

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
Worker characteristic						
All workers	1.1	0.5	1.4	0.7	0.8	0.1
Management, professional, and related	1.6	–	2.4	1.5	1.4	–
Management, business, and financial	2.2	–	2.3	1.1	1.3	–
Professional and related	2.1	–	3.5	2.3	2.1	–
Service	3.8	–	4.4	1.3	–	0.2
Protective service	–	–	9.0	–	–	–
Sales and office	1.2	0.9	1.7	0.7	0.8	(¹)
Sales and related	2.1	–	3.1	1.3	1.0	–
Office and administrative support	1.5	–	2.2	0.6	1.1	–
Natural resources, construction, and maintenance	4.2	–	4.1	–	2.1	0.1
Construction, extraction, farming, fishing, and forestry	5.4	–	5.2	–	–	0.1
Installation, maintenance, and repair	4.9	–	5.5	–	–	(¹)
Production, transportation, and material moving	1.9	–	2.4	1.0	1.5	–
Production	2.7	0.4	3.0	0.9	–	–
Transportation and material moving	2.5	–	3.7	–	–	(¹)
Full time	1.1	0.5	1.4	0.6	0.8	0.1
Part time	2.7	2.1	3.5	2.5	–	–
Union	2.0	0.9	2.5	1.2	1.0	(¹)
Nonunion	1.2	0.6	1.6	0.7	0.9	0.1
Average wage within the following categories: ²						
Lowest 25 percent	2.7	2.2	3.9	1.1	0.6	0.1
Second 25 percent	1.9	0.4	2.1	1.0	1.1	(¹)
Third 25 percent	1.7	–	2.4	1.2	1.5	–
Highest 25 percent	1.6	0.7	1.7	1.0	1.0	0.3
Highest 10 percent	1.6	–	2.8	1.8	1.5	–
Establishment characteristic						
Goods-producing industries	2.2	0.8	2.2	0.8	1.7	–
Construction	5.0	–	5.3	–	–	–
Manufacturing	2.7	0.3	3.0	–	–	–
Service-providing industries	1.3	0.6	1.7	0.8	0.9	0.2
Trade, transportation, and utilities	2.2	0.5	2.4	1.2	–	–
Retail trade	2.9	–	3.4	1.2	–	–
Transportation and warehousing	3.1	0.5	4.9	–	–	–
Information	4.1	–	6.0	–	–	–
Financial activities	1.9	0.5	2.7	1.2	2.0	–
Finance and insurance	1.6	0.6	2.8	1.5	2.1	–
Credit intermediation and related activities	2.7	0.9	3.6	2.2	3.2	–
Insurance carriers and related activities	3.2	–	3.8	–	–	–
Professional and business services	1.9	–	4.2	–	–	–
Professional and technical services	2.9	–	5.8	–	–	–
Education and health services	3.7	–	3.9	2.1	–	–
Educational services	4.3	–	5.0	–	–	–
Junior colleges, colleges, and universities	3.6	–	3.9	0.9	–	–
Health care and social assistance	4.2	–	4.2	2.3	–	–

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristic				
All workers	1.1	1.1	0.5	—
Management, professional, and related	1.6	1.5	0.7	—
Management, business, and financial	2.2	2.2	0.5	—
Professional and related	2.1	2.0	0.9	—
Service	3.8	3.6	1.4	—
Protective service	—	—	—	—
Sales and office	1.2	1.1	0.8	—
Sales and related	2.1	1.8	—	—
Office and administrative support	1.5	1.4	1.0	—
Natural resources, construction, and maintenance	4.2	4.1	—	—
Construction, extraction, farming, fishing, and forestry	5.4	5.4	—	—
Installation, maintenance, and repair	4.9	4.7	—	—
Production, transportation, and material moving	1.9	1.7	1.0	—
Production	2.7	2.6	—	—
Transportation and material moving	2.5	2.2	—	—
Full time	1.1	1.1	0.6	—
Part time	2.7	2.5	—	—
Union	2.0	1.9	—	—
Nonunion	1.2	1.2	0.6	—
Average wage within the following categories: ²				
Lowest 25 percent	2.7	2.5	—	—
Second 25 percent	1.9	2.0	0.8	—
Third 25 percent	1.7	1.6	0.9	—
Highest 25 percent	1.6	1.4	0.6	—
Highest 10 percent	1.6	1.6	0.4	—
Establishment characteristic				
Goods-producing industries	2.2	2.2	—	—
Construction	5.0	4.8	—	—
Manufacturing	2.7	2.5	—	—
Service-providing industries	1.3	1.2	0.6	—
Trade, transportation, and utilities	2.2	2.0	1.3	—
Retail trade	2.9	2.7	—	—
Transportation and warehousing	3.1	—	—	—
Information	4.1	4.1	—	—
Financial activities	1.9	1.9	0.6	—
Finance and insurance	1.6	1.4	—	—
Credit intermediation and related activities	2.7	2.5	—	—
Insurance carriers and related activities	3.2	—	—	—
Professional and business services	1.9	1.6	—	—
Professional and technical services	2.9	2.6	—	—
Education and health services	3.7	3.5	1.7	—
Educational services	4.3	4.6	2.0	—
Junior colleges, colleges, and universities	3.6	2.8	3.1	—
Health care and social assistance	4.2	4.0	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
1 to 99 workers	2.0	1.1	2.5	1.0	1.2	0.3
1 to 49 workers	2.3	1.5	2.8	1.1	1.6	0.2
50 to 99 workers	3.4	—	3.8	—	—	0.8
100 workers or more	1.3	0.3	1.9	0.9	0.9	(¹)
100 to 499 workers	1.9	0.4	2.6	1.3	1.0	—
500 workers or more	1.8	0.4	2.0	1.2	1.4	(¹)
Geographic area						
New England	2.2	—	7.8	—	—	0.5
Middle Atlantic	1.8	1.1	2.2	2.0	—	—
East North Central	2.4	—	2.6	1.3	0.9	—
West North Central	2.9	1.1	3.4	—	—	1.4
South Atlantic	2.8	0.8	3.4	1.2	1.4	0.1
East South Central	2.1	—	5.5	—	—	—
West South Central	2.2	—	5.4	—	—	0.6
Mountain	3.7	0.8	4.3	—	—	0.1
Pacific	3.8	—	3.4	1.5	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2009—Continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	2.0	2.1	0.7	—
1 to 49 workers	2.3	2.4	1.0	—
50 to 99 workers	3.4	3.0	—	—
100 workers or more	1.3	1.1	0.7	—
100 to 499 workers	1.9	1.7	0.5	—
500 workers or more	1.8	1.1	1.4	—
Geographic area				
New England	2.2	3.0	1.9	—
Middle Atlantic	1.8	2.3	1.1	—
East North Central	2.4	1.8	—	—
West North Central	2.9	—	—	—
South Atlantic	2.8	2.9	—	—
East South Central	2.1	2.2	—	—
West South Central	2.2	1.4	—	—
Mountain	3.7	2.0	—	—
Pacific	3.8	4.0	—	—

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20092010.htm.