	—
Educational services	44	56	—	25	75	—	49	51	—
Health care and social assistance	—	56	—	19	81	—	51	49	—
1 to 99 workers	39	61	—	19	81	—	69	31	—
1 to 49 workers	46	54	—	21	79	—	70	30	—
50 to 99 workers	24	76	—	16	84	—	66	—	—
100 workers or more	46	54	—	28	72	—	63	37	(¹)
100 to 499 workers	62	38	—	28	72	—	59	41	(¹)
500 workers or more	30	70	—	29	71	—	67	33	—
Geographic area									
New England	46	54	—	—	—	—	—	—	—
Middle Atlantic	33	67	—	16	84	—	43	57	—
South Atlantic	61	39	—	24	76	—	86	—	—
East South Central	—	—	—	—	—	—	86	—	—
West South Central	52	48	—	—	80	—	75	—	—
East North Central	57	43	—	33	67	—	57	43	—
Mountain	—	66	—	45	55	—	88	12	—
Pacific	34	66	—	—	79	—	76	24	(¹)

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 30. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2013

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	3.6	3.6	–	2.5	2.5	–	3.3	3.3	(¹)
Management, professional, and related	6.6	6.6	–	3.9	3.9	–	5.2	5.2	–
Management, business, and financial	4.6	4.6	–	4.7	4.7	–	4.6	4.6	–
Professional and related	9.1	9.1	–	4.4	4.4	–	6.1	6.1	–
Service	4.7	4.7	–	3.0	3.0	–	7.7	7.7	–
Sales and office	5.1	5.1	–	3.9	3.9	–	3.9	3.9	–
Sales and related	9.3	9.3	–	9.6	9.6	–	6.4	6.4	–
Office and administrative support	5.1	5.1	–	5.7	5.7	–	4.5	4.5	–
Natural resources, construction, and maintenance	6.1	6.1	–	4.4	4.4	–	6.9	6.9	–
Installation, maintenance, and repair	7.8	7.8	–	–	5.1	–	8.6	8.6	–
Production, transportation, and material moving	3.9	3.9	–	3.1	3.1	–	4.7	4.7	0.3
Transportation and material moving	6.7	6.7	–	4.6	4.6	–	5.9	6.0	0.5
Full time	3.5	3.5	–	2.5	2.5	–	3.4	3.4	(¹)
Part time	–	6.4	–	–	3.7	–	7.1	7.1	–
Union	7.1	7.1	–	4.0	4.0	–	9.0	9.1	0.3
Nonunion	3.3	3.3	–	3.2	3.2	–	4.1	4.1	–
Average wage within the following categories ² :									
Lowest 25 percent	5.8	5.8	–	3.7	3.7	–	7.6	7.6	–
Second 25 percent	7.2	7.2	–	4.5	4.5	–	7.0	7.0	–
Third 25 percent	3.4	3.4	–	3.9	3.9	–	3.3	3.3	–
Highest 25 percent	4.6	4.6	–	3.3	3.3	–	5.8	5.8	0.1
Highest 10 percent	6.3	6.3	–	3.5	3.5	–	10.1	10.1	–
Establishment characteristic									
Goods-producing industries	4.5	4.5	–	4.0	4.0	–	4.1	4.1	0.3
Construction	9.5	9.5	–	–	6.9	–	4.1	–	–
Manufacturing	6.5	6.5	–	–	–	–	5.3	5.3	–
Service-providing industries	4.2	4.2	–	2.8	2.8	–	3.8	3.8	–
Trade, transportation, and utilities	4.2	4.2	–	3.7	3.7	–	5.6	5.6	–
Wholesale trade	5.8	5.8	–	5.7	5.7	–	7.2	7.2	–
Retail trade	7.5	7.5	–	–	4.1	–	8.4	8.4	–
Information	–	11.1	–	–	9.9	–	–	12.9	–
Financial activities	6.0	6.0	–	5.6	5.6	–	5.0	5.0	–
Finance and insurance	5.5	5.5	–	4.8	4.8	–	4.5	4.5	–

See footnotes at end of table.

Table 30. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	8.0	8.0	—	6.3	6.3	—	7.3	—	—
Insurance carriers and related activities	7.8	7.8	—	—	8.3	—	7.5	7.5	—
Professional and business services	9.1	9.1	—	9.5	9.5	—	5.4	—	—
Education and health services	11.1	11.1	—	4.8	4.8	—	7.2	7.2	—
Educational services	6.3	6.3	—	7.1	7.1	—	8.8	8.8	—
Health care and social assistance	—	13.3	—	5.6	5.6	—	8.5	8.5	—
1 to 99 workers	3.6	3.6	—	3.4	3.4	—	5.8	5.8	—
1 to 49 workers	3.8	3.8	—	4.3	4.3	—	5.6	5.6	—
50 to 99 workers	5.3	5.3	—	4.1	4.1	—	11.2	—	—
100 workers or more	5.0	5.0	—	3.7	3.7	—	4.9	4.9	0.1
100 to 499 workers	6.3	6.3	—	5.4	5.4	—	8.8	8.8	0.2
500 workers or more	5.0	5.0	—	5.9	5.9	—	4.1	4.1	—
Geographic area									
New England	13.3	13.3	—	—	—	—	—	—	—
Middle Atlantic	6.0	6.0	—	3.4	3.4	—	8.1	8.1	—
South Atlantic	5.4	5.4	—	5.9	5.9	—	4.6	—	—
East South Central	—	—	—	—	—	—	6.4	—	—
West South Central	9.6	9.6	—	—	7.7	—	7.5	—	—
East North Central	10.1	10.1	—	7.7	7.7	—	12.5	12.5	—
Mountain	—	16.7	—	4.4	4.4	—	2.9	2.9	—
Pacific	4.4	4.4	—	—	6.4	—	6.2	6.2	0.2

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 31. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	66	\$1,000	\$1,500	\$1,750	\$2,500	\$3,500	34	(²)
Management, professional, and related	100	62	850	1,250	2,000	2,500	3,750	38	-
Management, business, and financial	100	74	850	1,000	1,500	2,000	3,500	26	-
Professional and related	100	56	1,000	1,500	2,000	2,500	3,750	44	-
Service	100	58	1,250	1,500	-	3,000	3,000	42	-
Sales and office	100	72	1,000	1,250	2,000	2,500	3,700	28	-
Sales and related	100	72	1,200	1,250	-	2,050	3,000	28	-
Office and administrative support	100	71	1,000	1,250	2,000	2,500	5,000	29	-
Natural resources, construction, and maintenance	100	72	1,000	1,500	-	3,000	3,000	28	-
Installation, maintenance, and repair	100	61	1,000	1,400	1,500	2,500	3,000	39	-
Production, transportation, and material moving	100	67	1,050	1,500	1,500	2,500	3,500	33	(²)
Transportation and material moving	100	65	1,000	1,500	1,500	2,000	2,500	34	1
Full time	100	67	1,000	1,500	1,750	2,500	3,500	33	(²)
Part time	100	34	1,000	1,500	1,500	2,250	3,000	66	-
Union	100	40	850	1,000	1,500	1,500	2,500	59	(²)
Nonunion	100	71	1,000	1,500	2,000	2,600	3,500	29	-
Average wage within the following categories ³ :									
Lowest 25 percent	100	59	1,500	1,500	-	3,000	3,000	41	-
Second 25 percent	100	61	1,000	1,400	1,750	2,500	3,000	39	-
Third 25 percent	100	74	1,000	1,500	1,750	3,000	3,750	26	-
Highest 25 percent	100	64	1,000	1,250	-	2,250	3,500	36	(²)
Highest 10 percent	100	57	1,000	1,000	1,500	2,000	3,000	43	-
Establishment characteristic									
Goods-producing industries	100	79	1,000	1,500	2,000	3,000	4,300	21	(²)
Construction	100	92	1,200	2,000	2,850	3,000	3,000	-	-
Manufacturing	100	75	850	1,500	1,500	3,500	4,750	25	-
Service-providing industries	100	63	1,000	1,400	-	2,500	3,000	37	-
Trade, transportation, and utilities	100	60	1,500	1,500	2,000	2,500	3,000	40	-
Wholesale trade	100	74	1,500	1,500	2,000	2,500	3,000	26	-
Retail trade	100	45	1,050	1,500	1,750	2,250	3,000	55	-
Information	100	-	1,000	1,250	1,500	1,500	2,100	58	-
Financial activities	100	70	750	1,150	-	2,200	3,000	30	-
Finance and insurance	100	57	750	1,000	1,500	2,200	3,000	43	-

See footnotes at end of table.

Table 31. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	78	\$600	\$1,000	—	\$2,200	\$3,000	—	—
Insurance carriers and related activities	100	33	750	750	—	2,500	3,000	67	—
Professional and business services	100	91	850	1,250	—	2,500	4,250	—	—
Education and health services	100	51	1,000	1,400	\$2,000	3,000	3,750	49	—
Educational services	100	49	500	1,000	—	2,000	3,700	51	—
Health care and social assistance	100	51	1,000	1,400	2,250	3,000	6,900	49	—
1 to 99 workers	100	69	1,000	1,500	2,000	3,000	3,700	31	—
1 to 49 workers	100	70	1,000	1,500	2,250	3,000	3,700	30	—
50 to 99 workers	100	66	1,500	1,500	2,000	2,500	3,500	—	—
100 workers or more	100	62	850	1,250	1,500	2,000	3,000	38	(²)
100 to 499 workers	100	58	1,000	1,500	1,500	2,400	3,500	42	(²)
500 workers or more	100	67	850	1,250	1,500	2,000	2,250	33	—
Geographic area									
New England	100	—	1,000	1,500	2,000	2,000	3,000	—	—
Middle Atlantic	100	43	1,000	1,500	2,000	3,000	4,000	57	—
South Atlantic	100	85	1,000	1,500	2,000	2,500	3,500	—	—
East South Central	100	79	2,000	2,000	—	6,900	6,900	—	—
West South Central	100	75	1,000	1,050	—	2,500	2,850	—	—
East North Central	100	57	600	1,000	1,500	2,000	2,400	43	—
Mountain	100	88	1,250	1,250	1,500	2,000	3,500	12	—
Pacific	100	76	1,000	1,500	2,000	3,000	3,500	24	(²)

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 Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 31. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	3.4	\$27	\$101	\$438	\$276	\$218	3.4	(²)
Management, professional, and related	5.2	148	292	592	407	521	5.2	–
Management, business, and financial	4.6	72	252	310	751	1,477	4.6	–
Professional and related	6.1	188	249	332	686	505	6.1	–
Service	7.7	376	0	–	353	0	7.7	–
Sales and office	4.0	73	181	319	49	1,504	4.0	–
Sales and related	6.5	104	319	–	507	421	6.5	–
Office and administrative support	4.6	111	194	224	537	1,624	4.6	–
Natural resources, construction, and maintenance	6.9	39	148	–	422	258	6.9	–
Installation, maintenance, and repair	8.6	184	547	182	560	329	8.6	–
Production, transportation, and material moving	4.7	525	0	102	349	658	4.7	0.3
Transportation and material moving	6.1	388	0	79	297	511	6.1	0.5
Full time	3.4	47	101	428	350	176	3.4	(²)
Part time	7.1	291	342	437	209	530	7.1	–
Union	9.0	210	309	0	0	182	9.0	0.3
Nonunion	4.1	0	58	126	552	188	4.1	–
Average wage within the following categories ³ :								
Lowest 25 percent	7.6	241	0	–	424	816	7.6	–
Second 25 percent	7.0	9	248	445	484	365	7.0	–
Third 25 percent	3.3	188	52	433	470	1,018	3.3	–
Highest 25 percent	5.8	128	253	–	337	444	5.8	0.1
Highest 10 percent	10.1	0	256	0	291	639	10.1	–
Establishment characteristic								
Goods-producing industries	4.1	491	0	512	465	1,264	4.1	0.3
Construction	4.1	402	605	494	0	695	–	–
Manufacturing	5.3	505	0	292	815	830	5.3	–
Service-providing industries	3.9	27	216	–	143	619	3.9	–
Trade, transportation, and utilities	5.6	185	0	363	153	181	5.6	–
Wholesale trade	7.2	0	500	0	260	353	7.2	–
Retail trade	8.8	124	307	406	380	444	8.8	–
Information	–	323	0	309	0	746	12.9	–
Financial activities	5.0	142	390	–	422	274	5.0	–
Finance and insurance	4.5	225	159	208	631	0	4.5	–

See footnotes at end of table.

Table 31. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	7.3	\$190	\$241	—	\$324	\$0	—	—
Insurance carriers and related activities	7.5	0	456	—	687	0	7.5	—
Professional and business services	5.4	164	246	—	701	915	—	—
Education and health services	7.2	276	457	\$312	65	3,915	7.2	—
Educational services	8.8	0	718	—	1,117	52	8.8	—
Health care and social assistance	8.5	179	439	376	65	4,108	8.5	—
1 to 99 workers	5.8	9	0	202	0	406	5.8	—
1 to 49 workers	5.6	0	145	449	129	361	5.6	—
50 to 99 workers	11.2	707	0	182	144	1,679	—	—
100 workers or more	4.9	134	147	0	22	506	4.9	0.1
100 to 499 workers	8.7	217	79	0	370	3,484	8.7	0.2
500 workers or more	4.1	102	222	26	205	150	4.1	—
Geographic area								
New England	—	353	214	0	1,228	2,529	—	—
Middle Atlantic	8.1	400	0	418	612	1,992	8.1	—
South Atlantic	4.8	251	239	377	134	1,343	—	—
East South Central	11.3	0	0	—	4,550	0	—	—
West South Central	7.5	0	270	—	310	394	—	—
East North Central	12.5	223	225	0	182	206	12.5	—
Mountain	2.9	79	274	316	628	500	2.9	—
Pacific	6.2	27	0	418	0	280	6.2	0.2

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 Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The

categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 32. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	65	\$2,000	\$3,000	\$4,000	\$6,000	\$7,400	35	(²)
Management, professional, and related	100	61	1,550	3,000	4,000	6,000	9,500	39	-
Management, business, and financial	100	74	1,550	2,000	3,000	5,000	7,500	26	-
Professional and related	100	55	2,000	3,000	4,000	6,000	11,250	45	-
Service	100	58	2,600	3,000	-	6,000	6,000	42	-
Sales and office	100	72	2,000	2,500	4,000	6,000	8,600	28	-
Sales and related	100	74	2,500	2,500	4,000	4,500	7,500	26	-
Office and administrative support	100	72	2,000	2,500	4,000	6,000	10,000	28	-
Natural resources, construction, and maintenance	100	69	2,000	3,000	4,000	5,000	6,000	31	-
Installation, maintenance, and repair	100	60	2,000	3,000	3,000	5,000	6,000	40	-
Production, transportation, and material moving	100	66	2,000	3,000	3,000	5,250	7,000	34	(²)
Transportation and material moving	100	66	2,000	3,000	3,000	4,800	6,000	34	1
Full time	100	67	2,000	3,000	4,000	6,000	7,400	33	(²)
Part time	100	34	2,500	3,000	-	6,750	7,000	66	-
Union	100	41	1,550	3,000	3,000	4,500	5,550	59	(²)
Nonunion	100	70	2,000	3,000	4,000	6,000	7,500	30	-
Average wage within the following categories ³ :									
Lowest 25 percent	100	58	3,000	3,000	-	6,000	7,500	42	-
Second 25 percent	100	61	2,000	2,500	4,000	6,000	7,000	39	-
Third 25 percent	100	73	2,000	3,000	4,000	6,000	9,500	27	-
Highest 25 percent	100	64	2,000	3,000	-	5,000	7,000	36	(²)
Highest 10 percent	100	57	2,000	3,000	3,000	5,000	7,000	43	-
Establishment characteristic									
Goods-producing industries	100	78	1,550	3,000	-	6,000	9,500	22	(²)
Construction	100	87	2,000	4,000	5,000	6,000	6,000	-	-
Manufacturing	100	75	1,550	3,000	3,000	7,000	9,500	25	-
Service-providing industries	100	63	2,000	3,000	4,000	6,000	7,000	37	-
Trade, transportation, and utilities	100	61	2,500	3,000	4,000	5,000	6,000	39	-
Wholesale trade	100	71	3,000	4,000	4,000	5,000	6,000	29	-
Retail trade	100	49	2,100	2,500	3,500	4,500	6,750	51	-
Information	100	-	2,500	2,500	3,000	3,000	4,200	58	-
Financial activities	100	68	1,500	3,000	-	6,000	7,500	32	-
Finance and insurance	100	55	1,500	2,000	3,000	6,000	7,500	45	-

See footnotes at end of table.

Table 32. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	74	\$1,250	\$2,000	\$3,000	\$4,400	\$6,500	26	—
Insurance carriers and related activities	100	32	1,500	1,500	—	6,500	9,000	68	—
Professional and business services	100	91	1,550	2,500	—	5,000	10,000	—	—
Education and health services	100	50	2,000	3,000	—	6,000	11,250	50	—
Educational services	100	46	1,000	2,000	3,000	6,000	7,400	54	—
Health care and social assistance	100	51	2,400	3,000	—	6,000	20,700	49	—
1 to 99 workers	100	69	2,000	3,000	4,500	6,000	8,600	31	—
1 to 49 workers	100	70	2,000	3,000	5,000	6,000	9,000	30	—
50 to 99 workers	100	66	2,400	3,000	4,000	6,000	7,500	—	—
100 workers or more	100	62	1,550	3,000	3,000	4,500	6,750	38	(²)
100 to 499 workers	100	58	1,550	3,000	3,000	5,000	9,000	42	(²)
500 workers or more	100	66	1,550	2,500	3,000	4,000	6,000	34	—
Geographic area									
New England	100	—	2,000	3,000	4,000	4,000	6,000	—	—
Middle Atlantic	100	43	2,000	3,000	4,000	6,000	8,000	57	—
South Atlantic	100	84	2,000	3,000	4,500	6,000	9,000	—	—
East South Central	100	86	3,000	4,000	—	20,700	20,700	—	—
West South Central	100	75	2,000	2,100	—	7,500	7,500	—	—
East North Central	100	57	1,400	2,000	3,000	4,000	4,800	43	—
Mountain	100	88	2,500	2,800	3,000	6,000	7,000	12	—
Pacific	100	74	2,300	3,000	4,000	6,000	7,500	26	(²)

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 Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 32. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	3.4	\$82	\$73	\$676	\$571	\$814	3.4	(²)
Management, professional, and related	5.2	494	356	1,144	745	2,918	5.2	–
Management, business, and financial	4.6	217	487	528	1,559	2,844	4.6	–
Professional and related	6.1	337	0	644	1,009	4,701	6.1	–
Service	7.7	374	0	–	0	137	7.7	–
Sales and office	3.9	286	408	243	791	2,081	3.9	–
Sales and related	6.4	334	365	948	1,285	572	6.4	–
Office and administrative support	4.6	347	547	543	398	2,664	4.6	–
Natural resources, construction, and maintenance	7.1	385	301	1,183	0	232	7.1	–
Installation, maintenance, and repair	8.7	575	1,175	258	1,323	999	8.7	–
Production, transportation, and material moving	4.1	1,065	0	274	918	730	4.1	0.3
Transportation and material moving	5.9	668	0	258	874	137	6.0	0.5
Full time	3.4	116	82	705	592	837	3.4	(²)
Part time	7.1	377	91	–	1,795	1,661	7.1	–
Union	9.0	750	347	0	1,711	885	9.1	0.3
Nonunion	4.1	0	115	0	0	1,333	4.1	–
Average wage within the following categories ³ :								
Lowest 25 percent	7.6	258	0	–	146	2,515	7.6	–
Second 25 percent	7.0	18	725	868	759	744	7.0	–
Third 25 percent	3.6	668	163	933	467	2,222	3.6	–
Highest 25 percent	5.7	284	292	–	875	730	5.8	0.1
Highest 10 percent	10.1	0	518	204	948	1,482	10.1	–
Establishment characteristic								
Goods-producing industries	4.5	832	0	–	1,095	1,856	4.5	0.3
Construction	6.6	792	1,353	0	801	0	–	–
Manufacturing	5.3	1,104	0	821	795	573	5.3	–
Service-providing industries	3.9	0	294	882	1,067	625	3.9	–
Trade, transportation, and utilities	5.3	546	0	91	444	0	5.3	–
Wholesale trade	5.4	1,448	0	677	247	577	5.4	–
Retail trade	8.4	181	549	767	1,232	736	8.4	–
Information	–	303	0	532	0	1,389	12.9	–
Financial activities	5.1	266	894	–	937	129	5.1	–
Finance and insurance	4.5	335	421	258	1,816	491	4.5	–

See footnotes at end of table.

Table 32. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	7.5	\$496	\$467	\$585	\$1,825	\$1,110	7.5	—
Insurance carriers and related activities	7.8	0	1,183	—	2,981	1,936	7.8	—
Professional and business services	5.4	493	398	—	1,020	2,403	—	—
Education and health services	7.1	450	219	—	897	12,690	7.1	—
Educational services	7.4	0	1,434	395	2,321	2,006	7.4	—
Health care and social assistance	8.5	621	193	—	876	14,870	8.5	—
1 to 99 workers	5.8	18	0	827	313	1,839	5.8	—
1 to 49 workers	5.6	0	402	895	491	2,512	5.6	—
50 to 99 workers	11.2	847	0	474	612	2,588	—	—
100 workers or more	4.9	515	595	0	386	1,043	4.9	0.1
100 to 499 workers	8.7	893	0	218	793	12,206	8.7	0.2
500 workers or more	4.2	651	178	0	165	1,421	4.2	—
Geographic area								
New England	—	683	182	0	2,337	4,885	—	—
Middle Atlantic	8.1	875	0	608	1,140	3,983	8.1	—
South Atlantic	5.1	666	588	877	903	3,405	—	—
East South Central	6.4	0	0	—	19,728	0	—	—
West South Central	7.4	0	540	—	3,073	724	—	—
East North Central	12.5	233	589	0	182	377	12.5	—
Mountain	2.9	0	510	825	1,335	250	2.9	—
Pacific	6.4	497	0	725	0	2,066	6.4	0.2

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 Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The

categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 33. Health maintenance organizations: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristic				
All workers	97	94	94	100
Management, professional, and related	94	90	90	100
Management, business, and financial	99	95	95	100
Professional and related	92	87	87	100
Service	99	98	98	100
Sales and office	99	97	97	100
Sales and related	98	98	98	100
Office and administrative support	100	96	96	100
Natural resources, construction, and maintenance	97	95	95	100
Installation, maintenance, and repair	99	93	93	100
Production, transportation, and material moving	99	96	96	100
Production	98	98	98	100
Transportation and material moving	100	95	95	100
Full time	97	94	94	100
Part time	100	99	99	100
Union	100	98	98	100
Nonunion	96	93	93	100
Average wage within the following categories ² :				
Lowest 25 percent	100	97	97	100
Second 25 percent	93	89	89	100
Third 25 percent	98	97	97	100
Highest 25 percent	98	95	95	100
Highest 10 percent	98	97	96	100
Establishment characteristic				
Goods-producing industries	99	99	99	100
Construction	94	100	100	100
Manufacturing	100	99	99	100
Service-providing industries	97	93	93	100
Trade, transportation, and utilities	99	98	98	100
Wholesale trade	97	100	100	100
Retail trade	100	100	100	100
Information	93	93	93	100
Financial activities	100	98	98	100
Finance and insurance	100	97	97	100

See footnotes at end of table.

Table 33. Health maintenance organizations: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	100	98	98	100
Insurance carriers and related activities	99	99	99	100
Professional and business services	100	91	91	100
Education and health services	92	90	90	100
Educational services	95	94	93	100
Junior colleges, colleges, and universities ...	96	100	99	100
Health care and social assistance	91	89	89	100
1 to 99 workers	99	94	94	100
1 to 49 workers	98	91	91	100
50 to 99 workers	100	98	98	100
100 workers or more	95	94	94	100
100 to 499 workers	91	91	91	100
500 workers or more	99	98	98	100
Geographic area				
New England	—	—	—	100
Middle Atlantic	99	96	96	100
South Atlantic	95	86	86	100
East South Central	100	100	100	100
West South Central	100	87	87	100
East North Central	100	99	99	100
West North Central	99	98	98	100
Mountain	100	100	100	100
Pacific	100	98	98	100

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 33. Standard errors for health maintenance organizations: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristic				
All workers	1.7	2.0	2.0	(²)
Management, professional, and related	4.2	4.6	4.6	(²)
Management, business, and financial	0.8	2.6	2.6	(²)
Professional and related	6.5	7.0	7.0	(²)
Service	0.6	1.0	1.0	(²)
Sales and office	0.5	1.4	1.4	(²)
Sales and related	1.6	1.6	1.6	(²)
Office and administrative support	0.3	2.0	2.0	(²)
Natural resources, construction, and maintenance	2.8	1.6	1.7	(²)
Installation, maintenance, and repair	1.1	3.0	3.0	(²)
Production, transportation, and material moving	0.7	2.4	2.4	(²)
Production	1.5	1.4	1.4	(²)
Transportation and material moving	(²)	3.8	3.8	(²)
Full time	1.8	2.1	2.1	(²)
Part time	(²)	0.8	0.8	(²)
Union	(²)	1.1	1.1	(²)
Nonunion	1.9	2.2	2.2	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	(²)	2.8	2.8	(²)
Second 25 percent	6.0	6.3	6.3	(²)
Third 25 percent	1.0	1.2	1.2	(²)
Highest 25 percent	0.8	1.6	1.6	(²)
Highest 10 percent	1.4	1.8	1.8	(²)
Establishment characteristic				
Goods-producing industries	1.5	0.7	0.7	(²)
Construction	5.7	0.4	0.4	(²)
Manufacturing	(²)	1.0	1.0	(²)
Service-providing industries	2.0	2.4	2.4	(²)
Trade, transportation, and utilities	0.9	1.3	1.3	(²)
Wholesale trade	2.6	(²)	(²)	(²)
Retail trade	0.1	0.1	0.1	(²)
Information	6.8	6.8	6.8	(²)
Financial activities	0.3	1.4	1.4	(²)
Finance and insurance	0.5	1.9	1.9	(²)

See footnotes at end of table.

Table 33. Standard errors for health maintenance organizations: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	(²)	2.2	2.2	(²)
Insurance carriers and related activities	1.4	1.4	1.4	(²)
Professional and business services	0.2	4.6	4.6	(²)
Education and health services	6.8	7.1	7.1	(²)
Educational services	2.6	4.9	4.8	(²)
Junior colleges, colleges, and universities ...	1.4	(²)	0.2	(²)
Health care and social assistance	8.3	8.6	8.6	(²)
1 to 99 workers	0.6	2.1	2.1	(²)
1 to 49 workers	1.0	3.0	3.0	(²)
50 to 99 workers	0.1	1.6	1.6	(²)
100 workers or more	3.2	3.2	3.2	(²)
100 to 499 workers	6.4	6.4	6.4	(²)
500 workers or more	0.6	1.1	1.1	(²)
Geographic area				
New England	—	—	—	(²)
Middle Atlantic	0.5	2.4	2.4	(²)
South Atlantic	2.9	5.2	5.2	(²)
East South Central	(²)	(²)	(²)	(²)
West South Central	(²)	12.6	12.6	(²)
East North Central	(²)	0.8	0.8	(²)
West North Central	1.2	1.5	1.5	(²)
Mountain	0.5	0.5	0.5	(²)
Pacific	(²)	0.8	0.8	(²)

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 34. Health maintenance organizations: Coverage for mental health care and substance abuse treatment,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Inpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation
Worker characteristic			
All workers	84	83	77
Management, professional, and related	–	79	–
Management, business, and financial	81	74	–
Professional and related	–	82	–
Service	96	93	82
Sales and office	83	83	–
Sales and related	88	83	–
Office and administrative support	81	84	–
Natural resources, construction, and maintenance	85	82	–
Installation, maintenance, and repair	89	84	82
Production, transportation, and material moving	89	86	79
Production	87	83	77
Transportation and material moving	91	89	81
Full time	84	83	–
Part time	95	95	94
Union	93	92	90
Nonunion	83	81	–
Average wage within the following categories ² :			
Lowest 25 percent	93	90	77
Second 25 percent	86	85	81
Third 25 percent	82	78	–
Highest 25 percent	83	84	–
Highest 10 percent	–	81	–
Establishment characteristic			
Goods-producing industries	84	79	–
Manufacturing	85	79	–
Service-providing industries	84	84	78
Trade, transportation, and utilities	85	84	73
Wholesale trade	82	86	–
Retail trade	83	–	–
Information	81	81	–
Financial activities	90	91	88
Finance and insurance	86	86	83

See footnotes at end of table.

Table 34. Health maintenance organizations: Coverage for mental health care and substance abuse treatment,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Inpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation
Credit intermediation and related activities ..	89	89	87
Insurance carriers and related activities	96	96	92
Professional and business services	—	74	—
Education and health services	87	88	80
Educational services:			
Junior colleges, colleges, and universities ...	87	85	81
Health care and social assistance	89	90	81
1 to 99 workers	81	81	—
50 to 99 workers	88	88	86
100 workers or more	87	86	82
100 to 499 workers	85	86	77
500 workers or more	91	85	87
Geographic area			
New England	84	84	80
East South Central	—	99	—
East North Central	87	82	82
West North Central	97	95	93
Mountain	87	94	85
Pacific	92	88	76

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

**Table 34. Standard errors for health maintenance organizations:
Coverage for mental health care and substance abuse treatment,¹ private
industry workers, National Compensation Survey, 2013**

Characteristics	Inpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation
Worker characteristic			
All workers	2.2	2.0	2.7
Management, professional, and related	—	3.6	—
Management, business, and financial	3.8	5.8	—
Professional and related	—	4.2	—
Service	1.5	2.6	7.5
Sales and office	3.6	2.6	—
Sales and related	4.2	4.9	—
Office and administrative support	4.6	3.5	—
Natural resources, construction, and maintenance	5.4	5.5	—
Installation, maintenance, and repair	4.3	5.4	5.2
Production, transportation, and material moving	3.7	4.0	4.5
Production	6.1	6.8	7.1
Transportation and material moving	4.3	4.4	4.8
Full time	2.3	2.1	—
Part time	2.7	2.7	2.9
Union	5.0	3.8	5.4
Nonunion	2.5	2.6	—
Average wage within the following categories ² :			
Lowest 25 percent	3.5	3.9	8.7
Second 25 percent	3.8	3.4	4.3
Third 25 percent	3.6	3.6	—
Highest 25 percent	3.6	3.4	—
Highest 10 percent	—	6.4	—
Establishment characteristic			
Goods-producing industries	5.4	6.1	—
Manufacturing	6.5	8.1	—
Service-providing industries	2.3	2.1	2.9
Trade, transportation, and utilities	4.9	2.9	5.3
Wholesale trade	6.5	3.5	—
Retail trade	7.4	—	—
Information	9.4	9.4	—
Financial activities	4.8	4.7	4.8
Finance and insurance	6.6	6.5	6.4

See footnotes at end of table.

**Table 34. Standard errors for health maintenance organizations:
Coverage for mental health care and substance abuse treatment,¹ private
industry workers, National Compensation Survey, 2013—continued**

Characteristics	Inpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation
Credit intermediation and related activities ..	5.6	5.6	5.7
Insurance carriers and related activities	3.5	3.5	4.4
Professional and business services	—	6.1	—
Education and health services	3.4	3.1	5.4
Educational services:			
Junior colleges, colleges, and universities ...	5.6	4.4	5.3
Health care and social assistance	3.9	3.5	6.3
1 to 99 workers	3.3	3.3	—
50 to 99 workers	4.2	4.2	4.5
100 workers or more	2.8	2.9	3.8
100 to 499 workers	4.4	3.5	6.4
500 workers or more	3.3	4.7	3.5
Geographic area			
New England	5.4	5.4	7.2
East South Central	—	0.3	—
East North Central	4.4	6.6	6.3
West North Central	1.9	2.9	5.7
Mountain	6.1	3.1	4.9
Pacific	1.7	3.5	4.2

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 35. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	6	91	—	—
Management, professional, and related	8	86	—	—
Management, business, and financial	—	92	—	3
Professional and related	10	83	—	7
Service	13	85	—	—
Sales and office	4	94	—	2
Sales and related	—	98	—	2
Office and administrative support	5	93	—	2
Natural resources, construction, and maintenance	—	94	—	4
Installation, maintenance, and repair	—	93	—	4
Production, transportation, and material moving	4	94	—	—
Production	—	95	—	3
Transportation and material moving	—	93	—	1
Full time	6	90	—	—
Part time	—	93	—	1
Union	18	81	—	—
Nonunion	4	92	—	—
Average wage within the following categories ³ :				
Lowest 25 percent	—	96	—	2
Second 25 percent	6	90	—	—
Third 25 percent	5	91	—	—
Highest 25 percent	7	89	—	—
Highest 10 percent	—	86	—	4
Establishment characteristic				
Goods-producing industries	2	94	—	4
Construction	—	91	—	7
Manufacturing	3	94	—	3
Service-providing industries	7	90	—	—
Trade, transportation, and utilities	—	96	—	1
Wholesale trade	—	97	—	1
Retail trade	—	97	—	2
Information	—	92	—	2
Financial activities	2	93	—	5
Finance and insurance	2	92	—	6

See footnotes at end of table.

