

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

Characteristic	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
All workers	1.2	1.2	-	-	0.4	0.4	-	-
Worker characteristic								
Management, professional, and related	1.9	1.9	-	-	-	0.4	-	(⁵)
Management, business, and financial	1.6	1.6	-	-	-	0.9	-	-
Professional and related	2.6	2.6	-	-	-	0.3	-	(⁵)
Service	6.0	6.0	-	-	-	0.4	-	-
Sales and office	1.7	1.7	-	-	0.5	0.5	-	-
Sales and related	2.3	2.3	-	-	-	1.0	-	(⁵)
Office and administrative support	1.9	1.9	-	-	-	0.5	-	(⁵)
Natural resources, construction, and maintenance	1.7	1.7	-	-	-	2.0	-	-
Construction, extraction, farming, fishing, and forestry	2.5	2.5	-	-	-	2.4	-	-
Installation, maintenance, and repair	2.6	2.6	-	-	-	2.9	-	-
Production, transportation, and material moving ...	1.3	1.3	-	-	-	0.4	-	-
Production	1.6	1.6	-	-	-	0.6	-	-
Transportation and material moving	2.0	2.0	-	-	-	0.7	-	-
Full time	1.3	1.3	-	-	0.4	0.4	-	-
Part time	2.4	2.4	-	-	-	1.7	-	-
Union	2.3	2.3	-	-	-	1.2	-	-
Nonunion	1.4	1.4	-	-	0.3	0.3	-	-
Average wage within the following percentiles: ⁶								
Less than 10	-	4.9	-	-	-	3.5	-	-
10 to under 25	-	6.2	-	-	-	0.8	-	-
25 to under 50	1.5	1.5	-	-	0.5	0.5	-	-
50 to under 75	1.6	1.6	-	-	-	0.5	-	(⁵)
75 to under 90	1.8	1.8	-	-	-	0.9	-	(⁵)
90 or greater	2.5	2.5	-	-	-	0.7	-	-
Establishment characteristic								
Goods-producing industries	1.7	1.7	-	-	-	1.1	-	-
Construction	5.2	5.2	-	-	-	4.8	-	-
Manufacturing	1.8	1.8	-	-	-	0.3	-	-
Service-providing industries	1.6	1.6	-	-	0.2	0.2	-	-
Trade, transportation, and utilities	1.6	1.6	-	-	0.8	0.8	-	-
Wholesale trade	3.5	3.5	-	-	-	1.6	-	-
Retail trade	2.5	2.5	-	-	-	1.4	-	-
Transportation and warehousing	-	3.1	-	-	-	0.0	-	-
Utilities	-	3.8	-	-	-	1.9	-	-
Information	-	4.9	-	-	-	0.0	-	-
Financial activities	2.8	2.8	-	-	0.4	0.4	-	-
Finance and insurance	2.5	2.5	-	-	0.5	0.5	-	-
Credit intermediation and related activities	3.8	3.8	-	-	0.6	0.6	-	-
Insurance carriers and related activities	2.7	2.7	-	-	-	1.2	-	-
Real estate and rental and leasing	-	9.1	-	-	-	0.0	-	-
Professional and business services	3.1	3.1	-	-	-	0.5	-	-
Professional and technical services	3.9	3.9	-	-	-	1.1	-	-
Administrative and waste services	-	8.5	-	-	-	0.0	-	-

See footnotes at end of table.

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

Characteristic	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Establishment characteristic								
Education and health services	2.0	2.0	—	—	—	0.4	—	(⁵)
Educational services	—	6.0	—	0.6	—	0.9	—	0.6
Junior colleges, colleges, and universities	—	2.9	—	0.9	—	0.9	—	0.9
Health care and social assistance	2.1	2.1	—	—	—	0.4	—	—
Leisure and hospitality	—	8.3	—	—	—	0.2	—	—
Accommodation and food services	—	10.5	—	—	—	0.2	—	—
Other services	—	16.6	—	—	—	0.0	—	—
1 to 99 workers	2.4	2.4	—	—	—	0.4	—	(⁵)
1 to 49 workers	3.0	3.0	—	—	—	0.6	—	—
50 to 99 workers	2.4	2.4	—	—	—	0.4	—	(⁵)
100 workers or more	1.4	1.4	—	—	0.4	0.4	—	—
100 to 499 workers	2.1	2.1	—	—	0.4	0.4	—	—
500 workers or more	2.4	2.4	—	—	—	0.9	—	—
Geographic area								
New England	2.7	2.7	—	—	—	1.3	—	—
Middle Atlantic	1.8	1.8	—	—	—	1.4	—	—
East North Central	3.8	3.8	—	—	—	0.5	—	(⁵)
West North Central	—	4.0	—	—	—	0.4	—	—
South Atlantic	—	4.7	—	—	—	0.3	—	—
East South Central	—	3.4	—	—	—	1.7	—	—
West South Central	1.8	1.9	—	—	—	2.5	—	(⁵)
Mountain	—	5.5	—	—	—	1.4	—	—
Pacific	2.4	2.4	—	—	—	0.6	—	—

See footnotes at end of table.

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

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

See footnotes at end of table.

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

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

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

² Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar limitations.

³ Basic services include dental services such as fillings, dental surgery, periodontal care, and endodontics.

⁴ Major services include dental procedures such as crowns and prosthetics.

⁵ Less than 0.05.

⁶ The percentile groupings are based on the

average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.