

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2010

(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	-	77	23	-	33	67	-
Management, professional, and related	98	-	-	78	22	-	38	62	-
Management, business, and financial	98	-	-	79	21	-	29	71	-
Professional and related	98	-	-	77	23	-	43	57	-
Service	98	-	-	69	31	-	44	56	-
Protective service	100	-	-	65	-	-	-	61	-
Sales and office	97	-	-	78	22	-	30	70	-
Sales and related	97	-	-	82	18	-	22	78	-
Office and administrative support	97	-	-	76	24	-	33	67	-
Natural resources, construction, and maintenance	98	-	-	72	28	-	35	65	-
Construction, extraction, farming, fishing, and forestry	97	-	-	77	23	-	31	69	-
Installation, maintenance, and repair	99	-	-	69	31	-	39	61	-
Production, transportation, and material moving	96	4	-	79	21	-	24	76	-
Production	95	-	-	79	21	-	24	76	-
Transportation and material moving	96	-	-	79	21	-	24	76	-
Full time	98	2	-	76	24	-	34	66	-
Part time	89	-	-	80	-	-	25	75	-
Union	94	6	-	75	25	-	30	70	-
Nonunion	98	-	-	77	23	-	34	66	-
Average wage within the following categories: ¹									
Lowest 25 percent	95	-	-	83	17	-	23	77	-
Second 25 percent	97	3	-	76	24	-	34	66	-
Third 25 percent	98	2	-	75	25	-	34	66	-
Highest 25 percent	98	-	-	76	24	-	37	63	-
Highest 10 percent	98	-	-	79	21	-	32	68	-
Establishment characteristic									
Goods-producing industries	97	-	-	78	22	-	27	73	-
Construction	98	-	-	75	25	-	34	66	-
Manufacturing	97	-	-	79	21	-	25	75	-
Service-providing industries	97	-	-	76	24	-	35	65	-
Trade, transportation, and utilities	97	-	-	79	21	-	25	75	-
Wholesale trade	100	-	-	76	24	-	32	68	-
Transportation and warehousing	96	-	-	78	22	-	29	71	-
Information	99	-	-	76	24	-	31	69	-
Financial activities	98	-	-	72	28	-	38	62	-
Finance and insurance	98	-	-	77	23	-	34	66	-
Credit intermediation and related activities	99	-	-	76	24	-	40	60	-
Insurance carriers and related activities	95	-	-	77	23	-	23	77	-
Professional and business services	98	-	-	81	19	-	25	75	-
Education and health services	98	-	-	71	29	-	58	42	-
Educational services	99	-	-	73	27	-	43	57	-
Junior colleges, colleges, and universities	99	-	-	69	31	-	55	45	-
Health care and social assistance	97	-	-	71	29	-	60	40	-

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2010—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	98	2	—	74	26	—	34	66	—
1 to 49 workers	98	—	—	73	27	—	34	66	—
50 to 99 workers	97	—	—	78	22	—	33	67	—
100 workers or more	97	3	—	78	22	—	33	67	—
100 to 499 workers	97	—	—	80	20	—	25	75	—
500 workers or more	97	—	—	76	24	—	42	58	—
Geographic area									
New England	98	—	—	52	48	—	54	46	—
Middle Atlantic	96	—	—	71	29	—	44	56	—
East North Central	98	2	—	82	18	—	32	68	—
West North Central	95	—	—	89	—	—	20	80	—
South Atlantic	98	—	—	79	21	—	33	67	—
East South Central	93	—	—	86	—	—	—	91	—
West South Central	99	—	—	89	11	—	16	84	—
Mountain	95	—	—	74	26	—	34	66	—
Pacific	98	—	—	63	37	—	46	54	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/glossary20102011.htm.