Table 35. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	4	93	—	—	17	80	—	—
Management, professional, and related	4	90	—	6	—	73	—	6
Management, business, and financial	—	95	—	4	—	82	—	1
Professional and related	6	87	—	7	—	68	—	8
Service	11	87	—	—	—	80	—	1
Sales and office	—	95	—	2	8	91	—	1
Sales and related	—	98	—	2	—	95	—	2
Office and administrative support	—	94	—	2	10	89	—	(²)
Natural resources, construction, and maintenance	—	95	—	4	—	89	—	3
Installation, maintenance, and repair	—	93	—	4	—	90	—	1
Production, transportation, and material moving	—	97	—	2	22	77	—	—
Production	—	96	—	3	—	86	—	(²)
Transportation and material moving	—	99	—	1	30	70	—	—
Full time	4	93	—	—	16	80	—	—
Part time	—	96	—	1	—	77	—	—
Union	9	89	—	—	47	53	—	—
Nonunion	3	94	—	4	—	—	—	—
Average wage within the following categories ³ :								
Lowest 25 percent	—	97	—	2	—	89	—	(²)
Second 25 percent	5	93	—	—	14	79	—	7
Third 25 percent	3	93	—	—	14	84	—	—
Highest 25 percent	4	92	—	4	—	76	—	1
Highest 10 percent	—	91	—	5	—	67	—	2
Establishment characteristic								
Goods-producing industries	—	95	—	4	—	86	—	1
Construction	—	91	—	7	—	90	—	6
Manufacturing	—	96	—	4	—	85	—	—
Service-providing industries	4	92	—	—	18	79	—	—
Trade, transportation, and utilities	—	98	—	1	—	85	—	(²)
Wholesale trade	—	98	—	1	—	95	—	—
Retail trade	—	98	—	2	—	92	—	(²)
Information	—	99	—	(²)	—	71	—	7
Financial activities	—	93	—	6	7	93	—	(²)
Finance and insurance	—	92	—	7	10	90	—	(²)

See footnotes at end of table.

Table 35. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	92	—	8
Insurance carriers and related activities	3	93	—	5
Professional and business services	—	94	—	2
Education and health services	15	79	—	7
Educational services	10	83	—	7
Junior colleges, colleges, and universities ...	9	89	—	2
Health care and social assistance	16	78	—	6
1 to 99 workers	5	91	—	—
1 to 49 workers	—	91	—	5
50 to 99 workers	—	93	—	1
100 workers or more	7	90	—	3
100 to 499 workers	5	91	—	4
500 workers or more	10	89	—	1
Geographic area				
New England	10	80	—	—
Middle Atlantic	13	84	—	3
South Atlantic	—	96	—	2
East South Central	—	93	—	2
West South Central	—	98	—	1
East North Central	—	87	—	7
West North Central	—	93	—	4
Mountain	—	99	—	(²)
Pacific	10	89	—	1

See footnotes at end of table.

Table 35. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	91	—	9	—	96	—	—
Insurance carriers and related activities	—	95	—	5	19	79	—	1
Professional and business services	—	96	—	3	—	84	—	(²)
Education and health services	12	82	—	6	—	69	—	8
Educational services	4	87	—	8	—	72	—	5
Junior colleges, colleges, and universities ...	6	92	—	2	20	76	—	4
Health care and social assistance	14	81	—	6	—	68	—	9
1 to 99 workers	—	93	—	5	—	86	—	1
1 to 49 workers	—	90	—	6	—	92	—	1
50 to 99 workers	—	98	—	2	—	74	—	(²)
100 workers or more	4	93	—	2	21	74	—	5
100 to 499 workers	—	95	—	3	20	70	—	9
500 workers or more	7	91	—	1	22	78	—	1
Geographic area								
New England	—	86	—	4	—	—	—	—
Middle Atlantic	10	86	—	4	—	77	—	1
South Atlantic	—	97	—	2	—	88	—	5
East South Central	—	93	—	2	—	95	—	—
West South Central	—	98	—	2	—	90	—	—
East North Central	—	87	—	8	—	83	—	(²)
West North Central	—	94	—	4	—	79	—	1
Mountain	—	100	—	—	—	94	—	(²)
Pacific	—	96	—	2	24	76	—	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 35. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.8	0.8	—	—
Management, professional, and related	1.8	1.6	—	—
Management, business, and financial	—	1.8	—	0.8
Professional and related	2.6	2.2	—	2.1
Service	2.9	3.1	—	—
Sales and office	0.9	1.0	—	0.5
Sales and related	—	0.6	—	0.6
Office and administrative support	1.3	1.5	—	0.5
Natural resources, construction, and maintenance	—	1.2	—	1.0
Installation, maintenance, and repair	—	2.0	—	1.4
Production, transportation, and material moving	1.1	1.3	—	—
Production	—	1.2	—	0.9
Transportation and material moving	—	2.2	—	0.6
Full time	0.8	0.8	—	—
Part time	—	2.7	—	0.4
Union	4.7	4.7	—	—
Nonunion	0.7	1.0	—	—
Average wage within the following categories ² :				
Lowest 25 percent	—	1.3	—	0.9
Second 25 percent	1.4	2.0	—	—
Third 25 percent	0.7	1.1	—	—
Highest 25 percent	1.8	1.9	—	—
Highest 10 percent	—	3.7	—	1.3
Establishment characteristic				
Goods-producing industries	0.6	0.9	—	0.8
Construction	—	2.5	—	2.3
Manufacturing	0.7	1.1	—	0.8
Service-providing industries	1.0	1.0	—	—
Trade, transportation, and utilities	—	1.2	—	0.5
Wholesale trade	—	1.6	—	0.6
Retail trade	—	0.8	—	0.9
Information	—	2.9	—	1.6
Financial activities	0.4	1.1	—	1.0
Finance and insurance	0.4	1.4	—	1.2

See footnotes at end of table.

Table 35. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.6	0.8	—	—	3.1	1.9	—	—
Management, professional, and related	1.0	1.5	—	1.3	—	3.9	—	4.2
Management, business, and financial	—	1.4	—	1.0	—	6.2	—	0.4
Professional and related	1.2	2.3	—	1.9	—	5.4	—	6.5
Service	2.4	2.7	—	—	—	9.1	—	0.6
Sales and office	—	1.2	—	0.5	2.2	2.3	—	0.5
Sales and related	—	0.6	—	0.6	—	2.5	—	1.6
Office and administrative support	—	1.6	—	0.6	2.9	3.0	—	0.3
Natural resources, construction, and maintenance	—	1.3	—	1.1	—	2.2	—	2.8
Installation, maintenance, and repair	—	2.3	—	1.8	—	3.6	—	1.1
Production, transportation, and material moving	—	0.8	—	0.7	6.1	6.1	—	—
Production	—	1.2	—	1.0	—	4.4	—	0.5
Transportation and material moving	—	0.8	—	0.7	8.2	8.2	—	—
Full time	0.6	0.9	—	—	2.8	1.9	—	—
Part time	—	1.6	—	0.5	—	10.6	—	—
Union	2.5	2.8	—	—	9.1	9.1	—	—
Nonunion	0.6	0.9	—	0.6	—	—	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	1.0	—	1.0	—	6.2	—	(³)
Second 25 percent	1.4	1.8	—	—	4.0	6.6	—	6.0
Third 25 percent	0.6	1.3	—	—	2.7	2.3	—	—
Highest 25 percent	0.9	1.2	—	1.2	—	6.7	—	0.7
Highest 10 percent	—	1.8	—	1.6	—	12.2	—	1.4
Establishment characteristic								
Goods-producing industries	—	1.0	—	0.9	—	3.3	—	1.5
Construction	—	2.2	—	2.1	—	5.7	—	5.7
Manufacturing	—	1.1	—	1.0	—	5.2	—	—
Service-providing industries	0.8	1.0	—	—	3.5	2.2	—	—
Trade, transportation, and utilities	—	0.8	—	0.5	—	4.8	—	(³)
Wholesale trade	—	1.6	—	0.8	—	2.9	—	—
Retail trade	—	0.9	—	1.1	—	5.3	—	0.1
Information	—	1.0	—	0.3	—	11.3	—	6.8
Financial activities	—	1.3	—	1.2	1.6	1.6	—	0.3
Finance and insurance	—	1.6	—	1.4	1.8	1.8	—	0.5

See footnotes at end of table.

Table 35. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	1.9	—	1.9
Insurance carriers and related activities	0.4	2.5	—	2.4
Professional and business services	—	2.5	—	1.1
Education and health services	2.7	2.4	—	2.2
Educational services	2.5	2.7	—	1.4
Junior colleges, colleges, and universities ...	1.5	1.8	—	1.0
Health care and social assistance	3.1	2.7	—	2.6
1 to 99 workers	1.2	1.3	—	—
1 to 49 workers	—	1.5	—	1.1
50 to 99 workers	—	3.7	—	0.6
100 workers or more	1.0	1.1	—	0.7
100 to 499 workers	1.1	1.8	—	1.3
500 workers or more	1.7	1.7	—	0.5
Geographic area				
New England	2.2	7.3	—	—
Middle Atlantic	3.9	3.7	—	0.6
South Atlantic	—	1.3	—	0.8
East South Central	—	3.9	—	1.4
West South Central	—	0.6	—	0.6
East North Central	—	3.0	—	1.8
West North Central	—	4.1	—	2.4
Mountain	—	0.5	—	0.1
Pacific	1.3	1.5	—	0.8

See footnotes at end of table.

Table 35. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.2	—	2.2	—	2.0	—	—
Insurance carriers and related activities	—	3.0	—	2.7	4.5	4.7	—	1.4
Professional and business services	—	2.0	—	1.3	—	6.7	—	0.2
Education and health services	2.1	2.8	—	2.0	—	5.2	—	6.8
Educational services	1.0	1.7	—	1.6	—	7.9	—	2.6
Junior colleges, colleges, and universities ...	1.4	1.9	—	1.2	3.7	4.2	—	1.4
Health care and social assistance	2.4	3.3	—	2.3	—	6.1	—	8.3
1 to 99 workers	—	1.3	—	1.0	—	5.1	—	0.5
1 to 49 workers	—	1.8	—	1.4	—	2.2	—	0.8
50 to 99 workers	—	0.8	—	0.8	—	13.0	—	0.1
100 workers or more	0.8	1.0	—	0.5	3.1	3.8	—	3.2
100 to 499 workers	—	1.3	—	0.9	4.7	6.6	—	6.4
500 workers or more	1.5	1.6	—	0.5	4.0	4.0	—	0.6
Geographic area								
New England	—	4.5	—	2.0	—	—	—	—
Middle Atlantic	2.3	1.8	—	0.7	—	10.6	—	0.5
South Atlantic	—	1.5	—	0.7	—	4.1	—	2.9
East South Central	—	4.2	—	1.5	—	3.4	—	—
West South Central	—	0.6	—	0.6	—	4.4	—	—
East North Central	—	2.8	—	2.2	—	6.8	—	(³)
West North Central	—	3.4	—	2.5	—	17.1	—	1.2
Mountain	—	0.1	—	—	—	2.7	—	0.5
Pacific	—	1.6	—	1.3	3.4	3.4	—	—

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 36. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	9	82	—	9
Management, professional, and related	11	78	—	12
Management, business, and financial	7	85	—	8
Professional and related	13	73	—	14
Service	16	79	—	5
Sales and office	6	86	—	8
Sales and related	2	92	—	6
Office and administrative support	8	82	—	9
Natural resources, construction, and maintenance	6	87	—	6
Installation, maintenance, and repair	8	84	—	8
Production, transportation, and material moving	6	84	—	9
Production	—	87	—	8
Transportation and material moving	8	81	—	11
Full time	9	82	—	9
Part time	—	78	—	14
Union	19	78	—	3
Nonunion	7	83	—	10
Average wage within the following categories ² :				
Lowest 25 percent	6	83	—	11
Second 25 percent	9	81	—	11
Third 25 percent	8	84	—	8
Highest 25 percent	10	81	—	9
Highest 10 percent	12	79	—	10
Establishment characteristic				
Goods-producing industries	5	88	—	7
Construction	5	87	—	8
Manufacturing	5	88	—	7
Service-providing industries	10	80	—	10
Trade, transportation, and utilities	5	87	—	8
Wholesale trade	—	86	—	10
Retail trade	—	91	—	6
Information	12	84	—	3
Financial activities	4	89	—	7
Finance and insurance	5	88	—	6

See footnotes at end of table.

Table 36. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	4	86	—	10	28	66	—	6
Management, professional, and related	6	82	—	12	30	60	—	10
Management, business, and financial	1	90	—	9	29	66	—	5
Professional and related	8	78	—	14	31	57	—	13
Service	11	82	—	6	32	67	—	2
Sales and office	4	87	—	9	19	78	—	3
Sales and related	—	93	—	7	13	86	—	2
Office and administrative support	5	84	—	11	21	75	—	4
Natural resources, construction, and maintenance	—	90	—	7	23	72	—	5
Installation, maintenance, and repair	—	86	—	9	—	74	—	7
Production, transportation, and material moving	—	89	—	10	36	60	—	4
Production	—	90	—	8	30	67	—	2
Transportation and material moving	—	87	—	12	40	55	—	5
Full time	4	86	—	9	27	66	—	6
Part time	—	80	—	16	34	65	—	1
Union	10	87	—	3	50	48	—	2
Nonunion	3	86	—	11	23	70	—	7
Average wage within the following categories ² :								
Lowest 25 percent	—	86	—	12	30	67	—	3
Second 25 percent	5	85	—	10	24	65	—	11
Third 25 percent	4	87	—	9	25	72	—	3
Highest 25 percent	5	86	—	9	32	62	—	5
Highest 10 percent	—	83	—	11	37	60	—	3
Establishment characteristic								
Goods-producing industries	—	90	—	8	24	75	—	1
Construction	—	89	—	9	22	78	—	(³)
Manufacturing	—	90	—	8	24	74	—	1
Service-providing industries	5	84	—	11	29	65	—	7
Trade, transportation, and utilities	—	90	—	9	26	72	—	2
Wholesale trade	—	85	—	13	—	87	—	—
Retail trade	—	93	—	7	23	76	—	(³)
Information	—	93	—	2	40	53	—	7
Financial activities	—	90	—	7	—	86	—	2
Finance and insurance	—	89	—	7	15	82	—	3

See footnotes at end of table.

Table 36. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	89	—	9
Insurance carriers and related activities	—	87	—	3
Professional and business services	10	79	—	11
Education and health services	16	71	—	13
Educational services	18	76	—	6
Junior colleges, colleges, and universities ...	16	83	—	1
Health care and social assistance	16	70	—	15
1 to 99 workers	8	81	—	11
1 to 49 workers	7	80	—	12
50 to 99 workers	9	82	—	8
100 workers or more	9	83	—	8
100 to 499 workers	7	83	—	10
500 workers or more	13	83	—	4
Geographic area				
New England	14	73	—	13
Middle Atlantic	19	77	—	4
South Atlantic	—	82	—	14
East South Central	—	87	—	7
West South Central	—	93	—	6
East North Central	8	77	—	14
West North Central	—	77	—	19
Mountain	—	97	—	1
Pacific	15	82	—	3

See footnotes at end of table.

Table 36. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	90	—	10	—	85	—	2
Insurance carriers and related activities	—	89	—	3	—	77	—	1
Professional and business services	—	84	—	11	35	57	—	9
Education and health services	13	73	—	14	27	63	—	10
Educational services	11	83	—	6	38	57	—	6
Junior colleges, colleges, and universities ...	10	88	—	2	39	61	—	—
Health care and social assistance	13	71	—	16	—	64	—	11
1 to 99 workers	—	85	—	12	29	65	—	6
1 to 49 workers	—	84	—	13	24	67	—	9
50 to 99 workers	—	89	—	10	38	60	—	2
100 workers or more	6	86	—	8	27	68	—	6
100 to 499 workers	—	85	—	11	22	69	—	9
500 workers or more	8	87	—	5	32	66	—	2
Geographic area								
New England	—	82	—	7	—	—	—	—
Middle Atlantic	13	84	—	3	36	59	—	4
South Atlantic	—	83	—	14	—	80	—	14
East South Central	—	87	—	8	—	95	—	—
West South Central	—	94	—	6	—	73	—	13
East North Central	—	78	—	17	24	75	—	1
West North Central	—	—	—	—	—	64	—	2
Mountain	—	99	—	1	—	89	—	(³)
Pacific	—	95	—	4	41	57	—	2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

³ Less than 0.5.

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/glossary20132014.htm.

Table 36. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.8	1.1	—	0.9
Management, professional, and related	1.6	1.8	—	1.9
Management, business, and financial	1.0	1.3	—	1.1
Professional and related	2.4	2.7	—	2.8
Service	3.0	3.7	—	1.6
Sales and office	0.9	1.5	—	1.2
Sales and related	0.4	1.8	—	1.7
Office and administrative support	1.4	2.0	—	1.6
Natural resources, construction, and maintenance	1.3	1.7	—	1.1
Installation, maintenance, and repair	2.0	2.5	—	1.8
Production, transportation, and material moving	1.0	1.5	—	1.2
Production	—	1.9	—	1.4
Transportation and material moving	2.1	3.3	—	2.5
Full time	0.8	1.1	—	0.9
Part time	—	6.1	—	6.3
Union	4.1	3.9	—	0.8
Nonunion	0.8	1.3	—	1.1
Average wage within the following categories ² :				
Lowest 25 percent	1.6	3.0	—	2.6
Second 25 percent	1.4	2.0	—	1.9
Third 25 percent	0.9	1.2	—	1.1
Highest 25 percent	1.6	1.9	—	1.4
Highest 10 percent	2.9	3.4	—	2.2
Establishment characteristic				
Goods-producing industries	0.8	1.2	—	1.0
Construction	1.3	2.4	—	2.2
Manufacturing	1.0	1.3	—	1.2
Service-providing industries	1.0	1.4	—	1.2
Trade, transportation, and utilities	0.8	1.6	—	1.3
Wholesale trade	—	3.4	—	2.3
Retail trade	—	1.5	—	1.2
Information	3.5	3.9	—	1.8
Financial activities	1.1	1.8	—	1.1
Finance and insurance	1.4	2.0	—	1.1

See footnotes at end of table.

Table 36. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.7	1.2	—	1.1	2.7	2.1	—	2.0
Management, professional, and related	1.2	2.1	—	2.1	5.4	4.1	—	4.6
Management, business, and financial	0.3	1.5	—	1.4	4.0	4.2	—	2.6
Professional and related	1.9	3.3	—	3.0	7.5	5.5	—	7.0
Service	2.4	3.6	—	2.0	9.2	9.3	—	1.0
Sales and office	1.0	1.6	—	1.4	1.9	2.4	—	1.4
Sales and related	—	1.9	—	1.9	3.6	4.1	—	1.6
Office and administrative support	1.5	2.2	—	1.8	2.8	3.4	—	2.0
Natural resources, construction, and maintenance	—	1.5	—	1.4	6.0	6.1	—	1.6
Installation, maintenance, and repair	—	2.6	—	2.3	—	7.4	—	3.0
Production, transportation, and material moving	—	1.5	—	1.4	4.3	5.0	—	2.4
Production	—	1.6	—	1.5	8.6	8.8	—	1.4
Transportation and material moving	—	3.1	—	3.0	5.9	6.4	—	3.8
Full time	0.8	1.2	—	1.0	2.7	2.2	—	2.1
Part time	—	6.9	—	7.1	8.1	8.2	—	0.8
Union	2.3	2.4	—	1.0	7.2	7.2	—	1.1
Nonunion	0.8	1.4	—	1.2	2.5	3.0	—	2.2
Average wage within the following categories ² :								
Lowest 25 percent	—	3.0	—	2.9	8.0	8.3	—	2.8
Second 25 percent	1.4	2.2	—	1.8	5.0	5.5	—	6.3
Third 25 percent	0.9	1.4	—	1.4	3.2	2.8	—	1.2
Highest 25 percent	1.1	1.9	—	1.7	4.4	4.0	—	1.6
Highest 10 percent	—	3.1	—	2.6	6.9	6.6	—	1.8
Establishment characteristic								
Goods-producing industries	—	1.3	—	1.2	4.2	4.3	—	0.7
Construction	—	2.8	—	2.7	4.4	4.5	—	0.4
Manufacturing	—	1.5	—	1.4	6.1	6.2	—	1.0
Service-providing industries	0.9	1.6	—	1.4	3.2	2.4	—	2.4
Trade, transportation, and utilities	—	1.7	—	1.6	2.9	3.4	—	1.3
Wholesale trade	—	3.2	—	2.8	—	11.0	—	—
Retail trade	—	1.4	—	1.4	6.1	6.1	—	0.1
Information	—	2.2	—	1.2	10.6	12.1	—	6.8
Financial activities	—	2.0	—	1.3	—	4.0	—	1.4
Finance and insurance	—	2.1	—	1.3	4.1	4.5	—	1.9

See footnotes at end of table.

Table 36. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	1.9	—	1.7
Insurance carriers and related activities	—	3.6	—	1.5
Professional and business services	2.7	3.6	—	2.3
Education and health services	2.3	3.2	—	3.4
Educational services	3.9	4.9	—	2.6
Junior colleges, colleges, and universities ...	2.7	2.9	—	0.9
Health care and social assistance	2.7	3.7	—	4.0
1 to 99 workers	1.1	1.7	—	1.6
1 to 49 workers	1.5	1.9	—	1.7
50 to 99 workers	2.7	3.7	—	3.2
100 workers or more	1.1	1.4	—	1.1
100 to 499 workers	1.5	2.4	—	1.9
500 workers or more	1.7	1.9	—	0.9
Geographic area				
New England	3.5	7.9	—	5.6
Middle Atlantic	3.6	3.3	—	0.8
South Atlantic	—	2.3	—	2.0
East South Central	—	3.2	—	1.0
West South Central	—	1.6	—	1.5
East North Central	2.2	3.9	—	3.3
West North Central	—	5.6	—	5.1
Mountain	—	1.8	—	0.7
Pacific	1.5	2.1	—	1.1

See footnotes at end of table.

Table 36. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.0	—	2.0	—	6.1	—	2.2
Insurance carriers and related activities	—	4.1	—	1.7	—	7.1	—	1.4
Professional and business services	—	4.7	—	2.9	8.2	8.3	—	4.6
Education and health services	2.0	3.9	—	3.7	8.1	5.5	—	7.1
Educational services	3.3	4.8	—	3.1	6.4	7.7	—	4.9
Junior colleges, colleges, and universities ...	1.9	2.5	—	1.2	8.1	8.1	—	—
Health care and social assistance	2.2	4.5	—	4.2	—	6.3	—	8.6
1 to 99 workers	—	2.1	—	2.0	3.6	3.3	—	2.1
1 to 49 workers	—	2.2	—	2.0	3.6	3.8	—	3.0
50 to 99 workers	—	4.0	—	4.0	7.1	7.0	—	1.6
100 workers or more	1.1	1.6	—	1.2	3.3	3.3	—	3.2
100 to 499 workers	—	2.6	—	1.9	4.1	6.4	—	6.4
500 workers or more	1.6	1.9	—	1.1	4.2	4.4	—	1.1
Geographic area								
New England	—	5.8	—	3.9	—	—	—	—
Middle Atlantic	2.5	2.3	—	0.8	5.5	5.4	—	2.4
South Atlantic	—	2.4	—	2.2	—	4.9	—	5.2
East South Central	—	3.4	—	1.0	—	3.4	—	—
West South Central	—	1.5	—	1.5	—	12.0	—	12.6
East North Central	—	4.7	—	4.0	7.0	7.2	—	0.8
West North Central	—	—	—	—	—	16.9	—	1.5
Mountain	—	0.9	—	0.9	—	5.6	—	0.5
Pacific	—	1.8	—	1.8	5.4	4.9	—	0.8

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 37. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	7	84	—	9
Management, professional, and related	9	79	—	12
Management, business, and financial	5	87	—	8
Professional and related	12	74	—	14
Service	14	81	—	5
Sales and office	5	86	—	8
Sales and related	—	93	—	6
Office and administrative support	7	83	—	10
Natural resources, construction, and maintenance	4	90	—	6
Installation, maintenance, and repair	6	85	—	8
Production, transportation, and material moving	4	87	—	9
Production	—	89	—	8
Transportation and material moving	5	84	—	11
Full time	7	84	—	9
Part time	—	78	—	14
Union	17	79	—	3
Nonunion	6	84	—	10
Average wage within the following categories ² :				
Lowest 25 percent	—	86	—	10
Second 25 percent	7	83	—	10
Third 25 percent	7	85	—	8
Highest 25 percent	9	83	—	9
Highest 10 percent	11	79	—	10
Establishment characteristic				
Goods-producing industries	3	90	—	7
Construction	—	90	—	8
Manufacturing	4	89	—	7
Service-providing industries	8	82	—	10
Trade, transportation, and utilities	4	88	—	8
Wholesale trade	—	85	—	12
Retail trade	—	91	—	6
Information	—	89	—	3
Financial activities	3	90	—	7
Finance and insurance	3	90	—	6

See footnotes at end of table.

Table 37. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	4	86	—	10	20	74	—	6
Management, professional, and related	6	82	—	12	24	66	—	10
Management, business, and financial	2	89	—	9	15	80	—	5
Professional and related	8	78	—	14	28	59	—	13
Service	11	83	—	6	27	72	—	2
Sales and office	3	87	—	9	13	83	—	3
Sales and related	—	93	—	6	—	92	—	2
Office and administrative support	5	84	—	11	16	80	—	4
Natural resources, construction, and maintenance	—	91	—	7	—	82	—	5
Installation, maintenance, and repair	—	87	—	9	—	78	—	7
Production, transportation, and material moving	—	89	—	10	20	76	—	4
Production	—	90	—	8	—	81	—	2
Transportation and material moving	—	88	—	12	23	71	—	5
Full time	4	86	—	9	19	74	—	6
Part time	—	80	—	16	36	63	—	1
Union	10	87	—	3	44	54	—	2
Nonunion	3	86	—	11	15	78	—	7
Average wage within the following categories ² :								
Lowest 25 percent	—	87	—	12	—	78	—	3
Second 25 percent	5	85	—	10	16	72	—	11
Third 25 percent	4	86	—	9	18	79	—	3
Highest 25 percent	5	86	—	9	25	70	—	5
Highest 10 percent	6	83	—	11	32	65	—	4
Establishment characteristic								
Goods-producing industries	—	90	—	8	—	85	—	1
Construction	—	89	—	9	—	96	—	(³)
Manufacturing	—	90	—	8	—	81	—	1
Service-providing industries	5	85	—	10	21	72	—	7
Trade, transportation, and utilities	—	90	—	10	19	79	—	2
Wholesale trade	—	83	—	16	—	95	—	—
Retail trade	—	93	—	7	—	80	—	(³)
Information	—	96	—	2	—	66	—	7
Financial activities	2	90	—	7	—	92	—	2
Finance and insurance	3	90	—	7	—	89	—	3

See footnotes at end of table.

Table 37. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	90	—	9
Insurance carriers and related activities	5	92	—	3
Professional and business services	—	82	—	11
Education and health services	16	72	—	12
Educational services	12	82	—	6
Junior colleges, colleges, and universities ...	13	85	—	2
Health care and social assistance	17	70	—	13
1 to 99 workers	5	84	—	11
1 to 49 workers	6	82	—	13
50 to 99 workers	—	87	—	8
100 workers or more	9	84	—	7
100 to 499 workers	5	84	—	10
500 workers or more	13	83	—	4
Geographic area				
New England	14	74	—	13
Middle Atlantic	16	80	—	4
South Atlantic	—	84	—	13
East South Central	—	86	—	8
West South Central	1	93	—	6
East North Central	8	77	—	15
West North Central	—	78	—	19
Mountain	—	97	—	2
Pacific	10	87	—	3

See footnotes at end of table.

Table 37. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	90	—	10	—	93	—	2
Insurance carriers and related activities	—	94	—	3	—	85	—	1
Professional and business services	—	84	—	11	—	73	—	9
Education and health services	13	74	—	13	—	63	—	10
Educational services	6	88	—	6	28	66	—	7
Junior colleges, colleges, and universities ...	9	89	—	2	30	69	—	1
Health care and social assistance	14	72	—	14	—	63	—	11
1 to 99 workers	—	85	—	13	17	76	—	6
1 to 49 workers	—	84	—	14	17	75	—	9
50 to 99 workers	—	90	—	10	—	79	—	2
100 workers or more	6	86	—	8	23	71	—	6
100 to 499 workers	—	86	—	10	15	76	—	9
500 workers or more	9	86	—	4	31	67	—	2
Geographic area								
New England	—	82	—	7	—	—	—	—
Middle Atlantic	11	85	—	3	30	65	—	4
South Atlantic	—	84	—	13	3	83	—	14
East South Central	—	86	—	8	—	85	—	—
West South Central	1	94	—	6	—	86	—	13
East North Central	—	77	—	17	20	79	—	1
West North Central	—	—	—	—	—	78	—	2
Mountain	—	98	—	2	—	92	—	(³)
Pacific	1	96	—	4	25	73	—	2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

³ Less than 0.5.

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/glossary20132014.htm.

Table 37. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.8	1.1	—	0.9
Management, professional, and related	1.6	1.8	—	1.9
Management, business, and financial	0.8	1.3	—	1.1
Professional and related	2.4	2.8	—	2.8
Service	2.6	3.5	—	1.5
Sales and office	0.9	1.5	—	1.2
Sales and related	—	1.9	—	1.7
Office and administrative support	1.3	2.0	—	1.7
Natural resources, construction, and maintenance	1.1	1.5	—	1.1
Installation, maintenance, and repair	1.8	2.4	—	1.8
Production, transportation, and material moving	0.9	1.5	—	1.1
Production	—	1.8	—	1.4
Transportation and material moving	1.4	2.8	—	2.2
Full time	0.8	1.1	—	0.8
Part time	—	6.3	—	6.2
Union	4.1	3.9	—	0.9
Nonunion	0.8	1.3	—	1.0
Average wage within the following categories ² :				
Lowest 25 percent	—	2.8	—	2.5
Second 25 percent	1.4	2.0	—	1.9
Third 25 percent	0.9	1.3	—	1.1
Highest 25 percent	1.6	1.8	—	1.4
Highest 10 percent	2.9	3.3	—	2.2
Establishment characteristic				
Goods-producing industries	0.7	1.2	—	1.0
Construction	—	2.4	—	2.2
Manufacturing	0.8	1.5	—	1.2
Service-providing industries	1.0	1.4	—	1.1
Trade, transportation, and utilities	1.0	1.7	—	1.3
Wholesale trade	—	2.6	—	2.1
Retail trade	—	1.8	—	1.2
Information	—	4.3	—	1.8
Financial activities	0.5	1.3	—	1.1
Finance and insurance	0.6	1.3	—	1.1

See footnotes at end of table.

Table 37. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.7	1.2	—	1.0	2.8	2.2	—	2.0
Management, professional, and related	1.2	2.1	—	2.0	5.4	3.8	—	4.6
Management, business, and financial	0.4	1.5	—	1.4	3.2	3.9	—	2.6
Professional and related	1.9	3.2	—	3.0	7.7	5.4	—	7.0
Service	2.4	3.5	—	1.9	5.7	5.9	—	1.0
Sales and office	1.0	1.6	—	1.3	2.1	2.4	—	1.4
Sales and related	—	1.9	—	1.9	—	3.5	—	1.6
Office and administrative support	1.5	2.2	—	1.9	2.6	3.1	—	2.0
Natural resources, construction, and maintenance	—	1.5	—	1.4	—	5.7	—	1.7
Installation, maintenance, and repair	—	2.6	—	2.3	—	6.8	—	3.0
Production, transportation, and material moving	—	1.4	—	1.3	4.5	5.4	—	2.4
Production	—	1.6	—	1.5	—	6.6	—	1.4
Transportation and material moving	—	2.8	—	2.7	6.1	7.3	—	3.8
Full time	0.7	1.2	—	0.9	2.7	2.3	—	2.1
Part time	—	7.0	—	7.1	8.7	8.8	—	0.8
Union	2.4	2.4	—	1.1	8.3	8.0	—	1.1
Nonunion	0.8	1.3	—	1.2	2.2	3.0	—	2.2
Average wage within the following categories ² :								
Lowest 25 percent	—	2.8	—	2.8	—	6.7	—	2.8
Second 25 percent	1.4	2.2	—	1.8	4.4	5.2	—	6.3
Third 25 percent	0.9	1.4	—	1.4	3.4	3.6	—	1.2
Highest 25 percent	1.0	1.8	—	1.7	4.4	4.1	—	1.6
Highest 10 percent	1.6	3.1	—	2.6	7.6	7.0	—	1.8
Establishment characteristic								
Goods-producing industries	—	1.3	—	1.2	—	4.5	—	0.7
Construction	—	2.8	—	2.7	—	2.0	—	0.4
Manufacturing	—	1.5	—	1.4	—	6.1	—	1.0
Service-providing industries	0.9	1.5	—	1.3	3.3	2.6	—	2.4
Trade, transportation, and utilities	—	1.7	—	1.5	3.6	3.9	—	1.3
Wholesale trade	—	3.2	—	2.8	—	3.2	—	—
Retail trade	—	1.4	—	1.4	—	7.6	—	0.1
Information	—	1.8	—	1.2	—	13.4	—	6.8
Financial activities	0.4	1.3	—	1.3	—	2.6	—	1.4
Finance and insurance	0.4	1.3	—	1.3	—	3.4	—	1.9

See footnotes at end of table.

