

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	97	3	-	73	27	(¹)	34	66	(¹)
Management, professional, and related	97	-	-	72	27	1	37	62	1
Management, business, and financial	98	-	-	75	23	1	28	71	1
Professional and related	97	-	-	71	29	-	43	57	-
Service	96	-	-	69	30	(¹)	38	62	(¹)
Protective service	99	-	-	80	-	-	-	74	-
Sales and office	96	4	-	75	25	-	30	70	(¹)
Sales and related	95	-	-	77	23	-	27	73	-
Office and administrative support	97	-	-	74	26	-	31	69	(¹)
Natural resources, construction, and maintenance	96	-	-	66	34	-	38	62	(¹)
Construction, extraction, farming, fishing, and forestry	96	-	-	66	34	-	37	63	(¹)
Installation, maintenance, and repair	96	-	-	67	33	-	40	60	(¹)
Production, transportation, and material moving	98	-	-	76	24	-	28	72	(¹)
Production	98	2	-	76	24	-	29	71	-
Transportation and material moving	96	-	-	77	23	-	28	72	(¹)
Full time	97	3	-	73	27	(¹)	34	66	(¹)
Part time	93	7	-	75	25	-	28	72	-
Union	95	5	-	73	27	-	30	70	(¹)
Nonunion	97	3	-	73	27	(¹)	34	65	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	92	8	-	69	31	(¹)	30	70	(¹)
Second 25 percent	98	2	-	76	24	(¹)	31	69	(¹)
Third 25 percent	97	-	-	73	26	(¹)	34	65	(¹)
Highest 25 percent	97	3	-	72	28	(¹)	36	63	(¹)
Highest 10 percent	97	-	-	72	28	-	37	63	-
Establishment characteristic									
Goods-producing industries	97	3	-	72	28	-	31	69	-
Construction	94	-	-	64	36	-	36	64	-
Manufacturing	98	2	-	75	25	-	29	71	-
Service-providing industries	97	3	-	73	26	(¹)	35	65	(¹)
Trade, transportation, and utilities	98	2	-	80	20	-	28	72	-
Retail trade	98	-	-	76	24	-	31	69	-
Transportation and warehousing	98	2	-	81	19	-	34	66	-
Information	97	-	-	75	25	-	36	64	-
Financial activities	98	2	-	73	27	-	29	71	-
Finance and insurance	97	3	-	73	27	-	31	69	-
Credit intermediation and related activities	97	3	-	66	34	-	37	63	-
Insurance carriers and related activities	97	-	-	81	19	-	24	76	-
Professional and business services	98	-	-	78	22	-	28	72	-
Professional and technical services	99	-	-	80	20	-	27	73	-
Education and health services	96	-	-	66	34	-	52	48	-
Educational services	99	-	-	71	29	-	48	52	-
Junior colleges, colleges, and universities	99	-	-	71	29	-	52	48	-
Health care and social assistance	96	-	-	65	35	-	52	48	-

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	96	4	—	70	30	(¹)	34	65	(¹)
1 to 49 workers	95	5	—	70	30	(¹)	34	66	(¹)
50 to 99 workers	98	—	—	69	30	1	34	65	1
100 workers or more	98	2	—	76	24	—	33	67	(¹)
100 to 499 workers	98	2	—	78	22	—	28	72	—
500 workers or more	98	2	—	73	27	—	41	59	(¹)
Geographic area									
New England	98	—	—	61	39	1	48	51	1
Middle Atlantic	95	5	—	69	31	—	41	59	—
East North Central	99	—	—	82	18	(¹)	26	74	(¹)
West North Central	96	4	—	80	18	1	20	79	1
South Atlantic	97	3	—	70	30	(¹)	34	66	(¹)
East South Central	88	—	—	75	25	—	19	81	—
West South Central	98	—	—	84	15	1	20	79	1
Mountain	96	4	—	79	21	—	37	63	(¹)
Pacific	98	—	—	59	41	—	49	51	—

¹ Less than 0.5 percent.

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: 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/glossary20092010.htm.