Table 37. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	1.8	—	1.7
Insurance carriers and related activities	1.3	2.0	—	1.5
Professional and business services	—	3.8	—	2.3
Education and health services	2.3	3.1	—	3.3
Educational services	2.2	3.2	—	2.6
Junior colleges, colleges, and universities ...	1.8	2.1	—	0.9
Health care and social assistance	2.7	3.6	—	3.9
1 to 99 workers	1.0	1.8	—	1.6
1 to 49 workers	1.5	1.9	—	1.7
50 to 99 workers	—	3.7	—	3.2
100 workers or more	1.2	1.4	—	1.0
100 to 499 workers	1.5	2.3	—	1.8
500 workers or more	1.8	2.0	—	0.9
Geographic area				
New England	3.4	8.1	—	5.6
Middle Atlantic	3.7	3.4	—	0.9
South Atlantic	—	2.2	—	1.9
East South Central	—	3.0	—	1.0
West South Central	0.1	1.5	—	1.5
East North Central	2.2	4.0	—	3.1
West North Central	—	5.7	—	5.1
Mountain	—	0.6	—	0.3
Pacific	1.5	2.2	—	1.1

See footnotes at end of table.

Table 37. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.0	—	2.0	—	5.3	—	2.2
Insurance carriers and related activities	—	2.0	—	1.7	—	3.9	—	1.4
Professional and business services	—	4.7	—	2.9	—	7.6	—	4.6
Education and health services	2.0	3.8	—	3.6	—	5.6	—	7.1
Educational services	1.2	3.0	—	3.1	6.9	7.0	—	4.8
Junior colleges, colleges, and universities ...	1.7	2.3	—	1.2	5.8	5.9	—	0.2
Health care and social assistance	2.3	4.4	—	4.1	—	6.7	—	8.6
1 to 99 workers	—	2.1	—	2.0	3.7	3.7	—	2.1
1 to 49 workers	—	2.2	—	2.0	4.0	4.0	—	3.0
50 to 99 workers	—	4.0	—	4.0	—	8.7	—	1.6
100 workers or more	1.1	1.5	—	1.1	3.8	3.9	—	3.2
100 to 499 workers	—	2.5	—	1.8	3.8	6.3	—	6.4
500 workers or more	1.6	2.0	—	1.1	5.4	5.5	—	1.1
Geographic area								
New England	—	5.5	—	3.9	—	—	—	—
Middle Atlantic	2.3	1.9	—	0.9	7.6	8.4	—	2.4
South Atlantic	—	2.3	—	2.1	0.8	4.6	—	5.2
East South Central	—	3.2	—	1.2	—	6.9	—	—
West South Central	0.1	1.5	—	1.5	—	12.6	—	12.6
East North Central	—	4.4	—	3.8	5.4	5.4	—	0.8
West North Central	—	—	—	—	—	17.5	—	1.5
Mountain	—	0.4	—	0.3	—	4.2	—	0.5
Pacific	0.2	1.7	—	1.8	4.3	3.9	—	0.8

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 38. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	1	98	—	—
Management, professional, and related	1	99	—	(²)
Management, business, and financial	—	99	—	—
Professional and related	2	98	—	(²)
Service	2	96	—	2
Sales and office	—	98	—	1
Sales and related	—	98	—	1
Office and administrative support	—	97	—	1
Natural resources, construction, and maintenance	—	99	—	(²)
Installation, maintenance, and repair	—	100	—	—
Production, transportation, and material moving	—	97	—	2
Production	—	99	—	—
Transportation and material moving	—	95	—	4
Full time	1	98	—	—
Part time	—	95	—	4
Union	—	95	—	2
Nonunion	1	98	—	—
Average wage within the following categories ³ :				
Lowest 25 percent	—	97	—	3
Second 25 percent	—	97	—	1
Third 25 percent	—	98	—	(²)
Highest 25 percent	1	99	—	(²)
Highest 10 percent	—	99	—	—
Establishment characteristic				
Goods-producing industries	—	98	—	—
Construction	—	99	—	—
Manufacturing	—	98	—	—
Service-providing industries	1	98	—	—
Trade, transportation, and utilities	—	97	—	2
Wholesale trade	—	95	—	3
Retail trade	—	97	—	2
Information	—	98	—	—
Financial activities	—	100	—	—
Finance and insurance	—	100	—	—

See footnotes at end of table.

Table 38. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	1	98	—	—	—	98	—	—
Management, professional, and related	1	99	—	(²)	—	97	—	—
Management, business, and financial	—	99	—	—	—	99	—	—
Professional and related	—	99	—	(²)	—	96	—	—
Service	—	95	—	2	—	99	—	—
Sales and office	—	97	—	1	—	99	—	—
Sales and related	—	98	—	2	—	97	—	—
Office and administrative support	—	97	—	1	—	99	—	—
Natural resources, construction, and maintenance	—	99	—	(²)	—	100	—	—
Installation, maintenance, and repair	—	100	—	—	—	100	—	—
Production, transportation, and material moving	—	97	—	2	—	97	—	—
Production	—	99	—	—	—	97	—	—
Transportation and material moving	—	94	—	5	—	98	—	—
Full time	—	98	—	1	2	98	—	—
Part time	—	95	—	4	—	95	—	—
Union	—	95	—	2	—	96	—	—
Nonunion	—	98	—	1	—	98	—	—
Average wage within the following categories ³ :								
Lowest 25 percent	—	96	—	3	—	100	—	—
Second 25 percent	—	96	—	2	—	99	—	—
Third 25 percent	—	98	—	(²)	—	97	—	—
Highest 25 percent	1	99	—	(²)	—	97	—	—
Highest 10 percent	—	100	—	—	—	96	—	—
Establishment characteristic								
Goods-producing industries	—	99	—	—	—	95	—	—
Construction	—	98	—	—	—	100	—	—
Manufacturing	—	99	—	—	—	93	—	—
Service-providing industries	—	97	—	1	—	99	—	—
Trade, transportation, and utilities	—	97	—	2	—	99	—	—
Wholesale trade	—	94	—	4	—	100	—	—
Retail trade	—	97	—	3	—	96	—	—
Information	—	100	—	—	—	93	—	—
Financial activities	—	100	—	—	—	100	—	—
Finance and insurance	—	100	—	—	—	100	—	—

See footnotes at end of table.

Table 38. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	100	—	—
Insurance carriers and related activities	—	99	—	—
Professional and business services	—	100	—	—
Education and health services	—	95	—	1
Educational services	—	99	—	—
Junior colleges, colleges, and universities ...	—	99	—	—
Health care and social assistance	—	94	—	2
1 to 99 workers	—	98	—	1
1 to 49 workers	—	98	—	(²)
50 to 99 workers	—	99	—	1
100 workers or more	2	97	—	1
100 to 499 workers	—	97	—	1
500 workers or more	—	98	—	(²)
Geographic area				
New England	—	97	—	—
Middle Atlantic	—	98	—	1
South Atlantic	—	97	—	2
East South Central	—	96	—	(²)
West South Central	—	99	—	(²)
East North Central	1	98	—	(²)
West North Central	—	96	—	3
Mountain	—	99	—	—
Pacific	—	98	—	(²)

See footnotes at end of table.

Table 38. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	100	—	—	—	100	—	—
Insurance carriers and related activities	—	99	—	—	—	99	—	—
Professional and business services	—	100	—	—	—	98	—	—
Education and health services	—	94	—	2	—	100	—	—
Educational services	—	99	—	—	—	99	—	—
Junior colleges, colleges, and universities ...	—	99	—	—	—	99	—	—
Health care and social assistance	—	93	—	2	—	100	—	—
1 to 99 workers	—	98	—	1	—	98	—	—
1 to 49 workers	—	98	—	1	—	97	—	—
50 to 99 workers	—	99	—	1	—	99	—	—
100 workers or more	2	97	—	1	—	98	—	—
100 to 499 workers	—	97	—	2	—	100	—	—
500 workers or more	—	98	—	1	—	97	—	—
Geographic area								
New England	—	96	—	—	—	97	—	—
Middle Atlantic	—	97	—	1	—	98	—	—
South Atlantic	—	98	—	2	—	96	—	—
East South Central	—	96	—	(²)	—	100	—	—
West South Central	—	99	—	(²)	—	100	—	—
East North Central	1	98	—	(²)	—	96	—	—
West North Central	—	96	—	3	—	99	—	—
Mountain	—	99	—	—	—	99	—	—
Pacific	—	97	—	(²)	—	99	—	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 38. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.4	0.5	—	—
Management, professional, and related	0.4	0.4	—	0.1
Management, business, and financial	—	0.2	—	—
Professional and related	0.5	0.5	—	0.1
Service	0.7	1.0	—	0.6
Sales and office	—	0.9	—	0.4
Sales and related	—	0.9	—	0.7
Office and administrative support	—	1.2	—	0.3
Natural resources, construction, and maintenance	—	0.3	—	0.1
Installation, maintenance, and repair	—	0.2	—	—
Production, transportation, and material moving	—	1.1	—	0.8
Production	—	0.9	—	—
Transportation and material moving	—	1.8	—	1.6
Full time	0.4	0.5	—	—
Part time	—	2.2	—	1.9
Union	—	1.2	—	0.9
Nonunion	0.4	0.5	—	—
Average wage within the following categories ³ :				
Lowest 25 percent	—	1.4	—	1.4
Second 25 percent	—	0.9	—	0.5
Third 25 percent	—	0.7	—	0.1
Highest 25 percent	0.3	0.3	—	0.1
Highest 10 percent	—	0.5	—	—
Establishment characteristic				
Goods-producing industries	—	0.7	—	—
Construction	—	0.6	—	—
Manufacturing	—	0.7	—	—
Service-providing industries	0.4	0.6	—	—
Trade, transportation, and utilities	—	1.0	—	0.7
Wholesale trade	—	3.0	—	2.0
Retail trade	—	1.4	—	1.2
Information	—	1.5	—	—
Financial activities	—	0.2	—	—
Finance and insurance	—	0.3	—	—

See footnotes at end of table.

Table 38. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.4	0.5	—	—	—	0.6	—	—
Management, professional, and related	0.3	0.3	—	0.1	—	1.2	—	—
Management, business, and financial	—	0.3	—	—	—	0.4	—	—
Professional and related	—	0.4	—	0.2	—	1.8	—	—
Service	—	1.2	—	0.8	—	0.9	—	—
Sales and office	—	1.0	—	0.5	—	0.7	—	—
Sales and related	—	0.9	—	0.9	—	2.1	—	—
Office and administrative support	—	1.4	—	0.4	—	0.4	—	—
Natural resources, construction, and maintenance	—	0.4	—	0.1	—	(²)	—	—
Installation, maintenance, and repair	—	0.2	—	—	—	(²)	—	—
Production, transportation, and material moving	—	1.3	—	0.9	—	1.6	—	—
Production	—	0.9	—	—	—	2.1	—	—
Transportation and material moving	—	2.2	—	2.0	—	2.6	—	—
Full time	—	0.6	—	0.3	0.6	0.6	—	—
Part time	—	2.4	—	2.2	—	3.5	—	—
Union	—	1.5	—	1.1	—	1.9	—	—
Nonunion	—	0.5	—	0.3	—	0.7	—	—
Average wage within the following categories ³ :								
Lowest 25 percent	—	1.7	—	1.7	—	(²)	—	—
Second 25 percent	—	1.2	—	0.7	—	0.5	—	—
Third 25 percent	—	0.8	—	0.2	—	0.9	—	—
Highest 25 percent	0.2	0.2	—	0.1	—	1.2	—	—
Highest 10 percent	—	0.2	—	—	—	2.4	—	—
Establishment characteristic								
Goods-producing industries	—	0.8	—	—	—	1.5	—	—
Construction	—	0.7	—	—	—	(²)	—	—
Manufacturing	—	0.7	—	—	—	2.0	—	—
Service-providing industries	—	0.6	—	0.4	—	0.7	—	—
Trade, transportation, and utilities	—	1.1	—	0.9	—	1.0	—	—
Wholesale trade	—	3.9	—	2.6	—	(²)	—	—
Retail trade	—	1.4	—	1.4	—	2.4	—	—
Information	—	0.3	—	—	—	6.8	—	—
Financial activities	—	0.2	—	—	—	0.3	—	—
Finance and insurance	—	0.3	—	—	—	0.5	—	—

See footnotes at end of table.

Table 38. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	(²)	—	—
Insurance carriers and related activities	—	0.7	—	—
Professional and business services	—	0.4	—	—
Education and health services	—	1.7	—	0.9
Educational services	—	0.7	—	—
Junior colleges, colleges, and universities ...	—	0.7	—	—
Health care and social assistance	—	2.0	—	1.0
1 to 99 workers	—	0.7	—	0.3
1 to 49 workers	—	0.9	—	0.3
50 to 99 workers	—	0.5	—	0.4
100 workers or more	0.4	0.5	—	0.4
100 to 499 workers	—	0.8	—	0.7
500 workers or more	—	0.7	—	0.3
Geographic area				
New England	—	2.4	—	—
Middle Atlantic	—	0.7	—	0.1
South Atlantic	—	1.2	—	1.1
East South Central	—	3.7	—	0.1
West South Central	—	0.2	—	0.2
East North Central	0.2	0.4	—	0.3
West North Central	—	2.8	—	1.9
Mountain	—	0.6	—	—
Pacific	—	1.1	—	(²)

See footnotes at end of table.

Table 38. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	(²)	—	—	—	(²)	—	—
Insurance carriers and related activities	—	0.8	—	—	—	1.4	—	—
Professional and business services	—	0.1	—	—	—	1.4	—	—
Education and health services	—	2.1	—	1.1	—	0.2	—	—
Educational services	—	0.7	—	—	—	1.0	—	—
Junior colleges, colleges, and universities ...	—	0.9	—	—	—	0.6	—	—
Health care and social assistance	—	2.5	—	1.3	—	(²)	—	—
1 to 99 workers	—	0.8	—	0.3	—	1.1	—	—
1 to 49 workers	—	1.0	—	0.3	—	1.6	—	—
50 to 99 workers	—	0.5	—	0.5	—	0.7	—	—
100 workers or more	0.4	0.6	—	0.5	—	0.7	—	—
100 to 499 workers	—	1.0	—	0.8	—	(²)	—	—
500 workers or more	—	0.8	—	0.4	—	1.4	—	—
Geographic area								
New England	—	3.4	—	—	—	2.8	—	—
Middle Atlantic	—	0.7	—	0.1	—	1.2	—	—
South Atlantic	—	1.2	—	1.2	—	3.5	—	—
East South Central	—	4.0	—	0.1	—	(²)	—	—
West South Central	—	0.2	—	0.2	—	(²)	—	—
East North Central	0.1	0.4	—	0.4	—	1.3	—	—
West North Central	—	3.0	—	2.0	—	1.2	—	—
Mountain	—	0.6	—	—	—	0.7	—	—
Pacific	—	1.7	—	0.1	—	1.0	—	—

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the

threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 39. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	4	78	1	17
Management, professional, and related	6	76	-	-
Management, business, and financial	2	83	-	-
Service	9	74	-	-
Sales and office	2	81	-	-
Sales and related	-	86	-	12
Office and administrative support	2	78	-	-
Natural resources, construction, and maintenance	-	83	-	14
Installation, maintenance, and repair	-	81	-	15
Production, transportation, and material moving	-	80	-	15
Production	-	85	-	12
Transportation and material moving	-	74	-	19
Full time	4	78	1	17
Part time	-	87	-	7
Union	15	74	-	-
Nonunion	3	79	-	-
Average wage within the following categories ² :				
Lowest 25 percent	-	80	-	16
Second 25 percent	4	78	-	-
Third 25 percent	3	79	-	-
Highest 25 percent	6	79	-	-
Highest 10 percent	-	76	-	16
Establishment characteristic				
Goods-producing industries	2	82	-	-
Construction	-	78	-	19
Manufacturing	2	83	-	-
Service-providing industries	5	77	-	-
Trade, transportation, and utilities	-	81	-	15
Wholesale trade	-	-	-	-
Retail trade	-	87	-	12
Information	-	83	-	15
Financial activities	1	85	-	-
Finance and insurance	1	85	-	-

See footnotes at end of table.

Table 39. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	3	80	—	—	12	73	—	—
Management, professional, and related	3	79	—	—	—	—	—	—
Management, business, and financial	—	86	—	13	—	74	—	19
Service	6	74	—	—	—	74	—	3
Sales and office	—	81	—	16	5	79	—	17
Sales and related	—	87	—	12	—	85	—	12
Office and administrative support	—	79	—	18	5	76	—	19
Natural resources, construction, and maintenance	—	83	—	14	—	81	—	15
Installation, maintenance, and repair	—	80	—	16	—	85	—	11
Production, transportation, and material moving	—	81	—	16	—	77	—	10
Production	—	85	—	12	2	85	—	—
Transportation and material moving	—	—	—	—	—	71	—	8
Full time	2	79	—	—	11	72	—	—
Part time	—	89	—	8	—	77	—	5
Union	7	81	—	—	42	51	—	—
Nonunion	2	80	—	—	6	77	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	80	—	18	—	82	—	7
Second 25 percent	—	78	—	18	—	75	—	14
Third 25 percent	2	79	—	—	7	74	—	—
Highest 25 percent	3	81	—	—	—	67	—	17
Highest 10 percent	4	82	—	—	—	—	—	—
Establishment characteristic								
Goods-producing industries	2	83	—	—	2	82	—	16
Construction	—	—	—	—	—	—	—	—
Manufacturing	—	83	—	14	2	83	—	15
Service-providing industries	3	79	—	—	14	71	—	—
Trade, transportation, and utilities	—	82	—	15	—	73	—	14
Wholesale trade	—	—	—	—	—	82	—	15
Retail trade	—	88	—	11	—	76	—	17
Information	—	85	—	14	—	77	—	19
Financial activities	—	85	—	14	—	86	—	9
Finance and insurance	—	86	—	13	7	79	—	—

See footnotes at end of table.

Table 39. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	86	—	13
Insurance carriers and related activities	—	84	—	13
Professional and business services	—	—	—	—
Education and health services	12	70	—	—
Educational services:				
Junior colleges, colleges, and universities ...	—	—	—	—
Health care and social assistance	—	71	—	16
1 to 99 workers	—	—	—	—
50 to 99 workers	—	82	—	12
100 workers or more	6	80	—	—
100 to 499 workers	3	81	—	—
500 workers or more	9	79	—	—
Geographic area				
New England	5	77	—	—
Middle Atlantic	—	70	—	17
South Atlantic	—	81	—	18
East South Central	—	85	—	12
West South Central	—	87	—	12
East North Central	—	—	—	—
West North Central	—	79	—	19
Mountain	—	85	—	14
Pacific	7	82	—	—

See footnotes at end of table.

Table 39. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	–	86	–	14	–	86	–	11
Insurance carriers and related activities	–	84	–	15	–	86	–	4
Professional and business services	–	81	–	19	–	–	–	–
Education and health services	9	72	–	–	–	65	–	12
Educational services:								
Junior colleges, colleges, and universities ...	–	–	–	–	25	62	–	13
Health care and social assistance	10	72	–	–	–	67	–	10
1 to 99 workers	–	–	–	–	–	71	–	18
50 to 99 workers	–	87	–	11	–	64	–	12
100 workers or more	4	82	–	–	13	74	–	–
100 to 499 workers	1	83	–	–	–	74	–	15
500 workers or more	7	80	–	–	16	74	–	–
Geographic area								
New England	–	76	–	18	–	80	–	14
Middle Atlantic	8	76	–	–	–	–	–	–
South Atlantic	–	82	–	16	–	–	–	–
East South Central	–	86	–	11	–	–	–	–
West South Central	–	88	–	11	–	–	–	–
East North Central	–	–	–	–	–	80	–	13
West North Central	–	–	–	–	–	95	–	2
Mountain	–	85	–	14	–	82	–	13
Pacific	–	87	–	11	17	74	–	–

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 39. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.8	1.1	0.2	0.7
Management, professional, and related	1.7	2.1	–	–
Management, business, and financial	0.5	1.6	–	–
Service	2.4	3.4	–	–
Sales and office	0.5	1.3	–	–
Sales and related	–	2.2	–	2.0
Office and administrative support	0.6	1.8	–	–
Natural resources, construction, and maintenance	–	2.0	–	1.9
Installation, maintenance, and repair	–	2.3	–	2.3
Production, transportation, and material moving	–	2.5	–	1.9
Production	–	3.3	–	2.6
Transportation and material moving	–	3.4	–	2.6
Full time	0.7	1.1	0.2	0.8
Part time	–	3.8	–	3.1
Union	4.0	3.7	–	–
Nonunion	0.4	1.0	–	–
Average wage within the following categories ² :				
Lowest 25 percent	–	2.2	–	2.2
Second 25 percent	1.2	1.8	–	–
Third 25 percent	0.6	1.6	–	–
Highest 25 percent	1.6	1.9	–	–
Highest 10 percent	–	3.8	–	2.4
Establishment characteristic				
Goods-producing industries	0.3	2.0	–	–
Construction	–	3.3	–	3.0
Manufacturing	0.5	2.5	–	–
Service-providing industries	1.0	1.2	–	–
Trade, transportation, and utilities	–	1.7	–	1.3
Wholesale trade	–	–	–	–
Retail trade	–	1.9	–	2.0
Information	–	5.4	–	5.2
Financial activities	0.3	1.2	–	–
Finance and insurance	0.3	1.4	–	–

See footnotes at end of table.

Table 39. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.5	1.0	—	—	3.2	4.0	—	—
Management, professional, and related	0.5	1.8	—	—	—	—	—	—
Management, business, and financial	—	1.7	—	1.7	—	4.7	—	3.8
Service	1.8	4.1	—	—	—	8.8	—	1.2
Sales and office	—	1.3	—	1.3	1.2	3.9	—	3.6
Sales and related	—	2.3	—	2.2	—	4.8	—	4.2
Office and administrative support	—	1.8	—	1.8	1.3	4.7	—	4.6
Natural resources, construction, and maintenance	—	2.2	—	2.2	—	5.5	—	5.4
Installation, maintenance, and repair	—	3.0	—	2.9	—	4.9	—	4.3
Production, transportation, and material moving	—	2.6	—	2.1	—	7.3	—	3.7
Production	—	3.3	—	2.6	0.5	6.2	—	—
Transportation and material moving	—	—	—	—	—	9.9	—	4.2
Full time	0.5	1.2	—	—	2.9	3.9	—	—
Part time	—	3.8	—	3.5	—	10.5	—	2.7
Union	1.6	2.8	—	—	9.6	8.5	—	—
Nonunion	0.5	1.1	—	—	1.1	2.9	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	2.4	—	2.3	—	5.9	—	3.5
Second 25 percent	—	2.0	—	1.8	—	5.5	—	3.7
Third 25 percent	0.5	1.8	—	—	1.9	3.9	—	—
Highest 25 percent	0.5	1.7	—	—	—	6.4	—	3.6
Highest 10 percent	0.9	2.7	—	—	—	—	—	—
Establishment characteristic								
Goods-producing industries	0.3	2.1	—	—	0.4	5.4	—	5.4
Construction	—	—	—	—	—	—	—	—
Manufacturing	—	2.7	—	2.4	0.3	6.6	—	6.5
Service-providing industries	0.6	1.2	—	—	3.7	4.5	—	—
Trade, transportation, and utilities	—	1.9	—	1.7	—	5.4	—	4.9
Wholesale trade	—	—	—	—	—	6.5	—	6.2
Retail trade	—	2.4	—	2.3	—	8.0	—	7.4
Information	—	6.2	—	6.1	—	10.2	—	9.4
Financial activities	—	1.6	—	1.8	—	5.0	—	4.7
Finance and insurance	—	1.9	—	2.0	1.7	6.4	—	—

See footnotes at end of table.

Table 39. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.5	—	2.6
Insurance carriers and related activities	—	4.0	—	4.0
Professional and business services	—	—	—	—
Education and health services	3.2	3.9	—	—
Educational services:				
Junior colleges, colleges, and universities ...	—	—	—	—
Health care and social assistance	—	4.4	—	2.9
1 to 99 workers	—	—	—	—
50 to 99 workers	—	4.1	—	2.4
100 workers or more	0.8	1.3	—	—
100 to 499 workers	0.7	2.1	—	—
500 workers or more	1.5	2.3	—	—
Geographic area				
New England	1.3	4.1	—	—
Middle Atlantic	—	3.7	—	2.1
South Atlantic	—	2.4	—	1.8
East South Central	—	1.1	—	2.2
West South Central	—	2.1	—	2.4
East North Central	—	—	—	—
West North Central	—	2.3	—	1.7
Mountain	—	1.6	—	1.1
Pacific	1.3	2.3	—	—

See footnotes at end of table.

Table 39. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.8	—	2.9	—	5.8	—	5.6
Insurance carriers and related activities	—	4.5	—	4.7	—	5.0	—	3.5
Professional and business services	—	3.0	—	3.0	—	—	—	—
Education and health services	2.0	3.9	—	—	—	12.0	—	3.2
Educational services:								
Junior colleges, colleges, and universities ...	—	—	—	—	4.4	6.4	—	5.6
Health care and social assistance	2.3	4.2	—	—	—	14.5	—	3.6
1 to 99 workers	—	—	—	—	—	5.6	—	3.3
50 to 99 workers	—	3.1	—	3.0	—	11.7	—	4.2
100 workers or more	0.8	1.4	—	—	2.2	3.8	—	—
100 to 499 workers	0.4	2.2	—	—	—	6.3	—	4.2
500 workers or more	1.8	2.7	—	—	2.5	4.1	—	—
Geographic area								
New England	—	5.3	—	4.5	—	6.1	—	5.1
Middle Atlantic	1.6	3.2	—	—	—	—	—	—
South Atlantic	—	2.7	—	2.2	—	—	—	—
East South Central	—	2.7	—	3.4	—	—	—	—
West South Central	—	1.8	—	2.0	—	—	—	—
East North Central	—	—	—	—	—	5.7	—	3.9
West North Central	—	—	—	—	—	1.9	—	1.5
Mountain	—	2.6	—	2.6	—	4.1	—	6.1
Pacific	—	3.1	—	2.9	3.9	4.0	—	—

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 40. Outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	1	79	—	—	1	80	—	—
Management, professional, and related	—	—	—	—	—	80	—	19
Management, business, and financial	1	81	—	—	—	84	—	15
Service	2	81	—	—	—	—	—	—
Sales and office	1	79	—	—	—	80	—	18
Sales and related	—	84	—	15	—	84	—	15
Natural resources, construction, and maintenance	—	82	—	17	—	83	—	16
Installation, maintenance, and repair	—	82	—	17	—	82	—	17
Production, transportation, and material moving	—	79	—	18	—	79	—	19
Production	—	82	—	16	—	83	—	15
Full time	1	78	—	—	1	79	—	—
Part time	—	89	—	9	—	90	—	9
Union	4	83	—	—	—	84	—	12
Average wage within the following categories ² :								
Lowest 25 percent	—	80	—	17	—	80	—	19
Second 25 percent	1	79	—	—	—	79	—	19
Highest 25 percent	2	80	—	—	1	82	—	—
Highest 10 percent	—	80	—	18	—	83	—	16
Establishment characteristic								
Goods-producing industries	—	80	—	18	—	81	—	17
Manufacturing	—	81	—	17	—	83	—	16
Service-providing industries	1	79	—	—	1	79	—	—
Trade, transportation, and utilities	—	80	—	17	—	80	—	17
Retail trade	—	86	—	13	—	88	—	12
Information	—	81	—	18	—	83	—	17
Financial activities	—	83	—	16	—	83	—	16
Finance and insurance	—	82	—	17	—	83	—	16
Credit intermediation and related activities ..	—	83	—	16	—	83	—	17
Insurance carriers and related activities	—	81	—	17	—	81	—	18
Professional and business services	—	—	—	—	—	—	—	19
Education and health services	—	80	—	18	—	—	—	—
Health care and social assistance	—	81	—	17	—	80	—	19

See footnotes at end of table.

Table 40. Outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers:								
50 to 99 workers	—	84	—	13	—	85	—	13
100 workers or more	1	83	—	—	—	83	—	15
100 to 499 workers	—	81	—	18	—	81	—	17
500 workers or more	2	85	—	—	—	86	—	12
Geographic area								
New England	—	79	—	18	—	78	—	18
Middle Atlantic	—	77	—	17	—	80	—	15
South Atlantic	—	79	—	19	—	81	—	18
East South Central	—	82	—	15	—	83	—	15
West South Central	—	84	—	14	—	85	—	14
Mountain	—	81	—	19	—	83	—	17
Pacific	—	85	—	14	—	87	—	13

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 40. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.2	0.9	–	–	0.1	1.0	–	–
Management, professional, and related	–	–	–	–	–	1.7	–	1.6
Management, business, and financial	0.4	1.4	–	–	–	1.8	–	1.7
Service	0.4	3.0	–	–	–	–	–	–
Sales and office	0.1	1.4	–	–	–	1.4	–	1.4
Sales and related	–	2.4	–	2.3	–	2.4	–	2.4
Natural resources, construction, and maintenance	–	2.3	–	2.3	–	2.6	–	2.6
Installation, maintenance, and repair	–	2.4	–	2.4	–	2.9	–	3.0
Production, transportation, and material moving	–	2.3	–	2.0	–	2.5	–	2.1
Production	–	3.4	–	2.9	–	3.3	–	2.7
Full time	0.2	1.0	–	–	0.1	1.1	–	–
Part time	–	2.8	–	3.2	–	3.7	–	3.7
Union	1.0	2.6	–	–	–	2.9	–	2.4
Average wage within the following categories ² :								
Lowest 25 percent	–	2.1	–	2.2	–	2.5	–	2.4
Second 25 percent	0.3	1.6	–	–	–	1.8	–	1.8
Highest 25 percent	0.4	1.5	–	–	0.3	1.6	–	–
Highest 10 percent	–	2.6	–	2.6	–	2.7	–	2.7
Establishment characteristic								
Goods-producing industries	–	2.4	–	2.2	–	2.5	–	2.4
Manufacturing	–	2.7	–	2.4	–	2.7	–	2.5
Service-providing industries	0.3	1.0	–	–	0.2	1.1	–	–
Trade, transportation, and utilities	–	1.7	–	1.4	–	1.6	–	1.7
Retail trade	–	1.9	–	1.8	–	2.1	–	2.0
Information	–	5.5	–	5.4	–	6.2	–	6.2
Financial activities	–	1.6	–	1.6	–	1.9	–	2.0
Finance and insurance	–	2.1	–	2.1	–	2.4	–	2.4
Credit intermediation and related activities ..	–	2.9	–	2.9	–	3.2	–	3.2
Insurance carriers and related activities	–	4.0	–	3.8	–	4.7	–	4.6
Professional and business services	–	–	–	–	–	–	–	3.1
Education and health services	–	2.5	–	2.4	–	–	–	–
Health care and social assistance	–	2.7	–	2.7	–	3.6	–	3.4

See footnotes at end of table.

Table 40. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers:								
50 to 99 workers	—	2.6	—	2.5	—	3.3	—	3.1
100 workers or more	0.3	1.2	—	—	—	1.3	—	1.3
100 to 499 workers	—	1.9	—	1.9	—	2.1	—	2.1
500 workers or more	0.5	1.9	—	—	—	2.3	—	2.0
Geographic area								
New England	—	4.1	—	3.8	—	4.7	—	4.5
Middle Atlantic	—	3.5	—	2.5	—	3.5	—	2.0
South Atlantic	—	2.4	—	1.9	—	2.6	—	2.1
East South Central	—	1.6	—	3.2	—	2.9	—	4.1
West South Central	—	2.5	—	2.4	—	2.0	—	1.9
Mountain	—	2.5	—	2.5	—	3.7	—	3.7
Pacific	—	2.0	—	2.1	—	2.9	—	3.0

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 41. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	5	76	2	17
Management, professional, and related	7	73	2	19
Management, business, and financial	4	78	—	—
Professional and related	—	—	—	—
Service	10	72	—	—
Sales and office	2	80	2	16
Sales and related	—	84	—	14
Office and administrative support	3	78	2	17
Natural resources, construction, and maintenance	—	79	—	16
Installation, maintenance, and repair	—	76	—	15
Production, transportation, and material moving	4	78	4	15
Production	—	83	4	—
Transportation and material moving	—	73	4	—
Full time	5	75	2	17
Part time	—	86	—	7
Union	16	72	—	—
Nonunion	3	77	2	18
Average wage within the following categories ² :				
Lowest 25 percent	—	78	—	17
Second 25 percent	—	76	3	—
Third 25 percent	4	76	—	—
Highest 25 percent	7	76	2	16
Highest 10 percent	—	75	—	16
Establishment characteristic				
Goods-producing industries	2	79	4	16
Manufacturing	2	80	5	14
Service-providing industries	6	75	2	17
Trade, transportation, and utilities	3	80	—	—
Wholesale trade	—	—	—	—
Retail trade	—	85	—	14
Information	—	79	—	15
Financial activities	1	83	—	—
Finance and insurance	1	83	—	—

See footnotes at end of table.

Table 41. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	3	78	2	17	14	69	—	—
Management, professional, and related	3	76	2	19	—	60	—	18
Management, business, and financial	—	83	—	15	15	59	—	—
Professional and related	—	—	—	—	—	61	—	18
Service	—	—	—	—	—	69	—	7
Sales and office	—	80	2	—	6	78	—	—
Sales and related	—	85	—	13	—	78	—	17
Office and administrative support	—	78	2	—	6	77	—	—
Natural resources, construction, and maintenance	—	79	—	16	—	79	—	14
Installation, maintenance, and repair	—	76	—	17	—	79	—	11
Production, transportation, and material moving	—	79	4	—	—	73	—	10
Production	—	83	4	—	2	81	—	—
Transportation and material moving	—	—	—	—	—	67	—	9
Full time	3	77	2	18	14	69	—	—
Part time	—	88	—	8	—	71	—	5
Union	7	80	—	—	46	45	—	—
Nonunion	2	77	2	18	8	74	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	77	—	19	—	81	—	10
Second 25 percent	—	76	3	—	—	73	—	13
Third 25 percent	2	78	2	17	9	70	—	—
Highest 25 percent	3	79	2	16	—	63	—	14
Highest 10 percent	4	81	—	—	—	53	—	18
Establishment characteristic								
Goods-producing industries	2	79	4	16	1	78	—	—
Manufacturing	—	80	5	—	2	77	—	—
Service-providing industries	3	77	2	18	16	68	—	—
Trade, transportation, and utilities	—	82	—	15	—	72	—	14
Wholesale trade	—	—	—	—	—	86	—	11
Retail trade	—	87	—	12	—	—	—	—
Information	—	81	—	14	—	74	—	19
Financial activities	—	82	—	16	5	86	—	9
Finance and insurance	—	84	—	15	7	79	—	14

See footnotes at end of table.

Table 41. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	82	—	17
Insurance carriers and related activities	—	84	—	14
Professional and business services	—	76	—	18
Education and health services	13	68	1	18
Educational services:				
Junior colleges, colleges, and universities ...	11	64	—	—
Health care and social assistance	—	69	—	17
1 to 99 workers	—	—	—	—
50 to 99 workers	—	79	—	13
100 workers or more	6	77	3	14
100 to 499 workers	3	80	3	15
500 workers or more	10	74	3	12
Geographic area				
New England	10	73	—	—
Middle Atlantic	—	69	—	16
South Atlantic	—	76	5	—
East South Central	—	89	—	9
West South Central	—	83	4	—
East North Central	—	—	—	—
West North Central	—	—	—	—
Mountain	—	86	1	—
Pacific	7	80	—	—

See footnotes at end of table.

Table 41. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	–	82	–	18	–	86	–	11
Insurance carriers and related activities	–	84	–	15	–	87	–	4
Professional and business services	–	80	–	19	–	60	–	17
Education and health services	–	–	–	–	–	63	–	12
Educational services:								
Junior colleges, colleges, and universities ...	6	66	–	–	30	55	–	15
Health care and social assistance	10	70	–	–	–	66	–	10
1 to 99 workers	–	–	–	–	–	69	–	19
50 to 99 workers	–	84	–	13	–	61	–	12
100 workers or more	4	79	2	14	17	69	–	–
100 to 499 workers	1	81	2	16	–	75	–	8
500 workers or more	8	77	3	13	23	62	–	–
Geographic area								
New England	7	74	–	–	–	68	–	14
Middle Atlantic	8	75	–	–	–	–	–	–
South Atlantic	–	77	5	–	–	–	–	–
East South Central	–	88	–	9	–	97	–	1
West South Central	–	84	4	–	–	–	–	–
East North Central	–	–	–	–	11	71	–	–
West North Central	–	–	–	–	–	93	–	3
Mountain	–	85	–	14	–	90	–	5
Pacific	–	86	–	12	18	71	–	–

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 41. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.8	1.1	0.3	0.8
Management, professional, and related	1.7	2.2	0.4	1.6
Management, business, and financial	0.7	2.0	–	–
Professional and related	–	–	–	–
Service	2.5	3.5	–	–
Sales and office	0.4	1.3	0.5	1.2
Sales and related	–	2.4	–	2.2
Office and administrative support	0.6	1.8	0.6	1.7
Natural resources, construction, and maintenance	–	2.1	–	1.8
Installation, maintenance, and repair	–	3.0	–	2.4
Production, transportation, and material moving	0.9	2.1	0.6	1.8
Production	–	2.7	0.7	–
Transportation and material moving	–	2.9	0.9	–
Full time	0.7	1.1	0.3	0.9
Part time	–	3.9	–	3.1
Union	4.5	3.9	–	–
Nonunion	0.4	1.0	0.3	0.9
Average wage within the following categories ² :				
Lowest 25 percent	–	2.4	–	2.2
Second 25 percent	–	1.8	0.5	–
Third 25 percent	0.6	1.5	–	–
Highest 25 percent	1.5	1.9	0.3	1.6
Highest 10 percent	–	3.8	–	2.5
Establishment characteristic				
Goods-producing industries	0.3	1.9	0.8	1.9
Manufacturing	0.5	2.4	0.9	2.2
Service-providing industries	1.0	1.3	0.3	0.8
Trade, transportation, and utilities	1.0	1.7	–	–
Wholesale trade	–	–	–	–
Retail trade	–	2.1	–	1.9
Information	–	5.3	–	5.2
Financial activities	0.2	2.0	–	–
Finance and insurance	0.3	2.0	–	–

See footnotes at end of table.

Table 41. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.5	1.1	0.2	1.0	3.3	4.2	—	—
Management, professional, and related	0.6	1.9	0.3	1.8	—	7.4	—	3.3
Management, business, and financial	—	1.8	—	1.8	3.9	6.2	—	—
Professional and related	—	—	—	—	—	10.7	—	4.2
Service	—	—	—	—	—	9.7	—	2.6
Sales and office	—	1.4	0.5	—	1.1	2.8	—	—
Sales and related	—	2.4	—	2.4	—	5.3	—	4.9
Office and administrative support	—	2.0	0.5	—	1.3	3.7	—	—
Natural resources, construction, and maintenance	—	2.7	—	2.4	—	5.6	—	5.7
Installation, maintenance, and repair	—	3.5	—	3.0	—	5.8	—	4.3
Production, transportation, and material moving	—	2.1	0.7	—	—	6.5	—	3.7
Production	—	2.7	0.6	—	0.4	6.9	—	—
Transportation and material moving	—	—	—	—	—	8.3	—	4.2
Full time	0.5	1.2	0.3	1.1	3.1	4.1	—	—
Part time	—	3.9	—	3.5	—	10.6	—	2.7
Union	1.6	2.7	—	—	11.1	9.1	—	—
Nonunion	0.5	1.2	0.3	1.0	1.1	2.9	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	2.6	—	2.3	—	5.1	—	3.9
Second 25 percent	—	1.9	0.7	—	—	6.0	—	3.1
Third 25 percent	0.5	1.8	0.6	1.6	2.0	3.7	—	—
Highest 25 percent	0.6	1.7	0.3	1.7	—	6.0	—	3.2
Highest 10 percent	1.0	2.7	—	—	—	10.1	—	6.3
Establishment characteristic								
Goods-producing industries	0.3	2.1	0.7	2.2	0.2	6.1	—	—
Manufacturing	—	2.4	0.8	—	0.3	8.1	—	—
Service-providing industries	0.6	1.2	0.3	1.1	3.9	4.7	—	—
Trade, transportation, and utilities	—	1.8	—	1.7	—	4.6	—	2.8
Wholesale trade	—	—	—	—	—	3.5	—	2.6
Retail trade	—	2.5	—	2.3	—	—	—	—
Information	—	6.1	—	6.1	—	10.5	—	9.4
Financial activities	—	2.6	—	2.3	1.4	4.9	—	4.7
Finance and insurance	—	2.7	—	2.7	1.8	6.5	—	6.5

See footnotes at end of table.

Table 41. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.5	—	2.5
Insurance carriers and related activities	—	4.2	—	4.0
Professional and business services	—	3.1	—	2.5
Education and health services	3.4	4.1	0.2	2.7
Educational services:				
Junior colleges, colleges, and universities ...	1.8	5.2	—	—
Health care and social assistance	—	4.6	—	3.0
1 to 99 workers	—	—	—	—
50 to 99 workers	—	4.0	—	2.4
100 workers or more	0.8	1.4	0.5	1.1
100 to 499 workers	0.7	2.2	0.6	1.9
500 workers or more	1.6	2.4	0.7	1.7
Geographic area				
New England	2.2	4.2	—	—
Middle Atlantic	—	3.9	—	1.7
South Atlantic	—	2.3	0.8	—
East South Central	—	2.9	—	3.4
West South Central	—	2.0	0.8	—
East North Central	—	—	—	—
West North Central	—	—	—	—
Mountain	—	2.5	0.2	—
Pacific	1.2	2.3	—	—

See footnotes at end of table.

Table 41. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	3.0	—	3.0	—	6.0	—	5.6
Insurance carriers and related activities	—	4.8	—	4.8	—	4.6	—	3.5
Professional and business services	—	3.4	—	3.1	—	6.5	—	7.0
Education and health services	—	—	—	—	—	13.3	—	3.1
Educational services:								
Junior colleges, colleges, and universities ...	1.5	6.3	—	—	5.3	6.2	—	4.4
Health care and social assistance	2.3	4.2	—	—	—	16.1	—	3.5
1 to 99 workers	—	—	—	—	—	5.4	—	3.3
50 to 99 workers	—	3.3	—	3.0	—	11.2	—	4.2
100 workers or more	0.8	1.4	0.3	1.3	2.7	4.5	—	—
100 to 499 workers	0.4	2.3	0.5	2.1	—	6.4	—	2.5
500 workers or more	1.8	2.7	0.5	1.9	3.9	5.9	—	—
Geographic area								
New England	1.6	4.7	—	—	—	9.7	—	5.0
Middle Atlantic	1.6	3.2	—	—	—	—	—	—
South Atlantic	—	2.6	0.4	—	—	—	—	—
East South Central	—	3.2	—	3.7	—	2.3	—	0.3
West South Central	—	1.8	0.8	—	—	—	—	—
East North Central	—	—	—	—	2.9	8.9	—	—
West North Central	—	—	—	—	—	3.0	—	1.9
Mountain	—	1.8	—	1.6	—	5.8	—	3.1
Pacific	—	3.5	—	3.0	3.6	4.3	—	—

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 42. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	11	67	-	-
Service	-	71	-	5
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	-	78	-	18
Production, transportation, and material moving	-	68	8	-
Production	2	76	-	-
Transportation and material moving	-	61	-	10
Part time	-	76	-	6
Union	-	53	-	9
Average wage within the following categories ² :				
Lowest 25 percent	-	72	-	10
Second 25 percent	-	73	-	16
Establishment characteristic				
Service-providing industries	12	65	-	-
Trade, transportation, and utilities	-	61	7	-
Financial activities	4	84	-	-
Finance and insurance	6	77	-	-
Credit intermediation and related activities ..	-	86	-	13
Insurance carriers and related activities	-	82	-	8
Education and health services	-	59	-	13
Educational services:				
Junior colleges, colleges, and universities ...	24	57	-	-
Health care and social assistance	-	61	-	11
Other services	-	-	-	31
1 to 99 workers:				
50 to 99 workers	-	68	-	13
100 workers or more	13	69	-	-
100 to 499 workers	-	66	-	19
500 workers or more	15	72	-	-
Geographic area				
New England	-	76	-	18
East North Central	-	75	-	17
West North Central	-	91	-	6
Mountain	-	80	-	15
Pacific	14	61	-	-

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 42. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	3.0	4.0	—	—
Service	—	8.1	—	1.9
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	—	5.6	—	5.2
Production, transportation, and material moving	—	7.9	1.7	—
Production	0.3	7.2	—	—
Transportation and material moving	—	11.3	—	4.5
Part time	—	10.5	—	2.7
Union	—	9.6	—	5.1
Average wage within the following categories ² :				
Lowest 25 percent	—	8.4	—	4.1
Second 25 percent	—	5.4	—	4.1
Establishment characteristic				
Service-providing industries	3.5	4.5	—	—
Trade, transportation, and utilities	—	6.2	1.6	—
Financial activities	1.1	4.8	—	—
Finance and insurance	1.4	6.1	—	—
Credit intermediation and related activities ..	—	5.8	—	5.7
Insurance carriers and related activities	—	4.5	—	4.4
Education and health services	—	12.0	—	3.4
Educational services:				
Junior colleges, colleges, and universities ...	4.3	6.1	—	—
Health care and social assistance	—	14.4	—	3.7
Other services	—	—	—	10.8
1 to 99 workers:				
50 to 99 workers	—	11.5	—	4.4
100 workers or more	2.0	4.0	—	—
100 to 499 workers	—	6.3	—	5.8
500 workers or more	2.3	4.5	—	—
Geographic area				
New England	—	7.7	—	6.9
East North Central	—	7.0	—	5.8
West North Central	—	4.3	—	5.4
Mountain	—	3.1	—	5.3
Pacific	3.7	4.3	—	—

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 43. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	1	75	2	21
Management, professional, and related	2	75	1	22
Management, business, and financial	2	79	-	-
Professional and related	2	73	-	-
Service	-	74	-	19
Protective service	-	73	-	5
Sales and office	1	75	3	22
Sales and related	-	80	-	18
Office and administrative support	1	72	-	-
Natural resources, construction, and maintenance	-	77	-	20
Construction, extraction, farming, fishing, and forestry	-	73	-	22
Installation, maintenance, and repair	-	80	-	19
Production, transportation, and material moving	-	76	-	19
Production	-	80	-	17
Transportation and material moving	-	73	-	22
Full time	1	75	2	22
Part time	-	84	-	12
Union	4	81	-	-
Nonunion	1	74	2	23
Average wage within the following categories ² :				
Lowest 25 percent	-	74	-	20
Lowest 10 percent	-	73	-	22
Second 25 percent	1	75	-	-
Third 25 percent	1	73	3	23
Highest 25 percent	2	77	1	20
Highest 10 percent	1	79	-	-
Establishment characteristic				
Goods-producing industries	-	77	-	20
Construction	-	66	-	29
Manufacturing	-	79	-	18
Service-providing industries	2	75	2	21
Trade, transportation, and utilities	-	76	-	20
Wholesale trade	-	66	-	30
Retail trade	-	81	-	18
Transportation and warehousing	-	82	-	12
Utilities	-	72	-	23
Information	-	80	-	18
Financial activities	-	80	-	19
Finance and insurance	-	80	-	19

See footnotes at end of table.

Table 43. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	1	76	2	21	4	74	—	—
Management, professional, and related	1	76	1	22	—	71	—	24
Management, business, and financial	—	81	—	16	2	71	—	—
Professional and related	—	73	—	25	—	71	—	23
Service	—	74	—	23	—	75	—	5
Protective service	—	75	—	5	—	—	—	6
Sales and office	—	75	4	—	—	75	—	23
Sales and related	—	80	—	18	—	77	—	22
Office and administrative support	—	72	—	23	—	74	—	24
Natural resources, construction, and maintenance	—	78	—	20	—	75	—	25
Construction, extraction, farming, fishing, and forestry	—	75	—	21	—	65	—	34
Installation, maintenance, and repair	—	80	—	18	—	80	—	20
Production, transportation, and material moving	—	76	—	20	—	77	—	16
Production	—	80	—	16	—	74	—	23
Transportation and material moving	—	71	—	25	—	79	—	10
Full time	1	75	2	22	4	73	—	—
Part time	—	84	—	13	—	85	—	6
Union	—	81	—	14	—	80	—	9
Nonunion	1	75	2	22	3	72	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	75	—	22	—	72	—	10
Lowest 10 percent	—	72	—	25	—	84	—	3
Second 25 percent	—	74	—	22	—	77	—	18
Third 25 percent	—	74	3	—	3	70	—	—
Highest 25 percent	1	78	1	19	3	74	—	—
Highest 10 percent	—	81	—	18	—	71	—	27
Establishment characteristic								
Goods-producing industries	—	78	—	19	—	70	—	29
Construction	—	65	—	29	—	70	—	29
Manufacturing	—	81	—	17	—	70	—	29
Service-providing industries	1	75	2	22	4	74	—	—
Trade, transportation, and utilities	—	77	—	20	—	76	—	19
Wholesale trade	—	63	—	32	—	77	—	20
Retail trade	—	81	—	17	—	77	—	23
Transportation and warehousing	—	84	—	12	—	71	—	11
Utilities	—	72	—	22	—	70	—	27
Information	—	83	—	17	—	72	—	24
Financial activities	—	80	—	20	—	83	—	13
Finance and insurance	—	80	—	19	—	75	—	19

See footnotes at end of table.

Table 43. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	79	—	20
Insurance carriers and related activities	—	81	—	18
Real estate and rental and leasing	—	82	—	17
Professional and business services	—	69	—	26
Professional and technical services	—	68	—	32
Administrative and waste services	—	68	—	23
Education and health services	2	75	—	—
Educational services	3	66	—	—
Junior colleges, colleges, and universities ...	4	67	—	—
Health care and social assistance	2	77	—	—
Leisure and hospitality	—	73	—	25
Accommodation and food services	—	80	—	20
Other services	—	69	—	27
1 to 99 workers	—	70	3	—
1 to 49 workers	—	66	—	30
50 to 99 workers	—	77	—	18
100 workers or more	2	80	1	17
100 to 499 workers	1	78	—	—
500 workers or more	3	82	—	—
Geographic area				
New England	—	74	—	18
Middle Atlantic	3	76	—	—
South Atlantic	—	77	—	21
East South Central	—	81	—	16
West South Central	—	81	—	17
East North Central	2	69	—	—
West North Central	—	73	—	24
Mountain	—	71	—	26
Pacific	—	77	—	17

See footnotes at end of table.

Table 43. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	78	—	22	—	85	—	13
Insurance carriers and related activities	—	81	—	19	—	81	—	10
Real estate and rental and leasing	—	75	—	23	—	100	—	—
Professional and business services	—	70	—	25	—	65	—	34
Professional and technical services	—	72	—	28	—	53	—	47
Administrative and waste services	—	63	—	25	—	84	—	16
Education and health services	2	74	—	—	4	78	—	—
Educational services	—	66	—	28	—	68	—	26
Junior colleges, colleges, and universities ...	—	67	—	24	—	70	—	19
Health care and social assistance	—	76	—	21	—	80	—	11
Leisure and hospitality	—	69	—	31	—	88	—	—
Accommodation and food services	—	76	—	24	—	100	—	—
Other services	—	75	—	25	—	54	—	31
1 to 99 workers	—	69	3	—	—	71	—	25
1 to 49 workers	—	67	2	—	—	65	—	30
50 to 99 workers	—	75	—	18	—	83	—	15
100 workers or more	1	80	2	17	7	77	—	—
100 to 499 workers	—	79	—	19	—	74	—	21
500 workers or more	—	82	—	15	9	79	—	—
Geographic area								
New England	—	72	—	19	—	82	—	18
Middle Atlantic	2	78	—	—	4	72	—	24
South Atlantic	—	78	—	20	—	68	—	29
East South Central	—	81	—	16	—	—	—	24
West South Central	—	81	—	16	—	75	—	23
East North Central	—	68	—	30	—	74	—	18
West North Central	—	72	—	25	—	93	—	6
Mountain	—	70	—	26	—	72	—	26
Pacific	—	79	—	18	—	74	—	17

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 43. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	0.2	1.1	0.5	0.9
Management, professional, and related	0.4	1.7	0.4	1.6
Management, business, and financial	0.4	1.7	–	–
Professional and related	0.4	2.5	–	–
Service	–	3.7	–	3.3
Protective service	–	13.7	–	3.0
Sales and office	0.1	1.4	0.8	1.3
Sales and related	–	2.5	–	2.4
Office and administrative support	0.2	1.9	–	–
Natural resources, construction, and maintenance	–	2.2	–	2.4
Construction, extraction, farming, fishing, and forestry	–	3.6	–	3.9
Installation, maintenance, and repair	–	2.5	–	2.5
Production, transportation, and material moving	–	2.5	–	2.0
Production	–	3.7	–	3.1
Transportation and material moving	–	3.3	–	2.8
Full time	0.2	1.2	0.5	1.0
Part time	–	3.0	–	3.0
Union	1.1	3.2	–	–
Nonunion	0.2	1.1	0.5	1.0
Average wage within the following categories ² :				
Lowest 25 percent	–	2.1	–	1.9
Lowest 10 percent	–	6.9	–	6.4
Second 25 percent	0.4	1.8	–	–
Third 25 percent	0.2	1.9	0.6	1.8
Highest 25 percent	0.3	1.7	0.3	1.6
Highest 10 percent	0.4	2.7	–	–
Establishment characteristic				
Goods-producing industries	–	2.5	–	2.4
Construction	–	3.6	–	3.1
Manufacturing	–	3.0	–	2.7
Service-providing industries	0.2	1.2	0.5	1.0
Trade, transportation, and utilities	–	1.7	–	1.4
Wholesale trade	–	3.4	–	3.1
Retail trade	–	2.1	–	1.9
Transportation and warehousing	–	4.6	–	3.7
Utilities	–	8.3	–	8.4
Information	–	5.4	–	5.4
Financial activities	–	1.7	–	1.7
Finance and insurance	–	2.3	–	2.3

See footnotes at end of table.

Table 43. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic								
All workers	0.2	1.3	0.5	1.1	0.8	3.1	—	—
Management, professional, and related	0.3	2.1	0.4	1.9	—	3.7	—	3.6
Management, business, and financial	—	2.2	—	1.8	0.6	5.1	—	—
Professional and related	—	2.9	—	2.8	—	4.6	—	4.3
Service	—	4.3	—	4.1	—	7.4	—	1.9
Protective service	—	15.8	—	3.2	—	—	—	4.7
Sales and office	—	1.6	1.0	—	—	3.8	—	3.8
Sales and related	—	2.6	—	2.7	—	5.7	—	5.6
Office and administrative support	—	2.0	—	1.8	—	5.1	—	5.0
Natural resources, construction, and maintenance	—	2.6	—	2.9	—	7.4	—	7.4
Construction, extraction, farming, fishing, and forestry	—	4.2	—	4.3	—	12.4	—	12.4
Installation, maintenance, and repair	—	3.0	—	3.1	—	6.2	—	6.2
Production, transportation, and material moving	—	2.7	—	2.3	—	5.1	—	4.4
Production	—	3.7	—	3.0	—	7.1	—	7.4
Transportation and material moving	—	3.8	—	3.7	—	7.3	—	4.6
Full time	0.2	1.4	0.5	1.2	0.6	3.1	—	—
Part time	—	3.8	—	3.4	—	6.8	—	2.7
Union	—	2.9	—	2.7	—	7.8	—	5.1
Nonunion	0.2	1.3	0.5	1.2	0.6	3.2	—	—
Average wage within the following categories ² :								
Lowest 25 percent	—	2.2	—	2.1	—	8.8	—	4.1
Lowest 10 percent	—	8.0	—	7.6	—	10.5	—	2.3
Second 25 percent	—	2.0	—	1.8	—	5.1	—	4.3
Third 25 percent	—	2.3	0.7	—	0.7	4.2	—	—
Highest 25 percent	0.3	2.0	0.3	1.9	0.9	4.5	—	—
Highest 10 percent	—	2.8	—	2.7	—	7.5	—	7.2
Establishment characteristic								
Goods-producing industries	—	2.8	—	2.7	—	7.0	—	6.6
Construction	—	4.5	—	3.8	—	7.7	—	7.8
Manufacturing	—	3.2	—	2.9	—	8.2	—	7.8
Service-providing industries	0.2	1.4	0.5	1.2	0.9	3.4	—	—
Trade, transportation, and utilities	—	1.7	—	1.8	—	5.2	—	4.9
Wholesale trade	—	3.9	—	3.8	—	6.1	—	6.1
Retail trade	—	2.6	—	2.4	—	7.7	—	7.7
Transportation and warehousing	—	4.6	—	4.3	—	12.0	—	6.4
Utilities	—	9.7	—	9.8	—	15.7	—	13.9
Information	—	6.2	—	6.2	—	10.9	—	9.9
Financial activities	—	2.3	—	2.3	—	4.7	—	4.7
Finance and insurance	—	2.8	—	2.8	—	6.0	—	6.3

See footnotes at end of table.

Table 43. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.9	—	3.0
Insurance carriers and related activities	—	4.0	—	3.9
Real estate and rental and leasing	—	4.9	—	4.8
Professional and business services	—	3.3	—	2.9
Professional and technical services	—	4.4	—	4.4
Administrative and waste services	—	6.0	—	6.4
Education and health services	0.3	3.0	—	—
Educational services	0.7	3.9	—	—
Junior colleges, colleges, and universities ...	1.2	5.3	—	—
Health care and social assistance	0.4	3.2	—	—
Leisure and hospitality	—	7.8	—	7.1
Accommodation and food services	—	7.3	—	7.3
Other services	—	8.0	—	8.1
1 to 99 workers	—	1.9	0.9	—
1 to 49 workers	—	2.3	—	2.2
50 to 99 workers	—	3.6	—	2.7
100 workers or more	0.3	1.3	0.4	1.2
100 to 499 workers	0.4	1.9	—	—
500 workers or more	0.6	2.3	—	—
Geographic area				
New England	—	6.0	—	3.8
Middle Atlantic	0.5	3.8	—	—
South Atlantic	—	2.8	—	2.2
East South Central	—	1.7	—	3.4
West South Central	—	2.1	—	2.6
East North Central	0.5	2.1	—	—
West North Central	—	3.7	—	4.0
Mountain	—	4.7	—	3.4
Pacific	—	3.1	—	2.7

See footnotes at end of table.

Table 43. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Credit intermediation and related activities ..	—	3.3	—	3.3	—	5.8	—	5.7
Insurance carriers and related activities	—	4.7	—	4.7	—	5.3	—	5.4
Real estate and rental and leasing	—	6.0	—	6.0	—	(³)	—	—
Professional and business services	—	4.3	—	3.5	—	10.2	—	10.1
Professional and technical services	—	5.2	—	5.2	—	9.8	—	9.8
Administrative and waste services	—	8.1	—	7.5	—	14.9	—	14.9
Education and health services	0.5	3.7	—	—	1.1	5.3	—	—
Educational services	—	4.9	—	3.4	—	6.0	—	5.7
Junior colleges, colleges, and universities ...	—	6.3	—	3.5	—	5.9	—	5.9
Health care and social assistance	—	3.9	—	3.6	—	6.3	—	3.7
Leisure and hospitality	—	9.4	—	9.4	—	5.8	—	—
Accommodation and food services	—	9.4	—	9.4	—	(³)	—	—
Other services	—	10.1	—	10.1	—	14.7	—	10.8
1 to 99 workers	—	2.2	0.9	—	—	4.1	—	3.6
1 to 49 workers	—	2.6	0.7	—	—	5.4	—	4.7
50 to 99 workers	—	4.3	—	3.3	—	5.1	—	4.8
100 workers or more	0.2	1.4	0.5	1.4	1.7	4.5	—	—
100 to 499 workers	—	2.1	—	2.1	—	6.3	—	6.0
500 workers or more	—	2.6	—	2.2	2.7	4.5	—	—
Geographic area								
New England	—	6.8	—	4.6	—	7.1	—	6.9
Middle Atlantic	0.5	3.4	—	—	1.3	7.9	—	7.5
South Atlantic	—	3.1	—	2.5	—	9.1	—	8.4
East South Central	—	2.7	—	4.2	—	—	—	25.2
West South Central	—	1.7	—	2.1	—	13.6	—	13.8
East North Central	—	3.0	—	2.6	—	6.8	—	5.7
West North Central	—	3.9	—	4.4	—	5.7	—	5.4
Mountain	—	7.9	—	6.0	—	10.6	—	9.6
Pacific	—	4.1	—	4.1	—	6.4	—	4.0

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data

from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

³ Less than 0.05.

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Table 44. Medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	High deductible health plans ²	Non-high deductible health plans
Worker characteristic		
All workers	30	69
Management, professional, and related	28	72
Management, business, and financial	30	70
Professional and related	27	73
Service	26	73
Sales and office	36	63
Sales and related	38	62
Office and administrative support	35	64
Natural resources, construction, and maintenance	23	77
Installation, maintenance, and repair	21	79
Production, transportation, and material moving	31	69
Production	32	68
Transportation and material moving	29	71
Full time	30	69
Part time	29	71
Union	10	89
Nonunion	33	66
Average wage within the following categories ³ :		
Lowest 25 percent	39	61
Second 25 percent	35	65
Third 25 percent	30	69
Highest 25 percent	24	76
Highest 10 percent	24	76
Establishment characteristic		
Goods-producing industries	28	71
Construction	31	69
Manufacturing	29	70
Service-providing industries	31	69
Trade, transportation, and utilities	34	65
Wholesale trade	27	71
Retail trade	39	61
Information	19	81
Financial activities	34	66
Finance and insurance	35	65

See footnotes at end of table.

Table 44. Medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	High deductible health plans ²	Non-high deductible health plans
Credit intermediation and related activities ..	37	63
Insurance carriers and related activities	35	65
Professional and business services	38	62
Education and health services	27	73
Educational services	13	84
Junior colleges, colleges, and universities ...	16	84
Health care and social assistance	29	71
1 to 99 workers	32	67
1 to 49 workers	33	66
50 to 99 workers	30	70
100 workers or more	29	71
100 to 499 workers	38	62
500 workers or more	18	82
Geographic area		
New England	37	63
Middle Atlantic	17	83
South Atlantic	34	66
East South Central	32	66
West South Central	43	56
East North Central	35	65
West North Central	40	59
Mountain	28	71
Pacific	18	82

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

² A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ Surveyed occupations are classified into wage categories based on the average wage for

the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 44. Standard errors for medical care benefits: High deductible and non-high deductible health plans, private industry workers, National Compensation Survey, 2013

Characteristics	High deductible health plans ¹	Non-high deductible health plans
Worker characteristic		
All workers	1.4	1.4
Management, professional, and related	2.3	2.3
Management, business, and financial	2.5	2.5
Professional and related	3.1	3.2
Service	3.0	3.0
Sales and office	2.0	2.1
Sales and related	3.2	3.2
Office and administrative support	2.7	2.7
Natural resources, construction, and maintenance	2.6	2.6
Installation, maintenance, and repair	2.7	2.7
Production, transportation, and material moving	1.9	1.9
Production	2.6	2.6
Transportation and material moving	2.9	2.9
Full time	1.5	1.5
Part time	3.5	3.5
Union	1.9	2.1
Nonunion	1.5	1.5
Average wage within the following categories ² :		
Lowest 25 percent	2.7	2.7
Second 25 percent	3.2	3.2
Third 25 percent	1.6	1.7
Highest 25 percent	1.9	1.9
Highest 10 percent	2.9	2.9
Establishment characteristic		
Goods-producing industries	2.3	2.3
Construction	3.8	3.8
Manufacturing	2.6	2.7
Service-providing industries	1.6	1.6
Trade, transportation, and utilities	2.4	2.4
Wholesale trade	3.2	3.7
Retail trade	3.4	3.4
Information	5.3	5.3
Financial activities	2.2	2.2
Finance and insurance	2.3	2.3

See footnotes at end of table.

Table 44. Standard errors for medical care benefits: High deductible and non-high deductible health plans, private industry workers, National Compensation Survey, 2013—continued

Characteristics	High deductible health plans ¹	Non-high deductible health plans
Credit intermediation and related activities ..	3.7	3.7
Insurance carriers and related activities	3.1	3.1
Professional and business services	3.6	3.6
Education and health services	5.0	5.0
Educational services	3.0	3.8
Junior colleges, colleges, and universities ...	4.7	4.7
Health care and social assistance	5.9	5.9
1 to 99 workers	2.1	2.1
1 to 49 workers	1.9	1.9
50 to 99 workers	3.9	3.9
100 workers or more	1.7	1.7
100 to 499 workers	2.5	2.5
500 workers or more	1.6	1.6
Geographic area		
New England	6.8	6.8
Middle Atlantic	2.0	2.1
South Atlantic	3.8	3.8
East South Central	6.9	7.5
West South Central	4.1	4.1
East North Central	3.3	3.3
West North Central	2.6	3.0
Mountain	4.1	4.0
Pacific	2.0	2.0

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold.

The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 45. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	\$1,500	\$1,500	\$2,000	\$2,700	\$4,500
Management, professional, and related	1,300	1,500	2,000	2,500	–
Management, business, and financial	1,500	1,500	2,000	2,600	3,500
Professional and related	1,250	1,500	1,750	2,500	–
Service	1,500	1,500	2,000	2,500	–
Sales and office	1,500	1,500	2,000	2,750	3,250
Sales and related	1,500	1,500	2,000	2,750	3,000
Office and administrative support	1,500	1,500	2,000	2,700	–
Natural resources, construction, and maintenance	1,500	1,500	2,000	2,750	5,000
Installation, maintenance, and repair	1,500	1,500	2,000	3,000	5,000
Production, transportation, and material moving	1,500	1,500	2,500	3,000	5,000
Production	1,500	1,500	2,000	2,750	5,000
Transportation and material moving	1,500	1,750	2,700	–	5,000
Full time	1,500	1,500	2,000	2,700	–
Part time	1,500	1,750	2,000	2,750	3,000
Union	1,500	1,500	–	2,750	–
Nonunion	1,500	1,500	2,000	2,700	–
Average wage within the following categories ² :					
Lowest 25 percent	1,500	1,700	2,500	2,750	5,000
Second 25 percent	1,400	1,500	2,000	2,750	5,000
Third 25 percent	1,500	1,500	2,000	2,700	–
Highest 25 percent	1,500	1,500	1,750	2,500	3,500
Highest 10 percent	1,400	1,500	1,500	2,000	3,000
Establishment characteristic					
Goods-producing industries	1,500	1,500	2,000	2,750	5,000
Construction	1,500	2,000	2,000	3,000	5,000
Manufacturing	1,500	1,500	2,000	2,750	5,000
Service-providing industries	1,500	1,500	2,000	2,700	–
Trade, transportation, and utilities	1,500	1,750	2,500	3,000	5,000
Wholesale trade	1,500	1,500	–	3,200	5,000
Retail trade	1,500	1,750	2,700	3,000	–
Financial activities	1,500	1,500	2,000	2,500	3,000
Finance and insurance	1,500	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 45. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$1,500	\$1,500	\$2,000	\$2,500	\$3,000
Insurance carriers and related activities	1,350	1,500	2,000	2,500	3,000
Professional and business services	1,500	1,500	1,500	2,000	2,700
Education and health services	1,250	1,500	2,000	3,000	5,000
Educational services	1,250	1,500	—	2,600	3,500
Junior colleges, colleges, and universities ...	1,350	1,500	1,500	2,500	3,500
Health care and social assistance	1,250	—	2,000	3,000	5,000
1 to 99 workers	1,500	1,500	2,000	2,600	5,000
1 to 49 workers	1,500	1,500	2,000	2,750	5,000
50 to 99 workers	1,500	1,500	2,000	2,500	5,000
100 workers or more	1,500	1,500	2,000	2,750	—
100 to 499 workers	1,500	1,500	2,000	2,750	—
500 workers or more	1,300	1,500	1,900	2,500	3,000
Geographic area					
New England	1,500	1,500	—	3,000	3,000
Middle Atlantic	1,300	1,500	2,000	2,600	3,000
South Atlantic	1,250	1,500	2,000	2,750	5,000
East South Central	1,500	2,000	—	2,700	—
West South Central	1,400	1,500	2,000	2,500	—
East North Central	1,500	1,500	2,000	2,700	5,000
West North Central	1,500	1,500	2,000	2,750	—
Mountain	1,500	1,500	2,000	2,700	—
Pacific	1,500	1,500	1,750	2,750	—

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 45. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	\$0	\$0	\$0	\$72	\$1,244
Management, professional, and related	150	0	133	103	–
Management, business, and financial	122	0	0	146	424
Professional and related	116	0	340	351	–
Service	73	0	137	0	–
Sales and office	0	0	0	59	455
Sales and related	0	0	172	13	129
Office and administrative support	0	26	0	137	–
Natural resources, construction, and maintenance	0	0	0	324	0
Installation, maintenance, and repair	0	0	158	0	821
Production, transportation, and material moving	71	102	385	125	0
Production	80	0	296	204	182
Transportation and material moving	122	385	204	–	645
Full time	18	0	0	113	–
Part time	0	285	582	9	547
Union	290	46	–	128	–
Nonunion	0	0	0	69	–
Average wage within the following categories ² :					
Lowest 25 percent	0	121	622	246	782
Second 25 percent	202	65	340	313	365
Third 25 percent	0	0	0	165	–
Highest 25 percent	82	0	355	0	686
Highest 10 percent	124	0	232	205	298
Establishment characteristic					
Goods-producing industries	0	0	0	284	0
Construction	0	483	0	232	0
Manufacturing	69	0	58	208	0
Service-providing industries	26	0	0	74	–
Trade, transportation, and utilities	0	0	130	214	258
Wholesale trade	26	292	–	751	658
Retail trade	0	102	121	296	–
Financial activities	39	32	0	149	0
Finance and insurance	113	80	0	130	0

See footnotes at end of table.

Table 45. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$0	\$167	\$0	\$76	\$0
Insurance carriers and related activities	82	243	210	13	0
Professional and business services	128	0	0	18	272
Education and health services	293	374	341	656	645
Educational services	222	0	—	392	456
Junior colleges, colleges, and universities ...	189	0	144	423	774
Health care and social assistance	305	—	341	740	365
1 to 99 workers	0	0	0	162	418
1 to 49 workers	167	0	314	293	991
50 to 99 workers	0	0	435	151	948
100 workers or more	88	0	0	58	—
100 to 499 workers	0	158	39	190	—
500 workers or more	61	0	165	100	198
Geographic area					
New England	104	131	—	518	316
Middle Atlantic	97	0	0	0	164
South Atlantic	314	0	0	292	418
East South Central	0	454	—	357	—
West South Central	111	0	115	139	—
East North Central	0	0	180	247	948
West North Central	0	18	66	58	—
Mountain	0	98	0	336	—
Pacific	0	0	413	366	—

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 46. High deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Worker characteristic				
All workers	42	24	48	—
Management, professional, and related	43	19	53	—
Management, business, and financial	56	15	57	—
Professional and related	35	22	50	—
Service	48	23	69	—
Protective service	—	65	70	—
Sales and office	43	30	45	—
Sales and related	41	38	39	—
Office and administrative support	44	26	48	—
Natural resources, construction, and maintenance	49	9	29	—
Installation, maintenance, and repair	56	18	40	—
Production, transportation, and material moving	33	26	43	—
Production	30	23	—	—
Transportation and material moving	37	30	53	—
Full time	43	23	49	—
Part time	26	45	38	—
Union	57	—	63	—
Nonunion	41	24	48	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	31	33	36	—
Second 25 percent	38	31	46	—
Third 25 percent	39	21	50	—
Highest 25 percent	56	14	56	—
Highest 10 percent	63	15	65	—
Establishment characteristic				
Goods-producing industries	39	18	38	—
Construction	43	—	—	—
Manufacturing	38	23	45	—
Service-providing industries	43	26	51	—
Trade, transportation, and utilities	29	39	39	—
Wholesale trade	—	39	64	—
Retail trade	28	—	23	—
Transportation and warehousing	49	—	47	—
Utilities	78	—	65	—
Financial activities	53	25	75	—
Finance and insurance	56	27	77	—

See footnotes at end of table.

Table 46. High deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Credit intermediation and related activities ..	52	27	72	—
Insurance carriers and related activities	64	23	83	—
Professional and business services	62	—	58	—
Professional and technical services	65	—	46	—
Education and health services	30	21	—	—
Educational services	62	—	58	—
Junior colleges, colleges, and universities ...	—	—	61	—
Health care and social assistance	27	22	—	—
1 to 99 workers	39	17	39	—
1 to 49 workers	41	13	33	—
50 to 99 workers	34	28	55	—
100 workers or more	45	30	56	—
100 to 499 workers	41	30	50	—
500 workers or more	54	30	72	—
Geographic area				
New England	34	—	—	—
Middle Atlantic	48	15	—	—
South Atlantic	46	30	45	—
East South Central	—	—	37	—
West South Central	39	22	58	—
East North Central	44	26	43	—
West North Central	42	—	56	—
Mountain	34	—	48	—
Pacific	49	—	62	—

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

³ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁴ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll

taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁵ Medical savings accounts (MSAs) combine both a tax advantage personal savings account and a high deductible health insurance plan. Employees must be covered by a health insurance policy before deposits are made into the plan. MSAs pay for routine health care costs.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 46. Standard errors for high deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Worker characteristic				
All workers	2.5	2.1	2.3	—
Management, professional, and related	4.1	3.3	4.6	—
Management, business, and financial	4.5	2.8	4.4	—
Professional and related	5.1	4.9	6.0	—
Service	6.0	5.6	6.3	—
Protective service	—	18.8	13.2	—
Sales and office	3.6	3.8	3.5	—
Sales and related	6.9	5.3	6.9	—
Office and administrative support	4.5	4.3	4.3	—
Natural resources, construction, and maintenance	5.8	2.7	6.8	—
Installation, maintenance, and repair	6.9	4.7	7.4	—
Production, transportation, and material moving	4.8	4.4	5.0	—
Production	5.3	5.2	—	—
Transportation and material moving	7.0	7.2	7.5	—
Full time	2.5	2.2	2.3	—
Part time	4.6	7.2	9.2	—
Union	9.4	—	11.2	—
Nonunion	2.5	2.2	2.4	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	5.1	5.3	7.0	—
Second 25 percent	3.8	3.8	3.8	—
Third 25 percent	2.6	2.5	3.2	—
Highest 25 percent	4.3	2.5	3.9	—
Highest 10 percent	6.3	3.0	5.5	—
Establishment characteristic				
Goods-producing industries	5.1	3.3	5.1	—
Construction	6.1	—	—	—
Manufacturing	6.4	4.1	6.6	—
Service-providing industries	2.8	2.5	2.7	—
Trade, transportation, and utilities	3.9	3.1	4.5	—
Wholesale trade	—	9.3	10.6	—
Retail trade	3.4	—	4.9	—
Transportation and warehousing	12.8	—	11.3	—
Utilities	14.0	—	16.4	—
Financial activities	3.6	3.5	3.4	—
Finance and insurance	3.7	3.2	3.1	—

See footnotes at end of table.

Table 46. Standard errors for high deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Credit intermediation and related activities ..	5.2	4.5	5.3	—
Insurance carriers and related activities	5.4	4.2	3.5	—
Professional and business services	5.7	—	4.8	—
Professional and technical services	6.6	—	7.8	—
Education and health services	7.6	5.4	—	—
Educational services	12.4	—	10.4	—
Junior colleges, colleges, and universities ...	—	—	13.2	—
Health care and social assistance	8.0	5.8	—	—
1 to 99 workers	3.0	3.2	3.4	—
1 to 49 workers	4.1	3.4	3.9	—
50 to 99 workers	6.2	7.6	6.9	—
100 workers or more	3.6	2.5	3.7	—
100 to 499 workers	4.2	3.5	4.4	—
500 workers or more	4.3	4.6	4.9	—
Geographic area				
New England	9.9	—	—	—
Middle Atlantic	6.5	4.0	—	—
South Atlantic	4.6	4.4	4.6	—
East South Central	—	—	10.8	—
West South Central	8.4	5.5	4.3	—
East North Central	6.8	1.4	5.7	—
West North Central	4.3	—	4.9	—
Mountain	3.2	—	5.6	—
Pacific	8.3	—	6.3	—

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,250 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Health savings accounts (HSAs) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

³ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁴ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll

taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁵ Medical savings accounts (MSAs) combine both a tax advantage personal savings account and a high deductible health insurance plan. Employees must be covered by a health insurance policy before deposits are made into the plan. MSAs pay for routine health care costs.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 47. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristic								
All workers	100	80	\$200	\$275	\$500	\$750	\$1,000	20
Management, professional, and related	100	80	200	250	500	750	1,000	20
Management, business, and financial	100	83	–	300	–	600	1,000	17
Professional and related	100	77	200	250	500	800	1,000	23
Service	100	74	200	250	400	500	1,000	26
Protective service	100	82	250	300	–	–	1,000	18
Sales and office	100	82	200	300	500	1,000	1,000	18
Sales and related	100	83	200	300	500	1,000	1,000	17
Office and administrative support	100	81	200	300	500	800	1,000	19
Natural resources, construction, and maintenance	100	85	–	300	500	–	1,000	15
Installation, maintenance, and repair	100	80	150	250	500	750	1,000	20
Production, transportation, and material moving	100	79	200	300	500	750	1,000	21
Production	100	77	250	300	500	700	1,000	23
Transportation and material moving	100	81	200	250	500	750	1,000	19
Full time	100	80	200	300	500	750	1,000	20
Part time	100	82	–	250	300	500	950	18
Union	100	74	–	200	300	500	1,000	26
Nonunion	100	81	200	300	500	750	1,000	19
Average wage within the following categories ¹ :								
Lowest 25 percent	100	78	200	250	500	750	1,000	22
Second 25 percent	100	82	200	250	500	750	1,000	18
Third 25 percent	100	78	200	300	500	750	1,000	22
Highest 25 percent	100	80	200	275	500	750	1,000	20
Highest 10 percent	100	77	200	300	500	750	1,000	23
Establishment characteristic								
Goods-producing industries	100	80	–	300	400	750	1,000	20
Construction	100	85	250	300	500	–	1,000	15
Manufacturing	100	77	200	275	400	700	1,000	23
Service-providing industries	100	80	200	250	500	750	1,000	20
Trade, transportation, and utilities	100	81	200	300	500	950	1,000	19
Wholesale trade	100	83	250	–	500	850	1,000	17
Retail trade	100	82	200	300	500	1,000	1,000	18
Transportation and warehousing	100	76	–	250	500	–	1,000	24
Utilities	100	–	–	–	–	–	–	–
Information	100	73	200	350	500	1,000	1,100	27
Financial activities	100	84	250	350	500	1,000	1,000	16
Finance and insurance	100	85	250	350	500	1,000	1,000	15

See footnotes at end of table.

Table 47. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	100	90	\$300	\$350	\$500	\$1,000	\$1,000	10
Insurance carriers and related activities	100	78	250	350	500	750	1,000	22
Professional and business services	100	82	200	350	500	1,000	1,000	18
Professional and technical services	100	80	300	—	500	1,000	1,000	20
Administrative and waste services	100	—	—	—	—	—	—	—
Education and health services	100	78	200	250	500	500	1,000	22
Educational services	100	75	200	250	500	600	1,000	25
Junior colleges, colleges, and universities ...	100	79	200	250	400	600	1,000	21
Health care and social assistance	100	78	200	250	500	500	1,000	22
Other services	100	79	—	300	500	—	1,000	21
1 to 99 workers	100	76	250	300	500	1,000	1,000	24
1 to 49 workers	100	78	250	300	500	1,000	1,000	22
50 to 99 workers	100	72	250	300	500	1,000	1,000	28
100 workers or more	100	83	200	250	500	750	1,000	17
100 to 499 workers	100	87	200	300	500	750	1,000	13
500 workers or more	100	79	150	250	400	600	1,000	21
Geographic area								
New England	100	75	—	250	375	500	1,000	25
Middle Atlantic	100	71	200	250	500	900	1,000	29
South Atlantic	100	88	—	—	—	—	—	12
East South Central	100	—	—	—	—	—	—	—
West South Central	100	91	200	275	—	750	1,000	9
East North Central	100	85	250	300	500	750	1,000	15
West North Central	100	85	250	—	500	1,000	1,000	15
Mountain	100	79	—	300	500	—	1,000	21
Pacific	100	66	200	250	500	750	1,000	34

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 47. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristic							
All workers	1.2	\$0	\$43	\$0	\$0	\$0	1.2
Management, professional, and related	2.1	29	48	0	44	0	2.1
Management, business, and financial	1.7	–	30	–	168	0	1.7
Professional and related	3.0	47	18	0	144	0	3.0
Service	3.6	0	9	120	46	9	3.6
Protective service	5.0	71	26	–	–	150	5.0
Sales and office	1.6	16	9	0	133	0	1.6
Sales and related	2.0	18	20	71	9	0	2.0
Office and administrative support	2.3	13	53	0	215	0	2.3
Natural resources, construction, and maintenance	2.2	–	13	0	–	0	2.2
Installation, maintenance, and repair	3.3	30	47	109	149	0	3.3
Production, transportation, and material moving	2.2	0	65	32	61	0	2.2
Production	3.3	18	0	55	80	0	3.3
Transportation and material moving	3.8	0	54	66	52	0	3.8
Full time	1.1	0	23	0	0	0	1.1
Part time	2.8	–	24	70	18	81	2.8
Union	4.3	–	39	13	0	80	4.3
Nonunion	1.0	33	5	0	65	0	1.0
Average wage within the following categories ¹ :							
Lowest 25 percent	3.4	0	56	102	167	0	3.4
Second 25 percent	2.1	0	27	0	0	0	2.1
Third 25 percent	1.5	21	0	0	188	0	1.5
Highest 25 percent	2.0	12	41	0	18	0	2.0
Highest 10 percent	4.0	47	23	32	66	0	4.0
Establishment characteristic							
Goods-producing industries	1.7	–	13	82	91	0	1.7
Construction	4.0	36	60	0	–	0	4.0
Manufacturing	2.2	15	41	67	125	0	2.2
Service-providing industries	1.4	0	36	0	46	0	1.4
Trade, transportation, and utilities	1.6	0	20	0	193	0	1.6
Wholesale trade	2.9	0	–	41	231	0	2.9
Retail trade	2.3	13	0	0	16	0	2.3
Transportation and warehousing	6.2	–	65	128	–	118	6.2
Utilities	–	–	–	–	–	–	–
Information	4.6	52	47	41	266	0	4.6
Financial activities	2.4	30	18	0	0	0	2.4
Finance and insurance	1.8	0	0	0	52	0	1.8

See footnotes at end of table.

Table 47. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities ..	2.6	\$68	\$16	\$0	\$0	\$0	2.6
Insurance carriers and related activities	4.7	0	44	0	194	141	4.7
Professional and business services	3.7	26	88	0	237	0	3.7
Professional and technical services	5.6	55	—	46	140	0	5.6
Administrative and waste services	—	—	—	—	—	—	—
Education and health services	3.8	0	0	26	109	0	3.8
Educational services	4.0	44	47	47	169	0	4.0
Junior colleges, colleges, and universities ...	3.3	32	0	72	125	281	3.3
Health care and social assistance	4.6	0	0	26	95	0	4.6
Other services	5.3	—	88	39	—	145	5.3
1 to 99 workers	2.1	53	13	0	0	0	2.1
1 to 49 workers	2.2	72	31	0	102	0	2.2
50 to 99 workers	4.6	20	29	60	87	0	4.6
100 workers or more	1.2	18	21	67	22	0	1.2
100 to 499 workers	1.5	0	0	0	0	0	1.5
500 workers or more	1.6	30	0	35	40	0	1.6
Geographic area							
New England	6.1	—	51	44	123	0	6.1
Middle Atlantic	4.1	0	51	20	232	0	4.1
South Atlantic	1.2	—	—	—	—	—	1.2
East South Central	—	—	—	—	—	—	—
West South Central	2.0	0	42	—	39	0	2.0
East North Central	2.2	29	26	0	102	0	2.2
West North Central	2.6	50	—	0	253	0	2.6
Mountain	5.9	—	25	0	—	13	5.9
Pacific	2.3	58	50	0	155	0	2.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 48. Mental health care and substance abuse treatment benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Worker characteristic			
All workers	83	80	81
Management, professional, and related	81	–	79
Management, business, and financial	85	83	82
Service	84	82	82
Sales and office	83	80	82
Sales and related	87	84	85
Office and administrative support	81	–	80
Natural resources, construction, and maintenance	85	83	81
Installation, maintenance, and repair	84	82	79
Production, transportation, and material moving	83	80	82
Production	87	82	84
Transportation and material moving	80	–	79
Full time	82	80	80
Part time	92	91	92
Union	89	87	88
Nonunion	82	–	80
Average wage within the following categories ² :			
Lowest 25 percent	82	81	79
Second 25 percent	82	80	80
Third 25 percent	82	–	80
Highest 25 percent	84	82	83
Highest 10 percent	84	82	84
Establishment characteristic			
Goods-producing industries	84	81	80
Construction	81	–	–
Manufacturing	85	81	82
Service-providing industries	82	80	81
Trade, transportation, and utilities	84	82	83
Retail trade	88	86	86
Information	85	82	82
Financial activities	86	84	84
Finance and insurance	86	83	84

See footnotes at end of table.

Table 48. Mental health care and substance abuse treatment benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Credit intermediation and related activities ..	87	84	83
Insurance carriers and related activities	87	83	86
Professional and business services	—	—	79
Education and health services	82	81	81
Educational services:			
Junior colleges, colleges, and universities ...	—	—	75
Health care and social assistance	84	83	82
1 to 99 workers:			
50 to 99 workers	88	86	85
100 workers or more	86	84	84
100 to 499 workers	84	81	83
500 workers or more	88	87	85
Geographic area			
New England	82	82	82
Middle Atlantic	82	80	82
South Atlantic	81	80	76
East South Central	85	82	89
West South Central	88	85	84
West North Central	81	—	—
Mountain	86	81	87
Pacific	90	86	88

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 48. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Worker characteristic			
All workers	0.8	0.9	0.8
Management, professional, and related	1.5	–	1.7
Management, business, and financial	1.4	1.3	1.8
Service	2.9	3.0	3.0
Sales and office	1.2	1.4	1.2
Sales and related	2.1	2.4	2.3
Office and administrative support	1.7	–	1.7
Natural resources, construction, and maintenance	1.8	2.3	2.0
Installation, maintenance, and repair	2.3	2.4	3.0
Production, transportation, and material moving	2.2	2.2	1.7
Production	3.2	3.4	2.6
Transportation and material moving	2.6	–	2.3
Full time	0.9	1.0	0.9
Part time	3.1	3.2	3.2
Union	2.5	2.8	2.0
Nonunion	0.9	–	0.9
Average wage within the following categories ² :			
Lowest 25 percent	2.2	2.3	2.5
Second 25 percent	1.6	1.6	1.5
Third 25 percent	1.5	–	1.5
Highest 25 percent	1.5	1.5	1.6
Highest 10 percent	2.4	2.7	2.5
Establishment characteristic			
Goods-producing industries	2.0	2.3	1.9
Construction	3.0	–	–
Manufacturing	2.4	2.7	2.4
Service-providing industries	0.9	1.0	0.9
Trade, transportation, and utilities	1.4	1.5	1.3
Retail trade	2.1	1.9	2.1
Information	5.2	5.4	5.5
Financial activities	1.1	1.6	1.9
Finance and insurance	1.4	2.0	1.9

See footnotes at end of table.

Table 48. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification
Credit intermediation and related activities ..	2.6	2.9	2.4
Insurance carriers and related activities	4.0	3.8	4.2
Professional and business services	—	—	2.8
Education and health services	2.7	2.6	2.8
Educational services:			
Junior colleges, colleges, and universities ...	—	—	5.4
Health care and social assistance	2.9	2.8	2.9
1 to 99 workers:			
50 to 99 workers	2.5	2.7	2.7
100 workers or more	1.2	1.2	1.2
100 to 499 workers	1.9	1.9	2.0
500 workers or more	1.7	1.9	1.9
Geographic area			
New England	3.7	3.8	3.7
Middle Atlantic	2.8	3.6	2.3
South Atlantic	2.4	2.4	2.2
East South Central	1.0	1.6	2.9
West South Central	2.2	2.4	2.0
West North Central	1.6	—	—
Mountain	1.1	2.5	2.0
Pacific	1.7	2.1	1.7

¹ The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey

publication, "Employer Costs for Employee Compensation - March 2013."

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/hcs/ebs/glossary20132014.htm.

Table 49. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2013

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

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name drugs not on formulary	Mail order drugs
Worker characteristic				
All workers	100	99	83	84
Management, professional, and related	100	99	87	86
Management, business, and financial	100	98	84	88
Professional and related	100	99	88	85
Service	100	100	77	84
Protective service	100	100	91	98
Sales and office	100	99	83	84
Sales and related	100	100	84	80
Office and administrative support	100	99	83	86
Natural resources, construction, and maintenance	100	99	86	81
Construction, extraction, farming, fishing, and forestry	100	100	89	80
Installation, maintenance, and repair	100	99	84	82
Production, transportation, and material moving	100	99	76	83
Production	100	99	77	81
Transportation and material moving	100	98	75	85
Full time	100	99	83	85
Part time	100	100	82	68
Union	100	97	71	85
Nonunion	100	99	85	84
Average wage within the following categories ² :				
Lowest 25 percent	100	99	81	83
Second 25 percent	100	99	81	84
Third 25 percent	100	99	84	84
Highest 25 percent	100	99	84	85
Highest 10 percent	100	99	86	85
Establishment characteristic				
Goods-producing industries	100	99	83	81
Construction	100	100	88	81
Manufacturing	100	98	80	80
Service-providing industries	100	99	83	85
Trade, transportation, and utilities	100	99	81	84
Wholesale trade	100	99	82	82
Retail trade	100	99	81	81
Transportation and warehousing	100	97	77	91
Utilities	100	99	82	92
Information	100	100	84	89
Financial activities	100	100	88	90
Finance and insurance	100	100	88	89

See footnotes at end of table.

Table 49. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name drugs not on formulary	Mail order drugs
Credit intermediation and related activities ..	100	100	87	90
Insurance carriers and related activities	100	100	93	87
Professional and business services	100	98	84	84
Professional and technical services	100	100	82	75
Administrative and waste services	100	100	85	96
Education and health services	100	99	83	84
Educational services	100	99	81	87
Junior colleges, colleges, and universities ...	100	99	81	93
Health care and social assistance	100	99	84	84
Other services	100	100	77	87
1 to 99 workers	100	98	80	81
1 to 49 workers	100	99	81	80
50 to 99 workers	100	98	80	83
100 workers or more	100	99	85	87
100 to 499 workers	100	99	85	84
500 workers or more	100	100	84	91
Geographic area				
New England	100	100	95	91
Middle Atlantic	100	98	89	83
South Atlantic	100	99	79	83
East South Central	100	98	88	82
West South Central	100	99	88	84
East North Central	100	99	86	87
West North Central	100	98	84	80
Mountain	100	100	82	84
Pacific	100	98	68	84

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 49. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2013

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name drugs not on formulary	Mail order drugs
Worker characteristic				
All workers	(²)	0.3	1.0	1.1
Management, professional, and related	(²)	0.5	1.6	1.9
Management, business, and financial	(²)	0.7	3.4	3.1
Professional and related	(²)	0.6	1.4	2.3
Service	(²)	0.2	3.1	2.3
Protective service	(²)	(²)	4.2	1.7
Sales and office	(²)	0.4	1.4	1.8
Sales and related	(²)	0.3	2.6	4.2
Office and administrative support	(²)	0.6	1.9	1.7
Natural resources, construction, and maintenance	(²)	0.2	3.1	2.6
Construction, extraction, farming, fishing, and forestry	(²)	(²)	5.8	5.0
Installation, maintenance, and repair	(²)	0.5	2.9	2.9
Production, transportation, and material moving	(²)	0.6	2.2	2.3
Production	(²)	0.5	2.1	2.7
Transportation and material moving	(²)	1.3	4.4	3.0
Full time	(²)	0.3	1.1	1.1
Part time	(²)	0.3	3.5	6.0
Union	(²)	1.1	3.3	2.7
Nonunion	(²)	0.2	1.2	1.2
Average wage within the following categories ³ :				
Lowest 25 percent	(²)	0.3	2.8	2.3
Second 25 percent	(²)	0.4	2.6	1.7
Third 25 percent	(²)	0.6	1.5	1.3
Highest 25 percent	(²)	0.4	2.1	2.3
Highest 10 percent	(²)	0.9	3.0	4.0
Establishment characteristic				
Goods-producing industries	(²)	0.4	1.7	2.5
Construction	(²)	(²)	4.8	3.3
Manufacturing	(²)	0.6	1.8	3.0
Service-providing industries	(²)	0.3	1.2	1.2
Trade, transportation, and utilities	(²)	0.5	2.1	1.8
Wholesale trade	(²)	0.2	4.0	4.3
Retail trade	(²)	0.3	2.6	2.5
Transportation and warehousing	(²)	2.1	5.5	3.4
Utilities	(²)	0.8	4.5	4.1
Information	(²)	(²)	4.5	4.1
Financial activities	(²)	0.1	1.4	1.8
Finance and insurance	(²)	0.1	1.6	1.9

See footnotes at end of table.

Table 49. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name drugs not on formulary	Mail order drugs
Credit intermediation and related activities ..	(²)	0.1	2.5	2.4
Insurance carriers and related activities	(²)	0.4	1.5	4.9
Professional and business services	(²)	1.2	4.4	4.2
Professional and technical services	(²)	(²)	6.7	6.9
Administrative and waste services	(²)	0.1	5.2	3.0
Education and health services	(²)	0.7	2.2	2.7
Educational services	(²)	0.9	5.1	5.0
Junior colleges, colleges, and universities ...	(²)	1.1	4.8	3.2
Health care and social assistance	(²)	0.8	2.4	3.0
Other services	(²)	0.3	6.1	4.3
1 to 99 workers	(²)	0.5	1.8	1.8
1 to 49 workers	(²)	0.6	2.2	2.2
50 to 99 workers	(²)	1.0	3.4	3.2
100 workers or more	(²)	0.2	1.1	1.3
100 to 499 workers	(²)	0.4	1.6	1.7
500 workers or more	(²)	0.1	1.8	1.9
Geographic area				
New England	(²)	(²)	1.5	2.5
Middle Atlantic	(²)	0.8	2.0	2.8
South Atlantic	(²)	0.3	2.3	2.3
East South Central	(²)	1.4	5.0	2.6
West South Central	(²)	0.4	2.2	4.7
East North Central	(²)	0.4	1.9	1.7
West North Central	(²)	2.2	5.9	6.4
Mountain	(²)	0.2	7.5	8.2
Pacific	(²)	0.8	2.1	1.6

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 50. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013

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

Characteristics	Generic drugs ²				Brand-name drugs on formulary ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	80	16	4	\$10	78	19	3	\$30
Management, professional, and related	80	16	4	10	78	19	2	30
Management, business, and financial	75	24	1	10	72	26	2	30
Professional and related	83	11	6	10	82	15	2	30
Service	76	20	4	10	77	18	5	30
Protective service	67	33	—	10	63	37	—	35
Sales and office	82	15	3	10	77	19	3	30
Sales and related	84	11	4	10	80	15	5	30
Office and administrative support	80	17	2	10	76	21	3	30
Natural resources, construction, and maintenance	81	14	4	10	79	16	5	30
Construction, extraction, farming, fishing, and forestry	79	19	2	10	78	20	2	30
Installation, maintenance, and repair	83	11	6	10	80	12	7	30
Production, transportation, and material moving	81	17	2	10	78	19	3	30
Production	80	17	3	10	74	20	5	30
Transportation and material moving	81	18	1	10	81	17	1	30
Full time	81	16	3	10	78	19	3	30
Part time	70	15	15	—	81	17	2	30
Union	77	21	2	10	75	20	5	20
Nonunion	81	15	4	10	78	19	3	30
Average wage within the following categories ⁵ :								
Lowest 25 percent	83	15	2	10	82	15	3	30
Second 25 percent	79	17	4	10	78	19	3	30
Third 25 percent	81	16	3	10	79	18	3	30
Highest 25 percent	79	17	4	10	76	21	3	30
Highest 10 percent	78	19	4	10	75	23	3	—
Establishment characteristic								
Goods-producing industries	79	17	4	10	75	20	5	30
Construction	80	14	6	10	78	16	6	30
Manufacturing	81	16	3	10	76	19	5	30
Service-providing industries	81	16	3	10	79	19	3	30
Trade, transportation, and utilities	85	14	1	10	83	16	1	30
Wholesale trade	87	11	2	10	87	11	2	30
Retail trade	87	13	(⁶)	—	82	17	1	30
Transportation and warehousing	81	18	1	10	80	20	1	30
Utilities	80	—	—	10	77	—	—	25
Information	80	—	—	10	73	22	6	25
Financial activities	79	19	2	10	70	27	2	30
Finance and insurance	75	23	1	10	66	32	2	30

See footnotes at end of table.

Table 50. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Brand-name drugs not on formulary ⁴			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic				
All workers	79	20	2	\$50
Management, professional, and related	81	18	1	50
Management, business, and financial	74	24	1	50
Professional and related	85	—	—	50
Service	80	—	—	50
Protective service	61	39	—	—
Sales and office	76	—	—	50
Sales and related	75	—	—	50
Office and administrative support	76	23	1	50
Natural resources, construction, and maintenance	78	—	—	50
Construction, extraction, farming, fishing, and forestry	73	—	—	50
Installation, maintenance, and repair	83	—	—	50
Production, transportation, and material moving	79	—	—	50
Production	75	—	—	50
Transportation and material moving	83	—	—	50
Full time	79	20	2	50
Part time	82	—	—	50
Union	76	—	—	40
Nonunion	79	19	1	50
Average wage within the following categories ⁵ :				
Lowest 25 percent	85	—	—	55
Second 25 percent	79	—	—	50
Third 25 percent	79	20	1	50
Highest 25 percent	76	21	2	50
Highest 10 percent	73	—	—	50
Establishment characteristic				
Goods-producing industries	75	—	—	50
Construction	76	—	—	50
Manufacturing	77	—	—	50
Service-providing industries	80	19	1	50
Trade, transportation, and utilities	81	—	—	50
Wholesale trade	85	—	—	55
Retail trade	82	—	—	50
Transportation and warehousing	76	—	—	45
Utilities	74	—	—	40
Information	67	—	—	40
Financial activities	65	—	—	50
Finance and insurance	58	—	—	50

See footnotes at end of table.

Table 50. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Generic drugs ²				Brand-name drugs on formulary ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	77	22	1	\$10	66	34	1	\$30
Insurance carriers and related activities	70	27	2	10	64	34	3	30
Professional and business services	74	24	2	10	70	28	2	35
Professional and technical services	70	29	1	10	67	32	1	35
Administrative and waste services	82	—	—	10	80	—	—	30
Education and health services	82	10	8	10	85	12	3	30
Educational services	90	9	1	10	90	10	—	—
Junior colleges, colleges, and universities ...	86	13	1	10	86	14	—	25
Health care and social assistance	81	10	9	10	85	12	4	30
Other services	82	—	—	10	91	—	—	30
1 to 99 workers	80	15	5	10	81	15	4	30
1 to 49 workers	81	14	5	10	81	15	4	35
50 to 99 workers	79	16	6	10	81	16	3	30
100 workers or more	80	17	2	10	76	22	3	30
100 to 499 workers	80	18	2	10	76	22	2	30
500 workers or more	81	17	3	10	75	22	4	25
Geographic area								
New England	85	14	1	10	83	16	1	30
Middle Atlantic	84	15	1	10	83	16	1	30
South Atlantic	76	17	7	10	77	17	6	30
East South Central	79	21	(⁶)	10	79	20	(⁶)	30
West South Central	79	18	3	10	76	22	2	35
East North Central	80	17	3	10	75	21	3	30
West North Central	79	—	—	10	81	17	2	35
Mountain	79	—	—	10	71	26	3	25
Pacific	83	13	3	10	78	17	5	30

See footnotes at end of table.

Table 50. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Brand-name drugs not on formulary ⁴			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	55	—	—	\$50
Insurance carriers and related activities	60	—	—	50
Professional and business services	75	—	—	60
Professional and technical services	74	26	—	60
Administrative and waste services	80	—	—	55
Education and health services	90	—	—	50
Educational services	93	6	1	50
Junior colleges, colleges, and universities ...	90	8	2	45
Health care and social assistance	89	—	—	50
Other services	97	—	—	50
1 to 99 workers	84	14	2	55
1 to 49 workers	84	—	—	60
50 to 99 workers	84	—	—	50
100 workers or more	75	24	1	50
100 to 499 workers	73	26	1	50
500 workers or more	76	—	—	45
Geographic area				
New England	82	—	—	50
Middle Atlantic	83	—	—	50
South Atlantic	80	17	3	50
East South Central	81	—	—	50
West South Central	71	—	—	60
East North Central	75	—	—	60
West North Central	84	—	—	60
Mountain	75	22	2	50
Pacific	79	—	—	50

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

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

³ All workers participating in an outpatient prescription drug plan with a brand-name drug on formulary provision equals 100 percent.

⁴ All workers participating in an outpatient prescription drug plan with a brand-name drug not on formulary provision equals 100 percent.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation,

which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

⁶ Less than 0.5.

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/glossary20132014.htm.

Table 50. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013

Characteristics	Generic drugs				Brand-name drugs on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic								
All workers	1.4	1.2	0.6	\$0	1.5	1.4	0.5	\$0
Management, professional, and related	2.2	2.1	1.2	0	2.4	2.4	0.7	0
Management, business, and financial	3.9	3.9	0.4	0	3.8	3.8	0.4	0
Professional and related	2.2	1.6	1.9	0	2.3	2.1	1.1	0
Service	3.2	2.8	1.4	0	3.3	2.7	2.1	4
Protective service	9.9	9.9	–	2	10.1	10.1	–	8
Sales and office	2.0	1.8	0.7	0	2.1	1.8	0.8	0
Sales and related	3.0	1.7	1.9	0	2.9	1.5	2.0	0
Office and administrative support	2.5	2.5	0.5	0	2.5	2.5	0.5	0
Natural resources, construction, and maintenance	3.1	2.7	1.6	0	3.1	2.8	1.6	0
Construction, extraction, farming, fishing, and forestry	5.7	5.4	1.4	0	5.7	5.4	1.4	3
Installation, maintenance, and repair	3.0	2.0	2.3	0	3.3	2.1	2.4	0
Production, transportation, and material moving	2.1	1.9	1.1	0	2.6	2.3	1.3	0
Production	3.0	2.6	1.7	0	3.9	3.3	2.2	0
Transportation and material moving	2.7	2.7	0.5	0	2.6	2.5	0.5	0
Full time	1.4	1.2	0.5	0	1.5	1.4	0.6	0
Part time	6.2	3.7	6.6	–	4.0	3.9	0.6	0
Union	3.5	3.6	1.0	1	3.3	3.1	1.8	3
Nonunion	1.5	1.2	0.7	0	1.6	1.5	0.5	0
Average wage within the following categories ² :								
Lowest 25 percent	2.5	2.5	1.3	0	2.7	2.4	1.5	5
Second 25 percent	2.0	1.5	1.3	0	1.6	1.7	1.0	0
Third 25 percent	1.7	1.5	0.7	0	1.9	1.5	0.8	0
Highest 25 percent	2.4	2.1	1.1	0	2.6	2.4	0.7	0
Highest 10 percent	3.7	3.2	1.5	0	3.8	3.4	0.9	–
Establishment characteristic								
Goods-producing industries	2.6	2.1	1.2	0	2.9	2.4	1.4	0
Construction	4.1	3.1	2.3	0	4.1	3.2	2.3	5
Manufacturing	2.9	2.1	1.5	0	3.5	2.6	1.8	0
Service-providing industries	1.6	1.3	0.7	0	1.7	1.6	0.6	0
Trade, transportation, and utilities	1.4	1.3	0.4	0	1.4	1.4	0.5	0
Wholesale trade	2.6	2.4	1.3	0	2.5	2.3	1.3	0
Retail trade	1.9	1.9	0.2	–	2.3	2.0	0.6	0
Transportation and warehousing	2.9	2.8	0.5	0	3.1	3.4	0.5	4
Utilities	6.8	–	–	1	7.5	–	–	(³)
Information	5.2	–	–	0	6.0	5.6	3.5	1
Financial activities	2.0	1.9	0.7	0	2.5	2.3	1.0	0
Finance and insurance	2.3	2.3	0.5	0	2.5	2.5	0.9	0

See footnotes at end of table.

Table 50. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Brand-name drugs not on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristic				
All workers	1.4	1.5	0.3	\$0
Management, professional, and related	2.1	2.1	0.3	0
Management, business, and financial	3.4	3.4	0.4	1
Professional and related	2.0	—	—	1
Service	2.6	—	—	0
Protective service	10.9	10.9	—	—
Sales and office	2.4	—	—	2
Sales and related	4.8	—	—	6
Office and administrative support	2.3	2.3	0.3	2
Natural resources, construction, and maintenance	3.0	—	—	2
Construction, extraction, farming, fishing, and forestry	5.9	—	—	8
Installation, maintenance, and repair	2.4	—	—	0
Production, transportation, and material moving	2.3	—	—	0
Production	3.2	—	—	6
Transportation and material moving	2.6	—	—	0
Full time	1.4	1.4	0.3	0
Part time	3.7	—	—	0
Union	2.7	—	—	1
Nonunion	1.5	1.5	0.3	2
Average wage within the following categories ² :				
Lowest 25 percent	2.1	—	—	5
Second 25 percent	2.2	—	—	1
Third 25 percent	1.8	1.8	0.3	0
Highest 25 percent	2.4	2.3	0.5	0
Highest 10 percent	4.0	—	—	0
Establishment characteristic				
Goods-producing industries	3.1	—	—	0
Construction	3.7	—	—	0
Manufacturing	3.7	—	—	0
Service-providing industries	1.5	1.5	0.3	0
Trade, transportation, and utilities	1.8	—	—	1
Wholesale trade	3.2	—	—	6
Retail trade	2.5	—	—	0
Transportation and warehousing	4.5	—	—	8
Utilities	9.0	—	—	8
Information	5.5	—	—	5
Financial activities	3.2	—	—	4
Finance and insurance	3.5	—	—	0

See footnotes at end of table.

Table 50. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Generic drugs				Brand-name drugs on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	2.4	2.4	0.2	\$0	2.9	2.9	0.3	\$0
Insurance carriers and related activities	4.4	4.6	1.1	0	4.7	4.6	1.1	0
Professional and business services	4.9	4.4	1.1	0	5.4	5.0	1.2	2
Professional and technical services	7.0	6.4	0.9	3	7.1	6.6	0.9	6
Administrative and waste services	6.0	—	—	0	6.0	—	—	6
Education and health services	3.4	2.3	2.4	0	2.5	2.4	1.4	0
Educational services	2.6	2.5	0.7	0	2.6	2.6	—	—
Junior colleges, colleges, and universities ...	3.8	3.7	1.1	0	3.8	3.8	—	4
Health care and social assistance	3.9	2.6	2.7	0	2.8	2.8	1.6	0
Other services	7.4	—	—	0	3.0	—	—	4
1 to 99 workers	2.3	1.8	1.2	0	2.0	1.8	0.7	5
1 to 49 workers	2.6	2.1	1.1	0	2.3	2.0	0.8	5
50 to 99 workers	3.9	3.0	3.0	0	3.5	3.1	1.4	1
100 workers or more	1.4	1.3	0.7	0	1.8	1.8	0.8	0
100 to 499 workers	2.1	1.9	0.8	0	2.4	2.3	0.9	0
500 workers or more	2.2	2.0	1.3	0	2.2	2.2	1.3	0
Geographic area								
New England	2.8	2.7	1.0	0	2.9	2.9	1.0	0
Middle Atlantic	3.6	3.8	0.5	0	3.0	3.4	0.6	2
South Atlantic	2.6	1.7	1.9	0	2.3	2.3	2.0	0
East South Central	3.3	3.2	0.2	0	4.1	4.0	0.2	0
West South Central	3.6	3.6	1.1	0	4.0	4.2	1.1	2
East North Central	3.4	3.1	0.5	0	5.2	4.8	0.7	4
West North Central	7.0	—	—	0	2.1	2.4	0.8	4
Mountain	7.6	—	—	(³)	7.5	7.4	1.5	1
Pacific	3.7	2.4	1.6	0	3.9	2.8	2.1	3

See footnotes at end of table.

Table 50. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Brand-name drugs not on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Credit intermediation and related activities ..	4.3	—	—	\$4
Insurance carriers and related activities	5.4	—	—	0
Professional and business services	5.2	—	—	0
Professional and technical services	5.6	5.6	—	0
Administrative and waste services	6.5	—	—	11
Education and health services	2.1	—	—	0
Educational services	1.3	1.2	0.2	0
Junior colleges, colleges, and universities ...	2.2	1.9	0.4	4
Health care and social assistance	2.4	—	—	1
Other services	1.7	—	—	0
1 to 99 workers	1.9	1.7	0.5	3
1 to 49 workers	2.0	—	—	5
50 to 99 workers	3.5	—	—	3
100 workers or more	1.9	2.0	0.4	0
100 to 499 workers	2.7	2.7	0.3	1
500 workers or more	2.1	—	—	5
Geographic area				
New England	3.4	—	—	2
Middle Atlantic	1.8	—	—	2
South Atlantic	2.3	2.0	0.7	5
East South Central	3.6	—	—	0
West South Central	5.9	—	—	4
East North Central	5.5	—	—	0
West North Central	2.3	—	—	2
Mountain	4.0	3.9	0.5	0
Pacific	3.3	—	—	0

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for

Employee Compensation - March 2013."

³ Less than 0.5.

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/glossary20132014.htm.

Table 51. Dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2013

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

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Worker characteristic						
All workers	100	100	98	82	48	34
Management, professional, and related	100	100	97	86	52	35
Management, business, and financial	100	100	97	84	56	28
Professional and related	100	100	97	88	49	39
Service	99	99	98	79	44	35
Protective service	100	100	100	80	–	–
Sales and office	100	100	98	81	50	30
Sales and related	100	100	99	84	57	27
Office and administrative support	100	100	98	79	47	32
Natural resources, construction, and maintenance	100	100	99	75	42	32
Construction, extraction, farming, fishing, and forestry	100	100	100	69	37	31
Installation, maintenance, and repair	100	100	98	79	46	33
Production, transportation, and material moving	100	100	98	80	42	38
Production	100	100	98	75	36	39
Transportation and material moving	100	100	98	87	50	37
Full time	100	100	98	82	49	33
Part time	100	100	99	86	40	46
Union	100	100	99	87	51	36
Nonunion	100	100	98	81	48	34
Average wage within the following categories ⁴ :						
Lowest 25 percent	100	100	98	80	45	35
Second 25 percent	100	100	97	80	42	38
Third 25 percent	100	100	98	81	48	33
Highest 25 percent	100	100	98	85	54	31
Highest 10 percent	100	100	97	88	60	28
Establishment characteristic						
Goods-producing industries	100	100	97	78	40	37
Construction	100	100	100	65	27	38
Manufacturing	100	100	96	80	41	39
Service-providing industries	100	100	98	84	50	33
Trade, transportation, and utilities	100	100	99	82	57	25
Wholesale trade	100	100	100	72	50	22
Retail trade	100	100	98	85	65	20
Transportation and warehousing	100	100	100	85	53	32
Utilities	100	100	98	92	41	51
Information	100	100	99	88	67	21
Financial activities	100	100	97	85	59	26
Finance and insurance	100	100	97	90	62	28

See footnotes at end of table.

Table 51. Dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Credit intermediation and related activities ..	100	100	97	93	59	33
Insurance carriers and related activities	100	100	97	88	69	19
Professional and business services	100	100	98	87	57	29
Professional and technical services	100	100	96	82	—	—
Administrative and waste services	100	100	98	94	57	37
Education and health services	100	99	97	84	36	47
Educational services	100	98	98	77	51	26
Junior colleges, colleges, and universities ...	100	100	100	74	51	23
Health care and social assistance	100	100	97	85	34	50
1 to 99 workers	100	100	98	79	44	35
1 to 49 workers	100	100	99	78	42	35
50 to 99 workers	100	100	97	81	47	34
100 workers or more	100	100	98	85	51	34
100 to 499 workers	100	100	98	81	49	32
500 workers or more	100	100	97	88	53	35
Geographic area						
New England	100	100	98	84	55	29
Middle Atlantic	100	100	97	81	50	31
South Atlantic	100	100	98	81	49	32
East South Central	100	100	97	78	43	35
West South Central	100	100	97	85	48	37
East North Central	99	99	99	85	40	45
West North Central	100	100	98	84	38	46
Mountain	100	100	98	85	56	29
Pacific	100	100	97	80	55	25

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 51. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2013

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Worker characteristic						
All workers	0.1	0.1	0.3	1.2	1.7	1.5
Management, professional, and related	0.1	0.1	0.5	1.4	3.0	3.1
Management, business, and financial	(⁴)	0.1	0.8	2.1	3.3	3.0
Professional and related	0.2	0.2	0.6	1.6	4.0	4.2
Service	0.3	0.3	0.9	4.2	5.6	4.6
Protective service	(⁴)	(⁴)	(⁴)	8.7	—	—
Sales and office	(⁴)	(⁴)	0.5	2.3	2.8	3.0
Sales and related	(⁴)	(⁴)	0.2	2.9	5.2	5.7
Office and administrative support	(⁴)	0.1	0.7	2.8	3.1	3.4
Natural resources, construction, and maintenance	(⁴)	(⁴)	0.5	3.6	4.7	4.2
Construction, extraction, farming, fishing, and forestry	(⁴)	(⁴)	0.3	7.4	8.9	8.0
Installation, maintenance, and repair	(⁴)	(⁴)	0.8	3.2	4.4	4.5
Production, transportation, and material moving	(⁴)	(⁴)	0.6	2.6	3.3	2.8
Production	(⁴)	(⁴)	0.7	4.2	4.0	3.3
Transportation and material moving	(⁴)	(⁴)	0.7	2.6	4.7	5.1
Full time	0.1	0.1	0.3	1.3	1.7	1.4
Part time	(⁴)	(⁴)	0.5	3.0	6.3	7.1
Union	(⁴)	(⁴)	0.5	1.9	4.1	4.2
Nonunion	0.1	0.1	0.4	1.3	1.8	1.6
Average wage within the following categories ⁵ :						
Lowest 25 percent	(⁴)	(⁴)	0.7	4.3	5.8	6.1
Second 25 percent	0.1	0.1	0.6	1.8	2.5	2.4
Third 25 percent	(⁴)	0.1	0.3	1.9	2.8	2.2
Highest 25 percent	0.1	0.1	0.5	1.6	2.5	2.7
Highest 10 percent	(⁴)	(⁴)	0.9	1.8	4.0	4.2
Establishment characteristic						
Goods-producing industries	(⁴)	(⁴)	1.0	2.3	3.6	3.5
Construction	(⁴)	(⁴)	0.1	5.4	6.4	7.4
Manufacturing	(⁴)	(⁴)	1.3	2.5	3.5	4.0
Service-providing industries	0.1	0.1	0.3	1.4	2.0	1.7
Trade, transportation, and utilities	(⁴)	(⁴)	0.3	2.2	2.6	2.0
Wholesale trade	(⁴)	(⁴)	(⁴)	6.0	6.8	5.0
Retail trade	(⁴)	(⁴)	0.7	2.3	4.4	4.2
Transportation and warehousing	(⁴)	(⁴)	(⁴)	6.9	7.0	6.7
Utilities	(⁴)	(⁴)	1.0	3.8	8.7	8.8
Information	(⁴)	(⁴)	0.9	4.3	5.3	4.2
Financial activities	(⁴)	(⁴)	0.7	2.2	2.9	2.7
Finance and insurance	(⁴)	(⁴)	0.6	2.0	2.9	2.7

See footnotes at end of table.

Table 51. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Credit intermediation and related activities ..	(⁴)	(⁴)	1.2	1.8	3.7	3.7
Insurance carriers and related activities	(⁴)	(⁴)	0.9	4.5	5.7	4.0
Professional and business services	(⁴)	(⁴)	1.2	3.7	4.5	4.9
Professional and technical services	(⁴)	(⁴)	2.6	6.3	—	—
Administrative and waste services	(⁴)	(⁴)	0.8	3.6	6.7	7.3
Education and health services	0.3	0.4	0.7	2.4	4.0	3.7
Educational services	(⁴)	1.8	1.8	5.0	4.7	4.6
Junior colleges, colleges, and universities ...	(⁴)	(⁴)	0.1	6.9	6.6	3.5
Health care and social assistance	0.3	0.3	0.8	2.7	4.6	4.1
1 to 99 workers	(⁴)	(⁴)	0.6	2.0	2.8	2.7
1 to 49 workers	(⁴)	(⁴)	0.3	3.0	4.0	4.3
50 to 99 workers	(⁴)	(⁴)	1.6	3.3	5.6	6.4
100 workers or more	0.1	0.1	0.4	1.4	2.5	2.2
100 to 499 workers	(⁴)	(⁴)	0.5	2.3	3.4	3.1
500 workers or more	0.2	0.3	0.7	1.5	3.6	3.5
Geographic area						
New England	(⁴)	(⁴)	0.9	5.2	8.9	6.0
Middle Atlantic	(⁴)	(⁴)	1.3	3.7	4.9	2.5
South Atlantic	(⁴)	0.3	0.7	3.4	3.6	2.8
East South Central	(⁴)	(⁴)	0.6	7.3	11.8	7.4
West South Central	(⁴)	(⁴)	0.9	3.6	5.8	4.9
East North Central	0.3	0.3	0.7	2.8	3.4	4.0
West North Central	(⁴)	(⁴)	1.1	4.2	4.5	5.1
Mountain	(⁴)	(⁴)	0.5	2.1	5.4	3.8
Pacific	(⁴)	(⁴)	1.0	2.5	3.9	4.8

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both

above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 52. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013

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

Characteristics	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
Worker characteristic								
All workers	9	91	—	(⁵)	1	99	—	—
Management, professional, and related	10	90	—	(⁵)	—	99	—	(⁵)
Management, business, and financial	10	90	—	—	—	99	—	(⁵)
Professional and related	9	91	—	(⁵)	—	99	—	(⁵)
Service	—	94	—	1	—	97	—	—
Protective service	—	98	—	—	—	100	—	—
Sales and office	10	90	—	—	—	99	—	(⁵)
Sales and related	9	91	—	—	—	99	—	—
Office and administrative support	10	90	—	—	—	99	—	(⁵)
Natural resources, construction, and maintenance	—	95	—	—	—	100	—	—
Construction, extraction, farming, fishing, and forestry	—	97	—	—	—	100	—	—
Installation, maintenance, and repair	—	93	—	—	—	99	—	—
Production, transportation, and material moving	8	92	—	—	—	100	—	—
Production	—	91	—	—	—	100	—	—
Transportation and material moving	8	92	—	—	—	100	—	—
Full time	9	91	—	(⁵)	—	99	—	(⁵)
Part time	—	90	—	—	—	99	—	—
Union	14	86	—	—	—	98	—	—
Nonunion	8	92	—	(⁵)	1	99	—	—
Average wage within the following categories ⁶ :								
Lowest 25 percent	8	92	—	—	—	99	—	—
Second 25 percent	9	91	—	(⁵)	—	99	—	(⁵)
Third 25 percent	7	93	—	(⁵)	—	99	—	(⁵)
Highest 25 percent	10	90	—	(⁵)	—	99	—	(⁵)
Highest 10 percent	—	89	—	(⁵)	—	99	—	(⁵)
Establishment characteristic								
Goods-producing industries	12	88	—	—	—	100	—	—
Construction	—	93	—	—	—	100	—	—
Manufacturing	14	86	—	—	—	100	—	—
Service-providing industries	8	92	—	(⁵)	—	99	—	(⁵)
Trade, transportation, and utilities	11	89	—	—	—	100	—	—
Wholesale trade	—	96	—	—	—	100	—	—
Retail trade	13	87	—	—	—	99	—	—
Transportation and warehousing	—	86	—	—	—	100	—	—
Utilities	—	95	—	—	—	97	—	—
Information	7	93	—	—	—	99	—	—
Financial activities	10	90	—	—	—	99	—	—
Finance and insurance	12	88	—	—	—	99	—	—

See footnotes at end of table.

Table 52. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristic				
All workers	—	98	2	—
Management, professional, and related	—	97	3	—
Management, business, and financial	—	97	3	—
Professional and related	—	97	3	—
Service	—	98	—	1
Protective service	—	100	—	—
Sales and office	—	98	2	—
Sales and related	—	99	—	—
Office and administrative support	—	98	—	(⁵)
Natural resources, construction, and maintenance	—	98	—	—
Construction, extraction, farming, fishing, and forestry	—	100	—	—
Installation, maintenance, and repair	—	97	—	—
Production, transportation, and material moving	—	98	—	—
Production	—	98	—	—
Transportation and material moving	—	98	—	—
Full time	—	98	2	—
Part time	—	99	—	—
Union	—	99	—	—
Nonunion	—	98	2	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	—	98	—	—
Second 25 percent	—	97	3	(⁵)
Third 25 percent	—	98	2	—
Highest 25 percent	—	97	2	—
Highest 10 percent	—	97	—	(⁵)
Establishment characteristic				
Goods-producing industries	—	97	—	—
Construction	—	100	—	—
Manufacturing	—	96	—	—
Service-providing industries	—	98	2	(⁵)
Trade, transportation, and utilities	—	99	—	—
Wholesale trade	—	100	—	—
Retail trade	—	98	—	—
Transportation and warehousing	—	100	—	—
Utilities	—	98	—	—
Information	—	99	—	—
Financial activities	—	97	3	—
Finance and insurance	—	97	3	—

See footnotes at end of table.

Table 52. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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
Credit intermediation and related activities ..	11	89	—	—	—	99	—	—
Insurance carriers and related activities	—	86	—	—	—	100	—	—
Professional and business services	—	95	—	—	—	99	—	—
Professional and technical services	—	98	—	—	—	100	—	—
Administrative and waste services	—	90	—	—	—	100	—	—
Education and health services	—	93	—	(⁵)	—	98	—	(⁵)
Educational services	—	86	—	—	—	95	—	2
Junior colleges, colleges, and universities ...	7	93	—	—	—	99	—	—
Health care and social assistance	—	95	—	(⁵)	—	99	—	—
1 to 99 workers	7	93	—	—	—	99	—	—
1 to 49 workers	7	93	—	—	—	100	—	—
50 to 99 workers	—	95	—	—	—	99	—	—
100 workers or more	10	90	—	(⁵)	1	99	—	—
100 to 499 workers	11	89	—	—	—	100	—	—
500 workers or more	9	91	—	(⁵)	1	98	—	—
Geographic area								
New England	—	97	—	—	—	99	—	—
Middle Atlantic	11	89	—	—	—	97	—	—
South Atlantic	7	93	—	—	—	99	—	(⁵)
East South Central	—	99	—	—	—	100	—	—
West South Central	—	90	—	—	—	100	—	—
East North Central	—	91	—	1	—	99	—	—
West North Central	—	94	—	—	—	100	—	—
Mountain	—	95	—	—	—	100	—	—
Pacific	15	85	—	—	—	99	—	—

See footnotes at end of table.

Table 52. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Credit intermediation and related activities ..	—	97	—	—
Insurance carriers and related activities	—	97	—	—
Professional and business services	—	98	—	—
Professional and technical services	—	96	—	—
Administrative and waste services	—	98	—	—
Education and health services	—	97	2	1
Educational services	—	98	—	2
Junior colleges, colleges, and universities ...	—	100	—	—
Health care and social assistance	—	97	3	(⁵)
1 to 99 workers	—	98	—	—
1 to 49 workers	—	99	1	—
50 to 99 workers	—	97	—	—
100 workers or more	—	97	2	—
100 to 499 workers	—	98	2	—
500 workers or more	—	97	2	—
Geographic area				
New England	—	98	—	—
Middle Atlantic	—	97	—	—
South Atlantic	—	98	—	(⁵)
East South Central	—	97	3	—
West South Central	—	97	3	—
East North Central	—	99	—	1
West North Central	—	98	—	—
Mountain	—	98	—	—
Pacific	—	97	—	—

¹ Preventive services include routine exams, cleanings, and x-rays, 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 fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

⁴ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage

categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 52. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013

Characteristics	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
Worker characteristic								
All workers	1.0	1.0	–	0.1	0.2	0.2	–	–
Management, professional, and related	2.0	2.0	–	0.1	–	0.3	–	0.1
Management, business, and financial	2.0	2.0	–	–	–	0.4	–	0.1
Professional and related	2.5	2.5	–	0.2	–	0.4	–	0.1
Service	–	1.8	–	0.3	–	1.6	–	–
Protective service	–	1.5	–	–	–	0.2	–	–
Sales and office	1.0	1.0	–	–	–	0.2	–	(⁵)
Sales and related	2.1	2.1	–	–	–	0.3	–	–
Office and administrative support	1.5	1.5	–	–	–	0.3	–	0.1
Natural resources, construction, and maintenance	–	1.7	–	–	–	0.3	–	–
Construction, extraction, farming, fishing, and forestry	–	1.0	–	–	–	(⁵)	–	–
Installation, maintenance, and repair	–	2.6	–	–	–	0.5	–	–
Production, transportation, and material moving	2.2	2.2	–	–	–	(⁵)	–	–
Production	–	3.5	–	–	–	(⁵)	–	–
Transportation and material moving	1.9	1.9	–	–	–	(⁵)	–	–
Full time	1.1	1.1	–	0.1	–	0.2	–	0.1
Part time	–	3.0	–	–	–	0.5	–	–
Union	3.0	3.0	–	–	–	1.0	–	–
Nonunion	1.0	1.0	–	0.1	0.2	0.2	–	–
Average wage within the following categories ⁶ :								
Lowest 25 percent	2.2	2.2	–	–	–	0.9	–	–
Second 25 percent	2.0	2.0	–	0.1	–	0.3	–	(⁵)
Third 25 percent	0.9	0.9	–	(⁵)	–	0.3	–	0.1
Highest 25 percent	1.9	1.9	–	0.1	–	0.3	–	(⁵)
Highest 10 percent	–	3.4	–	(⁵)	–	0.4	–	(⁵)
Establishment characteristic								
Goods-producing industries	2.8	2.8	–	–	–	0.1	–	–
Construction	–	2.7	–	–	–	(⁵)	–	–
Manufacturing	3.5	3.5	–	–	–	0.1	–	–
Service-providing industries	1.0	1.0	–	0.1	–	0.3	–	0.1
Trade, transportation, and utilities	2.3	2.3	–	–	–	0.2	–	–
Wholesale trade	–	1.9	–	–	–	(⁵)	–	–
Retail trade	2.0	2.0	–	–	–	0.4	–	–
Transportation and warehousing	–	7.1	–	–	–	(⁵)	–	–
Utilities	–	3.3	–	–	–	2.8	–	–
Information	2.0	2.0	–	–	–	0.6	–	–
Financial activities	2.2	2.2	–	–	–	0.1	–	–
Finance and insurance	2.5	2.5	–	–	–	0.1	–	–

See footnotes at end of table.

Table 52. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristic				
All workers	—	0.3	0.3	—
Management, professional, and related	—	0.5	0.5	—
Management, business, and financial	—	0.8	0.8	—
Professional and related	—	0.6	0.5	—
Service	—	0.9	—	0.3
Protective service	—	(⁵)	—	—
Sales and office	—	0.5	0.5	—
Sales and related	—	0.2	—	—
Office and administrative support	—	0.7	—	0.1
Natural resources, construction, and maintenance	—	0.4	—	—
Construction, extraction, farming, fishing, and forestry	—	0.3	—	—
Installation, maintenance, and repair	—	0.7	—	—
Production, transportation, and material moving	—	0.6	—	—
Production	—	0.7	—	—
Transportation and material moving	—	0.7	—	—
Full time	—	0.3	0.3	—
Part time	—	0.5	—	—
Union	—	0.5	—	—
Nonunion	—	0.4	0.3	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	—	0.7	—	—
Second 25 percent	—	0.6	0.6	0.1
Third 25 percent	—	0.3	0.3	—
Highest 25 percent	—	0.5	0.5	—
Highest 10 percent	—	0.9	—	(⁵)
Establishment characteristic				
Goods-producing industries	—	0.9	—	—
Construction	—	0.1	—	—
Manufacturing	—	1.2	—	—
Service-providing industries	—	0.3	0.3	0.1
Trade, transportation, and utilities	—	0.3	—	—
Wholesale trade	—	(⁵)	—	—
Retail trade	—	0.7	—	—
Transportation and warehousing	—	(⁵)	—	—
Utilities	—	1.0	—	—
Information	—	0.9	—	—
Financial activities	—	0.7	0.7	—
Finance and insurance	—	0.6	0.6	—

See footnotes at end of table.

Table 52. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	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
Credit intermediation and related activities ..	2.4	2.4	—	—	—	0.3	—	—
Insurance carriers and related activities	—	6.8	—	—	—	(⁵)	—	—
Professional and business services	—	2.0	—	—	—	0.6	—	—
Professional and technical services	—	0.7	—	—	—	(⁵)	—	—
Administrative and waste services	—	5.9	—	—	—	(⁵)	—	—
Education and health services	—	2.6	—	0.3	—	0.5	—	0.2
Educational services	—	4.9	—	—	—	2.9	—	1.8
Junior colleges, colleges, and universities ...	1.9	1.9	—	—	—	0.2	—	—
Health care and social assistance	—	2.9	—	0.3	—	0.4	—	—
1 to 99 workers	1.1	1.1	—	—	—	0.4	—	—
1 to 49 workers	1.3	1.3	—	—	—	0.3	—	—
50 to 99 workers	—	2.1	—	—	—	1.1	—	—
100 workers or more	1.6	1.6	—	0.1	0.2	0.2	—	—
100 to 499 workers	2.1	2.1	—	—	—	0.2	—	—
500 workers or more	2.4	2.4	—	0.2	0.3	0.4	—	—
Geographic area								
New England	—	0.9	—	—	—	0.3	—	—
Middle Atlantic	2.8	2.8	—	—	—	1.0	—	—
South Atlantic	0.9	0.9	—	—	—	0.4	—	0.3
East South Central	—	0.4	—	—	—	(⁵)	—	—
West South Central	—	4.0	—	—	—	0.2	—	—
East North Central	—	2.9	—	0.3	—	0.3	—	—
West North Central	—	2.5	—	—	—	(⁵)	—	—
Mountain	—	1.4	—	—	—	(⁵)	—	—
Pacific	3.4	3.4	—	—	—	0.9	—	—

See footnotes at end of table.

Table 52. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Credit intermediation and related activities ..	—	1.2	—	—
Insurance carriers and related activities	—	0.9	—	—
Professional and business services	—	1.2	—	—
Professional and technical services	—	2.6	—	—
Administrative and waste services	—	0.8	—	—
Education and health services	—	0.7	0.5	0.4
Educational services	—	1.8	—	1.8
Junior colleges, colleges, and universities ...	—	0.1	—	—
Health care and social assistance	—	0.8	0.6	0.3
1 to 99 workers	—	0.6	—	—
1 to 49 workers	—	0.3	0.3	—
50 to 99 workers	—	1.6	—	—
100 workers or more	—	0.4	0.4	—
100 to 499 workers	—	0.5	0.5	—
500 workers or more	—	0.7	0.6	—
Geographic area				
New England	—	0.9	—	—
Middle Atlantic	—	1.3	—	—
South Atlantic	—	0.6	—	0.3
East South Central	—	0.6	0.6	—
West South Central	—	0.9	0.9	—
East North Central	—	0.7	—	0.3
West North Central	—	1.1	—	—
Mountain	—	0.5	—	—
Pacific	—	1.0	—	—

¹ Preventive services include routine exams, cleanings, and x-rays, 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 fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

⁴ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁵ Less than 0.05.

⁶ Surveyed occupations are classified into wage

categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 53. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013

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

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
Worker characteristic					
All workers	—	48	51	1	50
Management, professional, and related	—	52	48	1	50
Management, business, and financial	—	56	43	1	50
Professional and related	—	49	51	(³)	50
Service	—	44	56	(³)	50
Protective service	—	67	—	—	50
Sales and office	—	50	49	1	50
Sales and related	—	57	43	(³)	50
Office and administrative support	—	47	52	1	50
Natural resources, construction, and maintenance	—	42	55	2	50
Construction, extraction, farming, fishing, and forestry	—	37	62	1	50
Installation, maintenance, and repair	—	46	51	3	50
Production, transportation, and material moving	—	42	55	3	50
Production	—	36	58	5	50
Transportation and material moving	—	50	50	1	50
Full time	—	49	50	1	50
Part time	—	40	60	—	50
Union	—	51	48	(³)	50
Nonunion	—	48	51	1	50
Average wage within the following categories ⁴ :					
Lowest 25 percent	—	45	54	1	50
Second 25 percent	—	42	56	2	50
Third 25 percent	—	48	51	1	50
Highest 25 percent	—	54	45	1	50
Highest 10 percent	—	60	40	1	50
Establishment characteristic					
Goods-producing industries	—	40	58	2	50
Construction	—	27	70	3	50
Manufacturing	—	41	57	2	50
Service-providing industries	—	50	49	1	50
Trade, transportation, and utilities	—	57	40	3	50
Wholesale trade	—	50	48	2	50
Retail trade	—	65	35	1	50
Transportation and warehousing	—	53	40	7	50
Utilities	—	41	57	2	50
Information	—	67	31	3	50
Financial activities	—	59	41	—	50
Finance and insurance	—	62	38	—	50

See footnotes at end of table.

Table 53. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
Worker characteristic						
All workers	—	34	65	—	50	\$1,500
Management, professional, and related	—	35	65	(³)	50	1,500
Management, business, and financial	—	28	71	1	50	1,500
Professional and related	—	39	61	(³)	50	1,500
Service	—	35	64	(³)	50	1,500
Protective service	—	—	87	—	—	2,000
Sales and office	—	30	69	—	50	1,500
Sales and related	—	26	73	—	50	1,500
Office and administrative support	—	31	67	—	50	1,500
Natural resources, construction, and maintenance	—	32	65	2	50	1,500
Construction, extraction, farming, fishing, and forestry	—	31	68	1	50	1,250
Installation, maintenance, and repair	—	33	64	3	50	1,500
Production, transportation, and material moving	—	38	59	3	50	1,500
Production	—	39	56	5	50	1,500
Transportation and material moving	—	37	63	1	50	1,500
Full time	—	33	66	—	50	1,500
Part time	—	46	54	—	50	—
Union	—	36	64	(³)	50	1,500
Nonunion	—	34	65	—	50	1,500
Average wage within the following categories ⁴ :						
Lowest 25 percent	—	35	64	1	50	1,500
Second 25 percent	—	38	59	—	50	1,500
Third 25 percent	—	33	66	1	50	1,500
Highest 25 percent	—	31	68	—	50	1,500
Highest 10 percent	—	28	72	—	50	1,500
Establishment characteristic						
Goods-producing industries	—	37	61	1	50	1,500
Construction	—	38	59	3	50	1,250
Manufacturing	—	39	60	1	50	1,500
Service-providing industries	—	33	66	—	50	1,500
Trade, transportation, and utilities	—	25	72	3	50	1,500
Wholesale trade	—	22	76	2	50	1,500
Retail trade	—	20	79	1	50	1,500
Transportation and warehousing	—	32	60	7	50	1,500
Utilities	—	51	47	2	50	1,750
Information	—	21	76	3	50	1,500
Financial activities	—	26	74	—	50	1,500
Finance and insurance	—	28	72	—	50	1,500

See footnotes at end of table.

Table 53. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
Credit intermediation and related activities ..	—	59	41	—	50
Insurance carriers and related activities	—	69	31	—	50
Professional and business services	—	57	43	(³)	50
Professional and technical services	—	59	41	—	50
Administrative and waste services	—	57	43	(³)	50
Education and health services	—	36	63	(³)	50
Educational services	—	51	49	—	50
Junior colleges, colleges, and universities ...	—	51	49	—	50
Health care and social assistance	—	34	66	(³)	50
1 to 99 workers	—	44	55	1	50
1 to 49 workers	—	42	56	2	50
50 to 99 workers	—	47	53	—	50
100 workers or more	—	51	48	1	50
100 to 499 workers	—	49	49	2	50
500 workers or more	—	53	47	(³)	50
Geographic area					
New England	—	55	45	(³)	50
Middle Atlantic	—	50	49	1	50
South Atlantic	—	49	51	(³)	50
East South Central	—	43	53	3	50
West South Central	—	48	47	4	50
East North Central	—	40	59	1	50
West North Central	—	38	62	(³)	50
Mountain	—	56	42	2	50
Pacific	—	55	44	1	50

See footnotes at end of table.

Table 53. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
Credit intermediation and related activities ..	—	33	67	—	50	\$1,500
Insurance carriers and related activities	—	19	81	—	50	1,500
Professional and business services	—	28	70	—	50	1,500
Professional and technical services	—	—	78	—	—	2,000
Administrative and waste services	—	34	63	—	50	1,500
Education and health services	—	47	53	(³)	50	1,000
Educational services	—	26	74	—	50	1,500
Junior colleges, colleges, and universities ...	—	23	77	—	50	1,500
Health care and social assistance	—	50	49	(³)	50	1,000
1 to 99 workers	—	34	64	—	50	1,500
1 to 49 workers	—	35	63	—	50	1,500
50 to 99 workers	—	33	66	—	50	1,500
100 workers or more	—	34	65	1	50	1,500
100 to 499 workers	—	32	66	2	50	1,500
500 workers or more	—	35	65	(³)	50	1,500
Geographic area						
New England	—	29	71	(³)	50	1,500
Middle Atlantic	—	31	68	1	50	1,500
South Atlantic	—	31	68	—	50	1,500
East South Central	—	33	62	—	50	1,250
West South Central	—	37	59	4	50	1,500
East North Central	—	45	55	1	50	1,500
West North Central	—	46	54	(³)	50	1,500
Mountain	—	29	69	2	50	1,500
Pacific	—	24	75	—	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 Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 53. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
Worker characteristic					
All workers	—	1.7	1.7	0.5	0.0
Management, professional, and related	—	3.0	3.0	0.3	0.0
Management, business, and financial	—	3.3	3.3	0.5	0.0
Professional and related	—	4.0	4.0	0.2	0.0
Service	—	5.6	5.7	0.3	0.0
Protective service	—	10.3	—	—	0.0
Sales and office	—	2.8	2.9	0.3	0.0
Sales and related	—	5.2	5.3	0.2	0.0
Office and administrative support	—	3.1	3.2	0.4	0.0
Natural resources, construction, and maintenance	—	4.7	4.8	1.2	0.0
Construction, extraction, farming, fishing, and forestry	—	8.9	9.0	0.8	0.0
Installation, maintenance, and repair	—	4.4	4.4	2.0	0.0
Production, transportation, and material moving	—	3.3	3.3	2.1	0.0
Production	—	4.0	4.3	3.7	0.0
Transportation and material moving	—	4.7	4.7	0.5	0.0
Full time	—	1.7	1.7	0.5	0.0
Part time	—	6.3	6.3	—	0.0
Union	—	4.1	4.2	0.2	0.0
Nonunion	—	1.8	1.8	0.6	0.0
Average wage within the following categories ³ :					
Lowest 25 percent	—	5.8	5.9	0.6	0.0
Second 25 percent	—	2.5	2.5	1.4	0.0
Third 25 percent	—	2.8	2.7	0.3	0.0
Highest 25 percent	—	2.5	2.5	0.4	0.0
Highest 10 percent	—	4.0	4.0	0.5	0.0
Establishment characteristic					
Goods-producing industries	—	3.6	3.7	1.0	0.0
Construction	—	6.4	6.8	2.2	0.0
Manufacturing	—	3.5	3.7	1.1	0.0
Service-providing industries	—	2.0	2.0	0.6	0.0
Trade, transportation, and utilities	—	2.6	2.6	2.0	0.0
Wholesale trade	—	6.8	7.4	1.7	0.0
Retail trade	—	4.4	4.4	0.6	0.0
Transportation and warehousing	—	7.0	6.5	6.9	0.0
Utilities	—	8.7	8.9	1.4	0.0
Information	—	5.3	4.6	2.0	0.0
Financial activities	—	2.9	2.9	—	0.0
Finance and insurance	—	2.9	2.9	—	0.0

See footnotes at end of table.

Table 53. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Dependent only					Median percent of covered charges ²	Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable			
Worker characteristic							
All workers	—	1.4	1.5	—	0.0		\$0
Management, professional, and related	—	3.1	3.1	0.2	0.0		0
Management, business, and financial	—	3.0	3.0	0.5	0.0		0
Professional and related	—	4.2	4.2	0.1	0.0		211
Service	—	4.6	4.6	0.3	0.0		0
Protective service	—	—	6.5	—	—		562
Sales and office	—	2.9	2.9	—	0.0		0
Sales and related	—	5.9	5.7	—	0.0		0
Office and administrative support	—	3.4	3.3	—	0.0		0
Natural resources, construction, and maintenance	—	4.2	4.3	1.2	0.0		0
Construction, extraction, farming, fishing, and forestry	—	8.0	8.0	0.8	0.0		303
Installation, maintenance, and repair	—	4.5	4.8	2.0	0.0		95
Production, transportation, and material moving	—	2.8	3.1	2.1	0.0		0
Production	—	3.3	3.5	3.7	0.0		0
Transportation and material moving	—	5.1	4.9	0.5	0.0		0
Full time	—	1.4	1.5	—	0.0		0
Part time	—	7.1	7.1	—	0.0		—
Union	—	4.2	4.2	0.2	0.0		0
Nonunion	—	1.6	1.7	—	0.0		0
Average wage within the following categories ³ :							
Lowest 25 percent	—	6.1	6.0	0.6	0.0		133
Second 25 percent	—	2.4	2.6	—	0.0		0
Third 25 percent	—	2.2	2.2	0.3	0.0		0
Highest 25 percent	—	2.6	2.7	—	0.0		0
Highest 10 percent	—	4.2	4.2	—	0.0		0
Establishment characteristic							
Goods-producing industries	—	3.5	3.4	0.7	0.0		0
Construction	—	7.4	7.3	2.2	0.0		158
Manufacturing	—	4.0	3.9	0.8	0.0		82
Service-providing industries	—	1.7	1.8	—	0.0		0
Trade, transportation, and utilities	—	2.0	2.5	2.0	0.0		0
Wholesale trade	—	5.0	5.7	1.7	0.0		284
Retail trade	—	4.2	4.1	0.6	0.0		0
Transportation and warehousing	—	6.7	7.8	6.9	0.0		0
Utilities	—	8.8	8.6	1.4	0.0		316
Information	—	4.2	4.7	2.0	0.0		0
Financial activities	—	2.7	2.7	—	0.0		0
Finance and insurance	—	2.7	2.7	—	0.0		0

See footnotes at end of table.

Table 53. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
Credit intermediation and related activities ..	—	3.7	3.7	—	0.0
Insurance carriers and related activities	—	5.7	5.7	—	0.0
Professional and business services	—	4.5	4.5	(⁴)	0.0
Professional and technical services	—	7.4	7.4	—	0.0
Administrative and waste services	—	6.7	6.8	0.1	0.0
Education and health services	—	4.0	4.1	0.2	0.0
Educational services	—	4.7	4.7	—	0.0
Junior colleges, colleges, and universities ...	—	6.6	6.6	—	0.0
Health care and social assistance	—	4.6	4.6	0.2	0.0
1 to 99 workers	—	2.8	2.8	0.5	0.0
1 to 49 workers	—	4.0	4.0	0.7	0.0
50 to 99 workers	—	5.6	5.6	—	0.0
100 workers or more	—	2.5	2.4	0.7	0.0
100 to 499 workers	—	3.4	3.3	1.4	0.0
500 workers or more	—	3.6	3.7	0.5	0.0
Geographic area					
New England	—	8.9	8.8	0.1	0.0
Middle Atlantic	—	4.9	5.1	0.5	0.0
South Atlantic	—	3.6	3.5	(⁴)	0.0
East South Central	—	11.8	12.2	2.7	0.0
West South Central	—	5.8	4.8	3.7	0.0
East North Central	—	3.4	3.7	1.0	0.0
West North Central	—	4.5	4.5	0.1	0.0
Mountain	—	5.4	6.5	1.8	0.0
Pacific	—	3.9	4.0	0.4	0.0

See footnotes at end of table.

Table 53. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Dependent only					Median percent of covered charges ²	Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable			
Credit intermediation and related activities ..	—	3.7	3.7	—	0.0	0.0	\$0
Insurance carriers and related activities	—	4.0	4.0	—	0.0	0.0	0
Professional and business services	—	4.9	4.9	—	0.0	0.0	0
Professional and technical services	—	—	7.8	—	—	—	340
Administrative and waste services	—	8.0	7.2	—	0.0	0.0	0
Education and health services	—	3.7	3.7	0.2	0.0	0.0	0
Educational services	—	4.6	4.6	—	0.0	0.0	65
Junior colleges, colleges, and universities ...	—	3.5	3.5	—	0.0	0.0	0
Health care and social assistance	—	4.1	4.1	0.2	0.0	0.0	0
1 to 99 workers	—	2.7	2.6	—	0.0	0.0	0
1 to 49 workers	—	4.4	4.2	—	0.0	0.0	18
50 to 99 workers	—	6.4	6.4	—	0.0	0.0	293
100 workers or more	—	2.2	2.3	0.7	0.0	0.0	0
100 to 499 workers	—	3.1	3.3	1.4	0.0	0.0	0
500 workers or more	—	3.5	3.5	(⁴)	0.0	0.0	0
Geographic area							
New England	—	6.0	6.0	0.1	0.0	0.0	302
Middle Atlantic	—	2.5	2.4	0.5	0.0	0.0	0
South Atlantic	—	3.0	2.8	—	0.0	0.0	0
East South Central	—	6.7	6.1	—	0.0	0.0	314
West South Central	—	4.9	6.2	3.7	0.0	0.0	0
East North Central	—	4.0	3.8	0.5	0.0	0.0	0
West North Central	—	5.1	5.1	0.1	0.0	0.0	164
Mountain	—	3.8	3.1	1.8	0.0	0.0	0
Pacific	—	4.5	4.8	—	0.0	0.0	46

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

⁴ 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/glossary20132014.htm.

Table 54. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2013

(Includes all workers participating in dental care plans)

Characteristics	Preventive services ¹	Basic services ²	Major services ³
Worker characteristic			
All workers	100	80	50
Management, professional, and related	100	80	50
Management, business, and financial	100	80	50
Professional and related	100	80	50
Service	100	80	50
Protective 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	50
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 categories ⁴ :			
Lowest 25 percent	100	80	50
Second 25 percent	100	80	50
Third 25 percent	100	80	50
Highest 25 percent	100	80	50
Highest 10 percent	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	60
Information	100	80	50
Financial activities	100	80	50
Finance and insurance	100	80	50

See footnotes at end of table.

Table 54. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2013—continued

(Includes all workers participating in dental care plans)

Characteristics	Preventive services ¹	Basic services ²	Major services ³
Credit intermediation and related activities ..	100	80	50
Insurance carriers and related activities	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
Health care and social assistance	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
South Atlantic	100	80	50
East South Central	100	80	50
West South Central	100	80	50
East North Central	100	80	50
West North Central	100	80	50
Mountain	100	80	50
Pacific	100	80	50

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 54. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2013

Characteristics	Preventive services ¹	Basic services ²	Major services ³
Worker characteristic			
All workers	0.0	0.0	0.0
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
Protective 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	0.0
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	4.5
Nonunion	0.0	0.0	0.0
Average wage within the following categories ⁴ :			
Lowest 25 percent	0.0	0.0	0.0
Second 25 percent	0.0	0.0	0.0
Third 25 percent	0.0	0.0	0.0
Highest 25 percent	0.0	0.0	0.0
Highest 10 percent	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	7.3
Information	0.0	0.0	0.0
Financial activities	0.0	0.0	0.0
Finance and insurance	0.0	0.0	0.0

See footnotes at end of table.

Table 54. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Preventive services ¹	Basic services ²	Major services ³
Credit intermediation and related activities ..	0.0	0.0	0.0
Insurance carriers and related activities	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
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
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
East North Central	0.0	0.0	0.0
West North Central	0.0	0.0	0.0
Mountain	0.0	0.0	0.0
Pacific	0.0	0.0	0.0

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 55. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	73	\$25	\$50	\$50	\$50	\$50	25	1
Management, professional, and related	100	75	25	50	50	50	50	24	1
Management, business, and financial	100	75	25	50	50	50	50	24	(²)
Professional and related	100	75	25	–	50	50	50	23	2
Service	100	50	25	50	50	50	50	47	3
Protective service	100	86	–	50	50	50	–	–	–
Sales and office	100	79	25	50	50	50	50	21	(²)
Sales and related	100	84	–	50	50	50	50	16	–
Office and administrative support	100	77	25	50	50	50	50	23	1
Natural resources, construction, and maintenance	100	70	25	–	50	50	50	29	(²)
Construction, extraction, farming, fishing, and forestry	100	62	25	–	50	50	–	38	–
Installation, maintenance, and repair	100	76	25	50	50	50	50	23	1
Production, transportation, and material moving	100	74	25	50	50	50	50	25	1
Production	100	77	25	50	50	50	50	21	2
Transportation and material moving	100	69	25	50	50	50	50	31	(²)
Full time	100	75	25	50	50	50	50	24	1
Part time	100	45	25	50	50	50	50	55	(²)
Union	100	48	25	50	50	50	75	47	4
Nonunion	100	78	25	50	50	50	50	22	(²)
Average wage within the following categories ³ :									
Lowest 25 percent	100	68	25	–	50	50	50	32	(²)
Second 25 percent	100	69	25	50	50	50	50	30	1
Third 25 percent	100	81	25	50	50	50	50	18	2
Highest 25 percent	100	72	25	50	50	50	50	27	1
Highest 10 percent	100	76	25	50	50	50	50	22	2
Establishment characteristic									
Goods-producing industries	100	82	25	50	50	50	50	17	1
Construction	100	65	50	50	50	50	100	35	–
Manufacturing	100	84	25	50	50	50	50	15	1
Service-providing industries	100	71	25	50	50	50	50	28	1
Trade, transportation, and utilities	100	77	25	50	50	50	50	22	(²)
Wholesale trade	100	81	25	–	50	50	50	19	–
Retail trade	100	84	–	50	50	50	50	16	–
Transportation and warehousing	100	65	50	50	50	50	60	35	(²)
Utilities	100	71	25	–	50	50	–	29	(²)
Information	100	65	25	50	50	50	50	35	–
Financial activities	100	80	25	50	50	50	75	20	(²)
Finance and insurance	100	80	25	50	50	50	75	19	(²)

See footnotes at end of table.

Table 55. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	81	\$25	\$50	\$50	\$50	—	19	—
Insurance carriers and related activities	100	84	—	50	50	50	—	16	(²)
Professional and business services	100	82	25	50	50	50	\$50	18	(²)
Professional and technical services	100	86	—	50	50	50	50	—	—
Administrative and waste services	100	73	25	—	50	50	50	27	—
Education and health services	100	63	25	25	50	50	50	34	3
Educational services	100	64	25	50	50	50	50	32	4
Junior colleges, colleges, and universities ...	100	70	25	—	50	50	50	27	3
Health care and social assistance	100	63	25	25	50	50	—	34	3
1 to 99 workers	100	76	25	50	50	50	50	24	1
1 to 49 workers	100	80	25	—	50	50	50	19	1
50 to 99 workers	100	68	25	50	50	50	50	32	—
100 workers or more	100	72	25	50	50	50	50	27	1
100 to 499 workers	100	74	25	50	50	50	50	25	1
500 workers or more	100	70	25	50	50	50	—	28	2
Geographic area									
New England	100	72	25	—	50	50	50	—	—
Middle Atlantic	100	71	25	50	50	50	60	24	5
South Atlantic	100	73	25	50	50	50	50	27	1
East South Central	100	85	25	—	50	50	50	—	—
West South Central	100	79	—	50	50	50	50	21	(²)
East North Central	100	68	25	50	50	50	50	32	(²)
West North Central	100	81	25	—	50	50	50	—	—
Mountain	100	76	—	50	50	50	50	24	(²)
Pacific	100	71	25	50	50	50	—	28	1

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 55. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	1.5	\$0	\$0	\$0	\$0	\$0	1.5	0.3
Management, professional, and related	2.5	0	4	0	0	0	2.4	0.6
Management, business, and financial	3.3	2	0	0	0	2	3.3	0.2
Professional and related	3.0	0	–	0	0	0	2.8	0.9
Service	4.1	0	0	0	0	0	4.2	1.0
Protective service	7.9	–	0	0	0	–	–	–
Sales and office	2.6	0	0	0	0	0	2.6	0.1
Sales and related	3.5	–	0	0	0	0	3.5	–
Office and administrative support	3.3	0	0	0	0	13	3.3	0.2
Natural resources, construction, and maintenance	3.8	0	–	0	0	3	3.8	0.4
Construction, extraction, farming, fishing, and forestry	6.5	0	–	0	0	–	6.5	–
Installation, maintenance, and repair	4.2	0	12	0	0	0	4.2	0.7
Production, transportation, and material moving	3.3	0	0	0	0	0	3.2	0.7
Production	4.4	0	0	0	0	0	4.3	1.2
Transportation and material moving	4.2	3	0	0	0	0	4.2	0.1
Full time	1.6	0	0	0	0	0	1.5	0.3
Part time	6.2	0	5	0	0	0	6.2	0.1
Union	4.4	0	0	0	0	21	4.2	1.8
Nonunion	1.6	0	0	0	0	0	1.6	0.2
Average wage within the following categories ² :								
Lowest 25 percent	4.1	0	–	0	0	0	4.1	0.3
Second 25 percent	2.5	0	0	0	0	0	2.5	0.3
Third 25 percent	1.7	0	0	0	0	0	1.7	0.5
Highest 25 percent	2.5	0	0	0	0	5	2.4	0.5
Highest 10 percent	3.8	0	0	0	0	8	3.4	1.2
Establishment characteristic								
Goods-producing industries	2.3	0	0	0	0	0	2.2	0.5
Construction	5.6	0	0	0	0	14	5.6	–
Manufacturing	2.5	0	0	0	0	0	2.3	0.7
Service-providing industries	1.8	0	0	0	0	0	1.8	0.3
Trade, transportation, and utilities	3.1	0	0	0	0	0	3.1	0.1
Wholesale trade	4.6	0	–	0	0	0	4.6	–
Retail trade	3.7	–	0	0	0	0	3.7	–
Transportation and warehousing	8.0	0	0	0	0	7	8.0	0.3
Utilities	8.0	0	–	0	0	–	7.9	0.4
Information	5.9	0	0	0	0	0	5.9	–
Financial activities	2.1	0	0	0	0	17	2.2	0.4
Finance and insurance	2.0	0	0	0	0	5	2.1	0.4

See footnotes at end of table.

Table 55. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	3.1	\$0	\$0	\$0	\$0	—	3.1	—
Insurance carriers and related activities	2.9	—	0	0	3	—	2.9	(³)
Professional and business services	4.1	0	5	0	0	\$0	4.1	(³)
Professional and technical services	6.0	—	0	0	0	12	—	—
Administrative and waste services	5.9	0	—	0	0	0	5.9	—
Education and health services	4.2	0	7	0	0	12	4.0	0.8
Educational services	7.6	0	0	0	0	0	7.6	2.1
Junior colleges, colleges, and universities ...	5.6	0	—	0	0	0	5.4	1.8
Health care and social assistance	4.6	0	4	0	0	—	4.5	0.9
1 to 99 workers	2.6	0	0	0	0	0	2.5	0.5
1 to 49 workers	2.8	0	—	0	0	0	2.7	0.8
50 to 99 workers	6.5	0	0	0	0	0	6.5	—
100 workers or more	1.8	0	0	0	0	0	1.8	0.4
100 to 499 workers	2.7	2	0	0	0	0	2.7	0.5
500 workers or more	2.6	0	8	0	0	—	2.6	0.5
Geographic area								
New England	8.9	0	—	0	0	0	—	—
Middle Atlantic	3.9	0	5	0	0	14	2.5	1.8
South Atlantic	3.3	4	0	0	0	0	3.3	0.3
East South Central	5.5	0	—	0	0	0	—	—
West South Central	4.8	—	0	0	0	0	4.8	0.1
East North Central	3.2	0	7	0	0	0	3.0	0.4
West North Central	6.6	0	—	0	0	0	—	—
Mountain	1.4	—	0	0	0	0	1.4	0.1
Pacific	4.5	0	0	0	0	—	4.5	0.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."
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/glossary20132014.htm.

Table 56. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	62	\$75	\$100	\$150	\$150	\$150	37	1
Management, professional, and related	100	63	75	100	150	150	150	36	1
Management, business, and financial	100	63	75	100	150	150	150	37	(²)
Professional and related	100	63	75	–	150	150	150	36	2
Service	100	44	75	–	150	150	150	53	3
Protective service	100	70	–	–	150	150	–	–	–
Sales and office	100	69	75	100	150	150	150	31	(²)
Sales and related	100	73	75	100	150	150	150	27	–
Office and administrative support	100	67	75	100	150	150	–	33	1
Natural resources, construction, and maintenance	100	54	–	75	–	150	150	45	(²)
Construction, extraction, farming, fishing, and forestry	100	42	50	–	–	150	–	58	–
Installation, maintenance, and repair	100	62	75	75	–	150	150	37	1
Production, transportation, and material moving	100	62	75	100	–	150	150	37	1
Production	100	68	75	–	100	150	150	30	2
Transportation and material moving	100	54	75	100	150	150	150	46	(²)
Full time	100	64	75	100	150	150	150	35	1
Part time	100	31	75	100	150	150	150	69	(²)
Union	100	38	–	75	–	150	–	57	4
Nonunion	100	66	75	100	150	150	150	33	(²)
Average wage within the following categories ³ :									
Lowest 25 percent	100	57	75	–	150	150	150	43	(²)
Second 25 percent	100	59	75	100	150	150	150	40	1
Third 25 percent	100	68	75	100	150	150	150	31	2
Highest 25 percent	100	61	75	100	150	150	150	38	1
Highest 10 percent	100	67	75	100	150	150	150	32	2
Establishment characteristic									
Goods-producing industries	100	69	75	100	100	150	150	30	1
Construction	100	43	75	150	150	150	300	57	–
Manufacturing	100	73	75	100	100	150	150	26	1
Service-providing industries	100	60	75	100	150	150	150	39	1
Trade, transportation, and utilities	100	64	75	100	150	150	150	36	(²)
Wholesale trade	100	74	75	75	150	150	150	26	–
Retail trade	100	70	75	150	150	150	150	30	–
Transportation and warehousing	100	47	100	100	150	–	240	53	(²)
Utilities	100	59	–	75	100	150	150	40	(²)
Information	100	57	75	100	150	150	150	43	–
Financial activities	100	63	75	100	150	150	–	37	(²)
Finance and insurance	100	64	75	100	150	150	–	35	(²)

See footnotes at end of table.

Table 56. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	61	\$75	\$100	\$150	\$150	\$200	39	—
Insurance carriers and related activities	100	71	—	—	150	150	200	29	(²)
Professional and business services	100	75	75	100	150	150	150	25	(²)
Professional and technical services	100	75	—	150	150	150	—	—	—
Administrative and waste services	100	73	—	—	150	150	150	27	—
Education and health services	100	51	75	75	150	150	150	46	3
Educational services	100	51	75	150	150	150	150	45	4
Junior colleges, colleges, and universities ...	100	55	75	—	150	150	150	42	3
Health care and social assistance	100	51	75	75	150	150	150	46	3
1 to 99 workers	100	65	75	100	150	150	150	35	1
1 to 49 workers	100	68	75	—	150	150	150	31	1
50 to 99 workers	100	58	75	100	150	150	150	42	—
100 workers or more	100	60	75	100	150	150	150	38	1
100 to 499 workers	100	64	75	100	150	150	150	35	1
500 workers or more	100	57	75	100	150	150	150	41	2
Geographic area									
New England	100	68	75	—	150	150	150	—	—
Middle Atlantic	100	59	75	100	150	150	150	36	5
South Atlantic	100	56	75	100	150	150	150	43	1
East South Central	100	79	75	100	—	150	150	—	—
West South Central	100	67	75	100	150	150	150	32	(²)
East North Central	100	58	75	—	150	150	150	42	(²)
West North Central	100	61	75	75	150	150	150	—	—
Mountain	100	70	75	—	150	150	150	30	(²)
Pacific	100	62	75	100	150	150	150	37	1

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 56. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	1.7	\$0	\$0	\$0	\$0	\$0	1.7	0.3
Management, professional, and related	2.8	0	6	0	0	0	2.6	0.6
Management, business, and financial	3.4	0	0	0	0	0	3.4	0.2
Professional and related	3.5	0	-	0	0	0	3.3	0.9
Service	3.9	0	-	0	0	13	4.1	1.0
Protective service	11.0	-	-	0	0	-	-	-
Sales and office	2.8	0	0	0	0	0	2.8	0.1
Sales and related	3.9	0	0	0	0	0	3.9	-
Office and administrative support	3.5	0	0	0	0	-	3.5	0.2
Natural resources, construction, and maintenance	4.0	-	0	-	0	0	3.9	0.4
Construction, extraction, farming, fishing, and forestry	7.9	0	-	-	27	-	7.9	-
Installation, maintenance, and repair	5.1	5	6	-	0	0	5.1	0.7
Production, transportation, and material moving	3.4	1	16	-	0	0	3.4	0.7
Production	4.4	9	-	0	0	0	4.5	1.2
Transportation and material moving	5.0	0	5	0	0	0	5.0	0.1
Full time	1.8	0	0	0	0	0	1.8	0.3
Part time	4.6	0	29	9	0	43	4.6	0.1
Union	3.9	-	18	-	0	-	4.2	1.8
Nonunion	1.9	0	0	0	0	0	1.9	0.2
Average wage within the following categories ² :								
Lowest 25 percent	4.5	0	-	0	0	0	4.5	0.3
Second 25 percent	2.7	0	0	0	0	0	2.8	0.3
Third 25 percent	2.3	0	19	0	0	0	2.3	0.5
Highest 25 percent	2.8	0	0	0	0	0	2.6	0.5
Highest 10 percent	4.3	0	0	0	0	0	3.8	1.2
Establishment characteristic								
Goods-producing industries	3.0	0	0	16	0	0	3.1	0.5
Construction	5.4	11	18	0	0	77	5.4	-
Manufacturing	3.2	0	9	0	0	0	3.4	0.7
Service-providing industries	2.0	0	0	0	0	0	2.0	0.3
Trade, transportation, and utilities	3.0	0	0	0	0	0	3.0	0.1
Wholesale trade	3.8	0	0	0	0	0	3.8	-
Retail trade	3.6	0	40	0	0	0	3.6	-
Transportation and warehousing	7.4	8	22	0	-	7	7.4	0.3
Utilities	8.7	-	0	10	24	0	8.7	0.4
Information	6.8	0	0	27	0	0	6.8	-
Financial activities	3.3	0	29	0	0	-	3.3	0.4
Finance and insurance	3.3	0	7	0	0	-	3.4	0.4

See footnotes at end of table.

Table 56. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	3.6	\$0	\$21	\$0	\$0	\$58	3.6	—
Insurance carriers and related activities	5.0	—	—	0	0	24	5.0	(³)
Professional and business services	4.7	2	14	0	0	0	4.7	(³)
Professional and technical services	5.7	—	27	0	0	—	—	—
Administrative and waste services	5.9	—	—	0	0	0	5.9	—
Education and health services	4.2	0	5	0	0	0	4.2	0.8
Educational services	6.5	0	0	0	0	0	6.6	2.1
Junior colleges, colleges, and universities ...	5.3	0	—	0	0	0	5.4	1.8
Health care and social assistance	4.7	0	0	9	0	0	4.7	0.9
1 to 99 workers	3.2	0	15	0	0	0	3.1	0.5
1 to 49 workers	3.4	0	—	0	0	0	3.3	0.8
50 to 99 workers	7.0	0	18	0	0	0	7.0	—
100 workers or more	2.1	0	0	0	0	0	2.2	0.4
100 to 499 workers	2.9	0	0	0	0	0	2.9	0.5
500 workers or more	3.3	0	10	12	0	9	3.3	0.5
Geographic area								
New England	7.7	0	—	13	0	0	—	—
Middle Atlantic	4.1	0	0	0	0	9	3.1	1.8
South Atlantic	4.9	0	2	0	0	0	4.9	0.3
East South Central	6.4	0	30	—	0	0	—	—
West South Central	5.4	0	10	0	0	0	5.4	0.1
East North Central	3.3	4	—	0	0	25	3.2	0.4
West North Central	5.5	0	0	0	0	0	—	—
Mountain	3.3	10	—	0	0	0	3.3	0.1
Pacific	4.5	0	10	0	0	9	4.7	0.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."
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/glossary20132014.htm.

Table 57. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2013

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

Characteristics	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		
Worker characteristic									
All workers	100	91	\$1,000	\$1,200	\$1,500	\$2,000	\$2,000	9	(²)
Management, professional, and related	100	92	1,000	1,200	1,500	2,000	2,000	7	(²)
Management, business, and financial	100	92	1,000	1,250	1,500	2,000	2,000	8	(²)
Professional and related	100	93	1,000	1,000	1,500	2,000	2,000	7	(²)
Service	100	84	1,000	1,000	1,500	1,500	2,000	16	(²)
Protective service	100	96	–	1,500	2,000	2,000	2,500	–	–
Sales and office	100	91	1,000	1,200	1,500	2,000	2,500	9	(²)
Sales and related	100	94	1,000	–	1,500	2,000	2,500	6	–
Office and administrative support	100	89	1,000	1,200	1,500	2,000	2,000	11	(²)
Natural resources, construction, and maintenance	100	92	1,000	1,000	1,500	1,500	2,000	8	(²)
Construction, extraction, farming, fishing, and forestry	100	95	–	1,000	1,000	1,500	1,500	–	–
Installation, maintenance, and repair	100	89	1,000	1,200	1,500	2,000	2,000	11	(²)
Production, transportation, and material moving	100	90	1,000	1,200	1,500	1,500	2,000	9	(²)
Production	100	94	1,000	1,200	1,500	1,500	2,000	–	–
Transportation and material moving	100	86	1,000	1,100	1,500	1,500	2,000	14	–
Full time	100	91	1,000	1,150	1,500	1,850	2,000	9	(²)
Part time	100	84	1,000	–	1,500	2,000	2,000	–	–
Union	100	80	1,000	1,250	1,500	1,850	2,000	19	(²)
Nonunion	100	92	1,000	1,000	1,500	2,000	2,000	7	(²)
Average wage within the following categories ³ :									
Lowest 25 percent	100	90	750	1,000	1,500	1,500	2,000	10	–
Second 25 percent	100	86	1,000	1,000	1,500	2,000	2,000	13	(²)
Third 25 percent	100	94	1,000	1,100	1,500	1,750	2,000	6	(²)
Highest 25 percent	100	91	1,000	1,250	1,500	2,000	2,000	8	(²)
Highest 10 percent	100	94	1,000	1,500	1,500	2,000	2,000	6	(²)
Establishment characteristic									
Goods-producing industries	100	97	1,000	1,200	1,500	1,850	2,000	3	(²)
Construction	100	92	1,000	1,000	1,100	1,500	2,000	–	–
Manufacturing	100	97	1,000	1,200	1,500	1,650	2,000	2	(²)
Service-providing industries	100	89	1,000	1,000	1,500	2,000	2,000	11	(²)
Trade, transportation, and utilities	100	89	1,000	1,200	1,500	2,000	2,500	11	–
Wholesale trade	100	94	1,000	1,000	1,500	1,500	2,000	–	–
Retail trade	100	90	1,000	1,500	1,500	2,500	2,500	10	–
Transportation and warehousing	100	82	1,000	–	1,500	2,000	2,000	–	–
Utilities	100	87	–	1,500	1,500	2,000	2,000	–	–
Information	100	90	1,000	1,500	1,500	1,500	2,000	–	–
Financial activities	100	90	1,000	1,200	1,500	2,000	2,000	10	–
Finance and insurance	100	89	1,000	1,500	1,500	2,000	2,000	11	–

See footnotes at end of table.

Table 57. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	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		
Credit intermediation and related activities ..	100	85	\$1,000	\$1,500	\$1,500	\$2,000	—	15	—
Insurance carriers and related activities	100	94	1,000	1,500	1,500	2,000	\$2,000	—	—
Professional and business services	100	94	1,000	1,200	1,500	2,000	2,000	—	—
Professional and technical services	100	99	1,000	1,200	1,500	2,000	2,000	—	—
Administrative and waste services	100	89	1,000	—	1,500	1,500	—	—	—
Education and health services	100	89	—	1,000	1,500	1,750	2,000	10	1
Educational services	100	81	1,000	1,000	1,500	1,750	2,000	—	—
Junior colleges, colleges, and universities ...	100	90	1,000	1,250	1,500	1,750	2,000	9	1
Health care and social assistance	100	90	—	1,000	1,500	—	2,000	—	—
1 to 99 workers	100	93	1,000	1,000	1,500	2,000	2,000	7	—
1 to 49 workers	100	92	—	1,000	1,500	1,700	2,000	8	—
50 to 99 workers	100	94	1,000	1,000	1,500	2,000	2,000	6	—
100 workers or more	100	89	1,000	1,200	1,500	2,000	2,000	10	(²)
100 to 499 workers	100	91	1,000	1,200	1,500	2,000	2,500	9	—
500 workers or more	100	88	1,000	1,200	1,500	1,850	2,000	11	1
Geographic area									
New England	100	96	1,000	1,000	1,500	2,000	2,000	—	—
Middle Atlantic	100	89	1,000	1,200	1,500	2,000	2,000	11	1
South Atlantic	100	92	1,000	1,000	1,500	2,000	2,000	8	1
East South Central	100	99	1,000	1,100	1,500	2,000	2,000	—	—
West South Central	100	91	—	1,000	1,500	1,500	2,000	—	—
East North Central	100	90	1,000	1,000	1,500	1,500	2,000	—	—
West North Central	100	96	1,000	1,200	1,500	2,000	2,000	—	—
Mountain	100	90	1,000	1,250	1,500	2,000	2,000	10	—
Pacific	100	85	1,000	1,500	1,500	2,000	2,000	15	(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.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The

categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 57. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2013

Characteristics	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		
Worker characteristic								
All workers	1.0	\$0	\$180	\$0	\$147	\$0	1.0	0.1
Management, professional, and related	1.4	0	269	0	79	0	1.4	0.1
Management, business, and financial	1.5	0	257	0	36	0	1.5	0.2
Professional and related	1.9	146	103	0	348	0	1.9	0.1
Service	3.0	245	63	0	303	0	3.0	(²)
Protective service	2.1	–	102	329	0	390	–	–
Sales and office	1.4	0	16	0	0	249	1.3	0.2
Sales and related	1.7	0	–	0	0	0	1.7	–
Office and administrative support	1.7	0	124	0	0	101	1.7	0.2
Natural resources, construction, and maintenance	2.3	0	0	237	46	0	2.3	(²)
Construction, extraction, farming, fishing, and forestry	2.2	–	0	26	129	0	–	–
Installation, maintenance, and repair	3.0	0	50	0	0	274	3.0	(²)
Production, transportation, and material moving	2.6	0	96	0	0	0	2.6	0.2
Production	3.5	0	50	0	211	0	–	–
Transportation and material moving	2.9	0	168	0	0	223	2.9	–
Full time	1.0	0	161	0	216	0	1.0	0.1
Part time	6.2	0	–	86	0	0	–	–
Union	2.8	0	77	0	77	0	2.8	0.3
Nonunion	1.1	0	193	0	140	0	1.1	0.1
Average wage within the following categories ³ :								
Lowest 25 percent	2.5	65	36	46	0	0	2.5	–
Second 25 percent	2.4	0	0	0	285	597	2.4	0.1
Third 25 percent	0.8	0	153	0	290	0	0.8	0.2
Highest 25 percent	1.5	0	133	0	0	0	1.5	0.1
Highest 10 percent	1.4	0	258	0	0	0	1.4	0.1
Establishment characteristic								
Goods-producing industries	0.6	0	18	0	320	0	0.6	0.2
Construction	3.1	0	0	216	241	0	–	–
Manufacturing	0.5	0	66	0	312	0	0.5	0.2
Service-providing industries	1.3	0	193	0	124	0	1.3	0.1
Trade, transportation, and utilities	2.5	0	200	0	0	0	2.5	–
Wholesale trade	2.4	0	52	36	0	0	–	–
Retail trade	2.9	0	112	0	258	0	2.9	–
Transportation and warehousing	6.6	0	–	0	0	547	–	–
Utilities	4.7	–	0	0	276	0	–	–
Information	3.9	222	0	0	0	254	–	–
Financial activities	1.4	0	73	0	0	74	1.4	–
Finance and insurance	1.5	0	285	0	0	312	1.5	–

See footnotes at end of table.

Table 57. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2013—continued

Characteristics	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		
Credit intermediation and related activities ..	2.8	\$0	\$164	\$0	\$0	—	2.8	—
Insurance carriers and related activities	2.0	0	410	0	0	\$205	—	—
Professional and business services	2.0	0	119	0	234	0	—	—
Professional and technical services	0.5	0	80	0	91	0	—	—
Administrative and waste services	6.1	0	—	0	0	—	—	—
Education and health services	2.7	—	0	241	420	0	2.7	0.4
Educational services	5.9	0	190	0	46	0	—	—
Junior colleges, colleges, and universities ...	2.0	0	257	0	266	0	1.9	0.2
Health care and social assistance	3.0	—	0	391	—	0	—	—
1 to 99 workers	1.2	121	0	0	196	0	1.2	—
1 to 49 workers	1.7	—	0	0	272	0	1.7	—
50 to 99 workers	1.5	0	146	0	0	0	1.5	—
100 workers or more	1.4	0	0	0	265	112	1.4	0.2
100 to 499 workers	2.1	0	44	0	379	0	2.1	—
500 workers or more	1.6	0	84	0	219	0	1.6	0.3
Geographic area								
New England	1.3	0	221	0	0	0	—	—
Middle Atlantic	2.3	0	20	0	0	430	2.2	0.6
South Atlantic	1.7	0	0	0	464	144	1.7	0.3
East South Central	0.5	0	237	0	518	0	—	—
West South Central	4.4	—	257	139	151	0	—	—
East North Central	3.2	0	26	0	231	0	—	—
West North Central	1.2	0	106	0	302	0	—	—
Mountain	1.8	100	342	0	517	274	1.8	—
Pacific	3.7	0	291	0	136	0	3.7	(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 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold.

The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 58. Vision care benefits:¹ Coverage for selected services, private industry workers, National Compensation Survey, 2013

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

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristic			
All workers	100	100	97
Management, professional, and related	100	100	97
Management, business, and financial	100	100	98
Professional and related	100	100	97
Service	100	100	95
Protective service	100	100	100
Sales and office	100	100	98
Office and administrative support	100	100	98
Natural resources, construction, and maintenance	100	100	98
Construction, extraction, farming, fishing, and forestry	100	100	99
Installation, maintenance, and repair	100	100	97
Production, transportation, and material moving	100	100	96
Production	100	100	96
Full time	100	100	98
Part time	100	100	87
Union	100	100	95
Nonunion	100	100	98
Average wage within the following categories ³ :			
Second 25 percent	100	100	98
Third 25 percent	100	100	98
Highest 25 percent	100	100	98
Highest 10 percent	100	100	97
Establishment characteristic			
Goods-producing industries	100	100	97
Construction	100	100	99
Manufacturing	100	100	97
Service-providing industries	100	100	97
Trade, transportation, and utilities	100	100	96
Wholesale trade	100	100	96
Retail trade	100	100	91
Transportation and warehousing	100	—	—
Utilities	100	100	100
Information	100	100	100
Financial activities	100	100	99
Finance and insurance	100	100	99

See footnotes at end of table.

Table 58. Vision care benefits:¹ Coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Eye exams	Glasses	Contact lenses ²
Credit intermediation and related activities ..	100	100	99
Insurance carriers and related activities	100	100	98
Professional and business services	100	100	100
Professional and technical services	100	100	100
Education and health services	100	100	95
Educational services	100	100	82
Junior colleges, colleges, and universities ..	100	100	93
Health care and social assistance	100	100	97
1 to 99 workers	100	100	95
1 to 49 workers	100	100	96
50 to 99 workers	100	100	95
100 workers or more	100	100	98
100 to 499 workers	100	100	97
500 workers or more	100	100	99
Geographic area			
New England	100	100	98
Middle Atlantic	100	100	91
South Atlantic	100	100	96
West South Central	100	100	98
East North Central	100	100	100
West North Central	100	100	96
Mountain	100	100	98
Pacific	100	100	99

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 58. Standard errors for vision care benefits:¹ Coverage for selected services, private industry workers, National Compensation Survey, 2013

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristic			
All workers	(³)	(³)	0.6
Management, professional, and related	(³)	(³)	1.1
Management, business, and financial	(³)	(³)	0.9
Professional and related	(³)	(³)	1.6
Service	(³)	(³)	1.9
Protective service	(³)	(³)	(³)
Sales and office	(³)	(³)	1.0
Office and administrative support	(³)	(³)	0.7
Natural resources, construction, and maintenance	(³)	(³)	1.1
Construction, extraction, farming, fishing, and forestry	(³)	(³)	1.2
Installation, maintenance, and repair	(³)	(³)	1.9
Production, transportation, and material moving	(³)	(³)	1.1
Production	(³)	(³)	1.3
Full time	(³)	(³)	0.6
Part time	(³)	(³)	5.4
Union	(³)	(³)	1.9
Nonunion	(³)	(³)	0.5
Average wage within the following categories ⁴ :			
Second 25 percent	(³)	(³)	1.0
Third 25 percent	(³)	(³)	0.6
Highest 25 percent	(³)	(³)	1.0
Highest 10 percent	(³)	(³)	1.8
Establishment characteristic			
Goods-producing industries	(³)	(³)	1.0
Construction	(³)	(³)	1.0
Manufacturing	(³)	(³)	1.2
Service-providing industries	(³)	(³)	0.7
Trade, transportation, and utilities	(³)	(³)	1.8
Wholesale trade	(³)	(³)	3.2
Retail trade	(³)	(³)	4.8
Transportation and warehousing	(³)	—	—
Utilities	(³)	(³)	(³)
Information	(³)	(³)	(³)
Financial activities	(³)	(³)	0.4
Finance and insurance	(³)	(³)	0.4

See footnotes at end of table.

Table 58. Standard errors for vision care benefits:¹ Coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Eye exams	Glasses	Contact lenses ²
Credit intermediation and related activities ..	(³)	(³)	0.6
Insurance carriers and related activities	(³)	(³)	1.1
Professional and business services	(³)	(³)	0.1
Professional and technical services	(³)	(³)	(³)
Education and health services	(³)	(³)	2.0
Educational services	(³)	(³)	7.2
Junior colleges, colleges, and universities ..	(³)	(³)	1.7
Health care and social assistance	(³)	(³)	2.1
1 to 99 workers	(³)	(³)	1.3
1 to 49 workers	(³)	(³)	1.5
50 to 99 workers	(³)	(³)	2.6
100 workers or more	(³)	(³)	0.6
100 to 499 workers	(³)	(³)	1.2
500 workers or more	(³)	(³)	0.1
Geographic area			
New England	(³)	(³)	1.5
Middle Atlantic	(³)	(³)	2.2
South Atlantic	(³)	(³)	2.3
West South Central	(³)	(³)	0.3
East North Central	(³)	(³)	(³)
West North Central	(³)	(³)	2.2
Mountain	(³)	(³)	2.3
Pacific	(³)	(³)	0.9

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 59. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013

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

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristic								
All workers	12	88	—	(⁴)	7	93	—	—
Management, professional, and related	15	85	—	(⁴)	—	92	—	—
Management, business, and financial	7	93	—	—	—	95	—	—
Professional and related	20	80	—	(⁴)	—	90	—	—
Service	—	89	—	—	21	79	—	—
Protective service	—	95	—	—	—	100	—	—
Sales and office	9	91	—	—	—	95	—	—
Office and administrative support	10	90	—	—	—	95	—	—
Natural resources, construction, and maintenance	13	87	—	(⁴)	—	95	—	—
Construction, extraction, farming, fishing, and forestry	—	90	—	(⁴)	—	98	—	—
Installation, maintenance, and repair	—	85	—	(⁴)	—	92	—	—
Production, transportation, and material moving	10	90	—	(⁴)	3	97	—	—
Production	—	90	—	(⁴)	—	99	—	—
Full time	12	88	—	(⁴)	7	93	—	—
Part time	—	83	—	—	—	85	—	—
Union	16	84	—	(⁴)	12	88	—	—
Nonunion	11	89	—	(⁴)	6	94	—	—
Average wage within the following categories ⁵ :								
Second 25 percent	13	87	—	—	—	90	—	—
Third 25 percent	11	89	—	(⁴)	5	95	—	—
Highest 25 percent	13	87	—	(⁴)	—	94	—	—
Highest 10 percent	15	85	—	(⁴)	—	93	—	—
Establishment characteristic								
Goods-producing industries	7	93	—	—	—	98	—	—
Construction	—	—	—	—	—	—	—	—
Manufacturing	—	93	—	—	—	97	—	—
Service-providing industries	13	87	—	(⁴)	9	91	—	—
Trade, transportation, and utilities	—	—	—	—	—	95	—	—
Wholesale trade	—	93	—	—	—	98	—	—
Retail trade	—	89	—	—	—	90	—	—
Transportation and warehousing	—	92	—	—	—	—	—	—
Utilities	—	74	—	(⁴)	—	85	—	—
Information	—	90	—	—	—	91	—	—
Financial activities	16	84	—	—	6	94	—	—
Finance and insurance	14	86	—	—	—	94	—	—

See footnotes at end of table.

Table 59. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristic				
All workers	2	95	2	1
Management, professional, and related	—	95	—	1
Management, business, and financial	—	94	—	(⁴)
Professional and related	—	96	—	1
Service	—	91	—	2
Protective service	—	100	—	—
Sales and office	—	97	—	(⁴)
Office and administrative support	—	97	—	1
Natural resources, construction, and maintenance	—	96	—	1
Construction, extraction, farming, fishing, and forestry	—	99	—	—
Installation, maintenance, and repair	—	94	—	2
Production, transportation, and material moving	—	95	3	—
Production	—	96	—	1
Full time	2	96	2	1
Part time	—	87	—	2
Union	—	92	—	—
Nonunion	—	96	1	—
Average wage within the following categories ⁵ :				
Second 25 percent	—	97	—	1
Third 25 percent	—	96	—	1
Highest 25 percent	2	95	—	—
Highest 10 percent	—	95	—	(⁴)
Establishment characteristic				
Goods-producing industries	—	95	—	1
Construction	—	97	—	—
Manufacturing	—	95	—	1
Service-providing industries	—	95	2	—
Trade, transportation, and utilities	—	95	—	—
Wholesale trade	—	96	—	—
Retail trade	—	91	—	—
Transportation and warehousing	—	—	—	—
Utilities	—	95	—	—
Information	—	100	—	—
Financial activities	—	97	—	(⁴)
Finance and insurance	—	96	—	(⁴)

See footnotes at end of table.

Table 59. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Credit intermediation and related activities ..	—	95	—	—	—	99	—	—
Insurance carriers and related activities	7	93	—	—	—	96	—	—
Professional and business services	—	87	—	—	—	100	—	—
Professional and technical services	—	80	—	—	—	100	—	—
Education and health services	19	81	—	—	—	84	—	—
Educational services	—	85	—	—	—	95	—	—
Junior colleges, colleges, and universities ...	—	84	—	—	—	94	—	—
Health care and social assistance	19	81	—	—	—	82	—	—
1 to 99 workers	11	89	—	—	9	91	—	—
1 to 49 workers	11	89	—	—	—	88	—	—
50 to 99 workers	—	89	—	—	—	96	—	—
100 workers or more	13	87	—	(⁴)	6	94	—	—
100 to 499 workers	—	86	—	(⁴)	—	93	—	—
500 workers or more	11	89	—	—	—	94	—	—
Geographic area								
New England	—	82	—	—	—	82	—	—
Middle Atlantic	—	78	—	—	18	82	—	—
South Atlantic	—	90	—	—	—	97	—	—
West South Central	—	88	—	—	—	99	—	—
East North Central	15	85	—	—	—	93	—	—
West North Central	—	94	—	—	—	92	—	—
Mountain	—	95	—	—	—	99	—	—
Pacific	—	92	—	(⁴)	—	93	—	—

See footnotes at end of table.

Table 59. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Credit intermediation and related activities ..	—	99	—	(⁴)
Insurance carriers and related activities	—	98	—	1
Professional and business services	—	100	—	(⁴)
Professional and technical services	—	100	—	—
Education and health services	—	91	—	3
Educational services	—	79	—	17
Junior colleges, colleges, and universities ...	—	89	—	6
Health care and social assistance	—	92	—	1
1 to 99 workers	—	94	—	2
1 to 49 workers	—	95	—	2
50 to 99 workers	—	92	—	1
100 workers or more	—	96	—	(⁴)
100 to 499 workers	—	95	—	(⁴)
500 workers or more	—	97	—	(⁴)
Geographic area				
New England	—	98	—	(⁴)
Middle Atlantic	—	86	—	3
South Atlantic	—	95	—	(⁴)
West South Central	—	98	—	(⁴)
East North Central	—	99	—	—
West North Central	—	96	—	(⁴)
Mountain	—	98	—	—
Pacific	—	96	—	1

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans subject to copayment, cash allowance, and retail discount.

³ Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation,

which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 59. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristic								
All workers	2.0	2.0	–	(⁴)	1.5	1.5	–	–
Management, professional, and related	3.3	3.3	–	(⁴)	–	2.9	–	–
Management, business, and financial	1.5	1.5	–	–	–	2.2	–	–
Professional and related	4.8	4.8	–	(⁴)	–	4.0	–	–
Service	–	3.8	–	–	5.1	5.1	–	–
Protective service	–	3.3	–	–	–	0.5	–	–
Sales and office	2.3	2.3	–	–	–	1.5	–	–
Office and administrative support	2.7	2.7	–	–	–	1.8	–	–
Natural resources, construction, and maintenance	3.7	3.7	–	(⁴)	–	2.4	–	–
Construction, extraction, farming, fishing, and forestry	–	5.8	–	(⁴)	–	1.7	–	–
Installation, maintenance, and repair	–	4.5	–	(⁴)	–	3.2	–	–
Production, transportation, and material moving	2.7	2.7	–	(⁴)	0.9	0.9	–	–
Production	–	2.9	–	(⁴)	–	0.7	–	–
Full time	2.0	2.0	–	(⁴)	1.5	1.5	–	–
Part time	–	6.4	–	–	–	6.4	–	–
Union	3.9	3.9	–	(⁴)	3.5	3.5	–	–
Nonunion	2.1	2.1	–	(⁴)	1.8	1.8	–	–
Average wage within the following categories ⁵ :								
Second 25 percent	3.1	3.1	–	–	–	3.4	–	–
Third 25 percent	2.9	2.9	–	(⁴)	1.1	1.1	–	–
Highest 25 percent	2.6	2.6	–	(⁴)	–	2.0	–	–
Highest 10 percent	3.7	3.7	–	(⁴)	–	3.5	–	–
Establishment characteristic								
Goods-producing industries	1.8	1.8	–	–	–	1.4	–	–
Construction	–	–	–	–	–	–	–	–
Manufacturing	–	2.1	–	–	–	1.8	–	–
Service-providing industries	2.5	2.5	–	(⁴)	1.9	1.9	–	–
Trade, transportation, and utilities	–	–	–	–	–	1.8	–	–
Wholesale trade	–	3.4	–	–	–	1.1	–	–
Retail trade	–	4.9	–	–	–	5.0	–	–
Transportation and warehousing	–	5.7	–	–	–	–	–	–
Utilities	–	12.0	–	(⁴)	–	8.0	–	–
Information	–	6.3	–	–	–	6.3	–	–
Financial activities	4.3	4.3	–	–	0.9	0.9	–	–
Finance and insurance	3.4	3.4	–	–	–	1.2	–	–

See footnotes at end of table.

Table 59. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristic				
All workers	0.5	1.0	0.5	0.3
Management, professional, and related	—	1.6	—	0.4
Management, business, and financial	—	2.4	—	0.1
Professional and related	—	2.1	—	0.7
Service	—	2.6	—	1.2
Protective service	—	0.5	—	—
Sales and office	—	1.1	—	0.3
Office and administrative support	—	1.1	—	0.5
Natural resources, construction, and maintenance	—	1.4	—	1.0
Construction, extraction, farming, fishing, and forestry	—	1.2	—	—
Installation, maintenance, and repair	—	2.3	—	1.7
Production, transportation, and material moving	—	1.2	1.0	—
Production	—	1.3	—	0.9
Full time	0.5	1.0	0.5	0.3
Part time	—	5.4	—	2.0
Union	—	3.0	—	—
Nonunion	—	0.9	0.4	—
Average wage within the following categories ⁵ :				
Second 25 percent	—	1.1	—	0.4
Third 25 percent	—	1.1	—	0.3
Highest 25 percent	0.7	1.4	—	—
Highest 10 percent	—	1.9	—	0.1
Establishment characteristic				
Goods-producing industries	—	2.2	—	0.7
Construction	—	1.8	—	—
Manufacturing	—	2.8	—	0.9
Service-providing industries	—	1.1	0.7	—
Trade, transportation, and utilities	—	1.8	—	—
Wholesale trade	—	3.2	—	—
Retail trade	—	4.8	—	—
Transportation and warehousing	—	—	—	—
Utilities	—	3.7	—	—
Information	—	(⁴)	—	—
Financial activities	—	0.6	—	0.1
Finance and insurance	—	0.8	—	0.2

See footnotes at end of table.

Table 59. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Credit intermediation and related activities ..	—	2.6	—	—	—	0.9	—	—
Insurance carriers and related activities	1.8	1.8	—	—	—	1.0	—	—
Professional and business services	—	7.2	—	—	—	0.2	—	—
Professional and technical services	—	12.1	—	—	—	(⁴)	—	—
Education and health services	5.0	5.0	—	—	—	5.9	—	—
Educational services	—	7.4	—	—	—	2.4	—	—
Junior colleges, colleges, and universities ...	—	9.2	—	—	—	3.6	—	—
Health care and social assistance	5.7	5.7	—	—	—	6.8	—	—
1 to 99 workers	2.6	2.6	—	—	2.6	2.6	—	—
1 to 49 workers	3.2	3.2	—	—	—	4.0	—	—
50 to 99 workers	—	4.7	—	—	—	2.7	—	—
100 workers or more	2.3	2.3	—	(⁴)	1.9	1.9	—	—
100 to 499 workers	—	4.4	—	(⁴)	—	3.1	—	—
500 workers or more	2.3	2.3	—	—	—	1.8	—	—
Geographic area								
New England	—	10.5	—	—	—	10.5	—	—
Middle Atlantic	—	7.1	—	—	5.0	5.0	—	—
South Atlantic	—	7.2	—	—	—	2.1	—	—
West South Central	—	4.4	—	—	—	0.8	—	—
East North Central	4.4	4.4	—	—	—	5.8	—	—
West North Central	—	3.1	—	—	—	4.1	—	—
Mountain	—	2.9	—	—	—	0.5	—	—
Pacific	—	2.5	—	(⁴)	—	2.8	—	—

See footnotes at end of table.

Table 59. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Credit intermediation and related activities ..	—	0.6	—	0.2
Insurance carriers and related activities	—	1.1	—	0.5
Professional and business services	—	0.3	—	0.1
Professional and technical services	—	(⁴)	—	—
Education and health services	—	3.7	—	1.3
Educational services	—	6.9	—	7.8
Junior colleges, colleges, and universities ...	—	3.4	—	1.6
Health care and social assistance	—	4.2	—	0.5
1 to 99 workers	—	1.8	—	0.7
1 to 49 workers	—	1.6	—	1.0
50 to 99 workers	—	3.5	—	1.1
100 workers or more	—	0.9	—	(⁴)
100 to 499 workers	—	1.4	—	(⁴)
500 workers or more	—	0.9	—	0.1
Geographic area				
New England	—	1.7	—	0.3
Middle Atlantic	—	3.8	—	1.4
South Atlantic	—	2.3	—	(⁴)
West South Central	—	0.3	—	0.1
East North Central	—	0.8	—	—
West North Central	—	2.2	—	(⁴)
Mountain	—	2.3	—	—
Pacific	—	2.3	—	0.9

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans subject to copayment, cash allowance, and retail discount.

³ Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation,

which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 60. Vision care benefits:¹ Median copayments for selected services, private industry workers, National Compensation Survey, 2013

(Includes all workers participating in vision care plans)

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristic			
All workers	\$10	\$25	\$25
Management, professional, and related	10	25	25
Management, business, and financial	10	25	25
Professional and related	10	25	25
Service	20	25	—
Protective service	10	—	20
Sales and office	10	20	25
Office and administrative support	—	20	25
Natural resources, construction, and maintenance	—	20	20
Construction, extraction, farming, fishing, and forestry	10	—	20
Installation, maintenance, and repair	—	25	20
Production, transportation, and material moving	10	25	—
Production	10	20	20
Full time	10	25	25
Part time	—	25	25
Union	20	25	20
Nonunion	10	25	25
Average wage within the following categories ³ :			
Second 25 percent	—	20	25
Third 25 percent	10	25	25
Highest 25 percent	10	20	25
Highest 10 percent	10	—	25
Establishment characteristic			
Goods-producing industries	—	25	25
Manufacturing	—	25	25
Service-providing industries	10	—	25
Trade, transportation, and utilities	—	20	20
Wholesale trade	—	20	25
Retail trade	—	20	20
Transportation and warehousing	10	—	—
Utilities	10	—	—
Information	15	25	—
Financial activities	10	—	25
Finance and insurance	10	—	25

See footnotes at end of table.

Table 60. Vision care benefits:¹ Median copayments for selected services, private industry workers, National Compensation Survey, 2013—continued

(Includes all workers participating in vision care plans)

Characteristics	Eye exams	Glasses	Contact lenses ²
Credit intermediation and related activities ..	–	\$15	\$25
Insurance carriers and related activities	\$10	20	25
Professional and technical services	10	–	–
Education and health services	10	–	20
Educational services	–	25	25
Junior colleges, colleges, and universities ...	–	25	25
Health care and social assistance	10	–	20
1 to 99 workers	10	20	25
1 to 49 workers	10	20	25
50 to 99 workers	–	–	20
100 workers or more	10	25	25
100 to 499 workers	10	20	25
500 workers or more	–	25	25
Geographic area			
New England	–	–	20
Middle Atlantic	20	25	25
South Atlantic	10	–	25
West South Central	10	25	–
East North Central	–	20	20
West North Central	–	25	25
Mountain	10	25	25
Pacific	–	25	20

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and

below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

Table 60. Standard errors for vision care benefits:¹ Median copayments for selected services, private industry workers, National Compensation Survey, 2013

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristic			
All workers	\$1	\$7	\$0
Management, professional, and related	1	1	1
Management, business, and financial	1	4	4
Professional and related	2	1	0
Service	4	1	—
Protective service	0	—	5
Sales and office	2	2	0
Office and administrative support	—	5	0
Natural resources, construction, and maintenance	—	0	0
Construction, extraction, farming, fishing, and forestry	2	—	3
Installation, maintenance, and repair	—	4	0
Production, transportation, and material moving	0	1	—
Production	2	4	1
Full time	1	7	0
Part time	—	7	0
Union	4	6	4
Nonunion	0	7	0
Average wage within the following categories ³ :			
Second 25 percent	—	5	3
Third 25 percent	3	5	1
Highest 25 percent	0	6	6
Highest 10 percent	0	—	5
Establishment characteristic			
Goods-producing industries	—	6	3
Manufacturing	—	4	3
Service-providing industries	0	—	0
Trade, transportation, and utilities	—	6	4
Wholesale trade	—	4	5
Retail trade	—	2	0
Transportation and warehousing	0	—	—
Utilities	0	—	—
Information	0	0	—
Financial activities	2	—	0
Finance and insurance	0	—	0

See footnotes at end of table.

Table 60. Standard errors for vision care benefits:¹ Median copayments for selected services, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Eye exams	Glasses	Contact lenses ²
Credit intermediation and related activities ..	—	\$2	\$0
Insurance carriers and related activities	\$2	6	4
Professional and technical services	1	—	—
Education and health services	0	—	6
Educational services	—	0	7
Junior colleges, colleges, and universities ...	—	3	7
Health care and social assistance	0	—	6
1 to 99 workers	3	0	2
1 to 49 workers	3	0	0
50 to 99 workers	—	—	6
100 workers or more	2	0	1
100 to 499 workers	3	5	5
500 workers or more	—	0	0
Geographic area			
New England	—	—	3
Middle Atlantic	2	5	0
South Atlantic	0	—	4
West South Central	1	1	—
East North Central	—	2	0
West North Central	—	0	2
Mountain	0	0	0
Pacific	—	7	4

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and

below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.

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 2013 data on detailed provisions of employer-provided health and retirement benefit plans offered to private industry workers in the United States. Excluded are federal government workers, the military, state and local government workers, agricultural workers, private household 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 at <http://www.bls.gov/ncs/ebs>.

Survey scope and method

For information on the survey scope, sample design, data collection, survey estimation, reliability of estimates, technical references, and survey definitions are available in Chapter 8 of the *BLS Handbook of Methods*, www.bls.gov/opub/hom/pdf/homch8.pdf. 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 www.bls.gov/ncs/ebs/glossary20132014.htm. For information on survey establishment response and on the number of workers represented by the survey, see Appendix tables 1 and 2, respectively.

Calculation details

For data presented by wage category, average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on March 2013 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey are asked to report only individual worker earnings for each sample job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are as follows:

Characteristic	Hourly wage percentile				
	10	25	50 (median)	75	90
Private industry workers	\$8.50	\$11.00	\$16.59	\$26.18	\$40.44

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile and 25th percentile value, respectively. The second 25-percent category includes those occupations that earn at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that earn at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

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 no information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is 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. Workers that were known to participate 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 participate 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. For example, in one of the tables, all workers participate in fee-for-service plans. The majority of the workers included in 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

All estimates shown in the table are based on the set of workers specified underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that "All workers participating in medical care plans = 100 percent," or "Includes all workers participating in savings and thrift plans that specify matching contributions."

Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers, such as the median age requirement for eligibility to participate in a defined benefit retirement plan; dollar averages, medians, and percentiles for various benefit provisions; and the specified matching percent (by percentile) an employer will contribute to an employees' savings and thrift retirement plan. The non-shaded estimates indicate percentages of workers. Shaded estimates measure values other than the percent of workers.

Appendix table 1: Survey establishment response

Appendix table 2: Number of workers represented

Appendix table 1. Survey establishment response, private industry, National Compensation Survey, 2013

Establishments	Number of establishments
Total in sampling frame ¹	5,922,854
Total in sample	3,352
Responding ²	2,509
Refused ³	609
Out of business or not in survey scope	234

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 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at www.bls.gov/opub/hom/pdf/homch8.pdf.

Appendix table 2. Number of workers represented, private industry, National Compensation Survey, 2013

Occupational group ¹	Estimated number of workers ²
All workers	107,157,500
Management, professional, and related	28,963,000
Management, business, and financial	9,631,800
Professional and related	19,331,200
Service	22,309,000
Protective service	1,304,700
Sales and office	30,661,700
Sales and related	12,111,800
Office and administrative support	18,549,900
Natural resources, construction, and maintenance	7,890,500
Construction, extraction, farming, fishing, and forestry ..	3,885,100
Installation, maintenance, and repair	4,005,400
Production, transportation, and material moving	17,333,300
Production	8,608,500
Transportation and material moving	8,724,800

¹ The 2010 Standard Occupational Classification system is used to classify workers.

² 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.