

Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	20	79	-	1
Worker characteristic				
Management, professional, and related	20	80	-	(²)
Professional and related	20	79	-	(²)
Teachers	20	79	-	1
Primary, secondary, and special education school teachers	21	78	-	1
Service	21	78	-	1
Protective service	21	78	-	1
Sales and office	21	78	-	1
Office and administrative support	21	78	-	1
Natural resources, construction, and maintenance	17	82	-	1
Production, transportation, and material moving	26	71	-	2
Full time	20	79	-	1
Part time	25	75	-	(²)
Union	35	65	-	1
Nonunion	6	93	-	1
Average wage within the following categories: ³				
Lowest 25 percent	9	90	-	1
Lowest 10 percent	3	94	-	2
Second 25 percent	19	80	-	1
Third 25 percent	19	80	-	1
Highest 25 percent	30	69	-	(²)
Highest 10 percent	42	58	-	(²)
Establishment characteristic				
Service-providing industries	20	79	-	1
Education and health services	19	81	-	(²)
Educational services	19	81	-	(²)
Elementary and secondary schools	21	78	-	1
Junior colleges, colleges, and universities ...	12	88	-	(²)
Health care and social assistance	22	78	-	-
Hospitals	22	78	-	-
Public administration	22	76	-	2
1 to 99 workers	8	89	-	3
1 to 49 workers	7	90	-	3
50 to 99 workers	-	-	-	-
100 workers or more	22	78	-	1
100 to 499 workers	20	79	-	1
500 workers or more	22	77	-	(²)
State government	16	84	-	(²)
Local government	22	77	-	1

See footnotes at end of table.

Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	13	86	—	1	39	61	—	(²)
Worker characteristic								
Management, professional, and related	13	86	—	1	38	61	—	(²)
Professional and related	13	86	—	(²)	39	61	—	(²)
Teachers	13	86	—	1	41	59	—	—
Primary, secondary, and special education school teachers	14	85	—	1	44	56	—	—
Service	14	85	—	1	38	61	—	(²)
Protective service	13	85	—	2	38	61	—	1
Sales and office	13	86	—	1	41	59	—	(²)
Office and administrative support	13	86	—	1	42	58	—	(²)
Natural resources, construction, and maintenance	10	88	—	2	38	62	—	1
Production, transportation, and material moving	19	78	—	3	48	51	—	1
Full time	13	86	—	1	39	61	—	(²)
Part time	17	83	—	(²)	43	57	—	(²)
Union	27	73	—	1	48	51	—	(²)
Nonunion	3	96	—	1	20	79	—	(²)
Average wage within the following categories: ³								
Lowest 25 percent	5	93	—	1	24	76	—	—
Lowest 10 percent	—	95	—	3	—	91	—	—
Second 25 percent	12	87	—	1	37	63	—	(²)
Third 25 percent	13	86	—	1	34	65	—	1
Highest 25 percent	21	79	—	1	49	51	—	(²)
Highest 10 percent	33	67	—	(²)	55	45	—	(²)
Establishment characteristic								
Service-providing industries	13	86	—	1	39	61	—	(²)
Education and health services	13	87	—	1	39	61	—	—
Educational services	12	87	—	1	38	62	—	—
Elementary and secondary schools	14	86	—	1	43	57	—	—
Junior colleges, colleges, and universities	8	92	—	(²)	24	76	—	—
Health care and social assistance	15	85	—	—	40	60	—	—
Hospitals	15	85	—	—	40	60	—	—
Public administration	14	84	—	2	38	61	—	1
1 to 99 workers	5	91	—	4	25	75	—	—
1 to 49 workers	3	93	—	3	26	74	—	—
50 to 99 workers	—	—	—	—	24	76	—	—
100 workers or more	14	85	—	1	40	60	—	(²)
100 to 499 workers	14	85	—	1	47	52	—	1
500 workers or more	15	85	—	(²)	39	61	—	(²)
State government	10	90	—	(²)	30	70	—	(²)
Local government	14	84	—	1	43	57	—	(²)

See footnotes at end of table.

Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	37	63	—	1
Middle Atlantic	64	36	—	(²)
East North Central	15	84	—	1
West North Central	—	95	—	1
South Atlantic	5	94	—	1
West South Central	—	99	—	(²)
Mountain	—	96	—	—
Pacific	37	62	—	1

See footnotes at end of table.

Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	24	74	—	1	51	49	—	—
Middle Atlantic	68	32	—	(²)	52	47	—	(²)
East North Central	10	88	—	2	31	69	—	—
West North Central	—	99	—	1	—	61	—	5
South Atlantic	3	97	—	1	13	86	—	1
West South Central	—	99	—	(²)	—	98	—	—
Mountain	—	100	—	—	—	89	—	—
Pacific	—	91	—	1	61	39	—	—

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 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, 2010." 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.

Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.7	0.7	–	0.2
Worker characteristic				
Management, professional, and related	0.9	0.9	–	0.1
Professional and related	0.9	0.9	–	0.1
Teachers	1.2	1.2	–	0.2
Primary, secondary, and special education school teachers	1.3	1.3	–	0.3
Service	1.2	1.1	–	0.4
Protective service	1.7	1.6	–	0.5
Sales and office	1.5	1.5	–	0.4
Office and administrative support	1.4	1.4	–	0.4
Natural resources, construction, and maintenance	1.7	1.8	–	0.6
Production, transportation, and material moving	2.9	2.9	–	1.1
Full time	0.7	0.7	–	0.2
Part time	2.8	2.8	–	(²)
Union	1.2	1.2	–	0.2
Nonunion	0.5	0.6	–	0.4
Average wage within the following categories: ³				
Lowest 25 percent	0.8	0.9	–	0.6
Lowest 10 percent	1.0	1.4	–	1.3
Second 25 percent	1.1	1.0	–	0.3
Third 25 percent	1.1	1.1	–	0.3
Highest 25 percent	1.3	1.3	–	0.2
Highest 10 percent	2.0	2.0	–	0.1
Establishment characteristic				
Service-providing industries	0.7	0.7	–	0.2
Education and health services	0.9	0.9	–	0.2
Educational services	0.9	1.0	–	0.2
Elementary and secondary schools	1.0	1.1	–	0.2
Junior colleges, colleges, and universities	1.4	1.4	–	0.3
Health care and social assistance	2.5	2.5	–	–
Hospitals	3.0	3.0	–	–
Public administration	1.2	1.2	–	0.6
1 to 99 workers	1.2	1.5	–	1.1
1 to 49 workers	1.4	2.0	–	1.6
50 to 99 workers	–	–	–	–
100 workers or more	0.8	0.8	–	0.2
100 to 499 workers	1.9	1.9	–	0.5
500 workers or more	1.0	1.0	–	0.1
State government	1.3	1.3	–	0.1
Local government	0.8	0.8	–	0.3

See footnotes at end of table.

Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.7	0.7	—	0.3	1.5	1.5	—	0.2
Worker characteristic								
Management, professional, and related	0.8	0.8	—	0.2	1.8	1.8	—	0.1
Professional and related	0.9	0.9	—	0.2	1.7	1.7	—	0.1
Teachers	1.3	1.3	—	0.3	2.1	2.1	—	—
Primary, secondary, and special education school teachers	1.4	1.4	—	0.3	2.4	2.4	—	—
Service	1.0	1.0	—	0.5	2.7	2.7	—	0.4
Protective service	1.7	1.8	—	0.7	4.0	4.0	—	0.7
Sales and office	1.6	1.6	—	0.5	2.8	2.8	—	0.2
Office and administrative support	1.3	1.3	—	0.5	2.9	2.8	—	0.2
Natural resources, construction, and maintenance	1.8	1.9	—	0.7	4.1	4.0	—	0.5
Production, transportation, and material moving	3.1	3.2	—	1.4	6.0	6.1	—	1.0
Full time	0.7	0.7	—	0.3	1.5	1.5	—	0.2
Part time	2.9	2.9	—	0.1	4.1	4.1	—	(²)
Union	1.3	1.4	—	0.3	1.7	1.6	—	0.1
Nonunion	0.4	0.6	—	0.4	1.8	1.8	—	0.5
Average wage within the following categories: ³								
Lowest 25 percent	0.7	0.8	—	0.7	2.7	2.7	—	—
Lowest 10 percent	—	1.6	—	1.6	—	3.2	—	—
Second 25 percent	0.9	1.0	—	0.5	2.4	2.4	—	0.3
Third 25 percent	1.2	1.3	—	0.3	2.2	2.2	—	0.5
Highest 25 percent	1.3	1.4	—	0.2	1.7	1.7	—	(²)
Highest 10 percent	2.4	2.4	—	0.2	2.3	2.3	—	(²)
Establishment characteristic								
Service-providing industries	0.7	0.7	—	0.3	1.5	1.5	—	0.2
Education and health services	0.9	0.9	—	0.2	1.8	1.8	—	—
Educational services	0.9	0.9	—	0.2	1.8	1.8	—	—
Elementary and secondary schools	1.1	1.1	—	0.3	2.0	2.0	—	—
Junior colleges, colleges, and universities	1.0	1.1	—	0.4	3.2	3.2	—	—
Health care and social assistance	2.5	2.5	—	—	5.2	5.2	—	—
Hospitals	3.0	3.0	—	—	7.2	7.2	—	—
Public administration	1.1	1.3	—	0.8	2.7	2.7	—	0.4
1 to 99 workers	0.9	1.6	—	1.3	4.8	4.8	—	—
1 to 49 workers	1.0	2.1	—	1.9	7.0	7.0	—	—
50 to 99 workers	—	—	—	—	5.7	5.7	—	—
100 workers or more	0.8	0.8	—	0.2	1.7	1.7	—	0.2
100 to 499 workers	1.9	1.9	—	0.6	5.0	5.0	—	0.4
500 workers or more	0.9	0.9	—	0.1	1.8	1.8	—	0.2
State government	1.0	1.0	—	0.2	3.4	3.4	—	(²)
Local government	0.9	0.9	—	0.4	1.4	1.4	—	0.2

See footnotes at end of table.

Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	4.5	3.7	—	0.8
Middle Atlantic	3.4	3.3	—	0.1
East North Central	1.8	2.0	—	0.7
West North Central	—	2.3	—	0.5
South Atlantic	0.8	0.8	—	0.4
West South Central	—	0.5	—	0.4
Mountain	—	2.0	—	—
Pacific	2.3	2.3	—	0.4

See footnotes at end of table.

Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	5.4	4.2	—	1.4	6.2	6.2	—	—
Middle Atlantic	4.7	4.6	—	0.1	2.5	2.5	—	(²)
East North Central	1.9	2.1	—	0.9	4.5	4.5	—	—
West North Central	—	0.5	—	0.5	—	11.5	—	2.5
South Atlantic	0.5	0.6	—	0.4	2.3	2.2	—	0.8
West South Central	—	0.5	—	0.4	—	1.7	—	—
Mountain	—	0.3	—	—	—	6.7	—	—
Pacific	—	2.9	—	0.9	1.9	1.9	—	—

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 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, 2010." 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/glossary20102011.htm.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	22	76	—	2
Worker characteristic				
Management, professional, and related	22	77	—	1
Professional and related	21	77	—	1
Teachers	21	78	—	1
Primary, secondary, and special education school teachers	21	78	—	1
Service	22	76	—	2
Protective service	25	73	—	2
Sales and office	23	75	—	2
Office and administrative support	24	74	—	2
Natural resources, construction, and maintenance	21	77	—	2
Production, transportation, and material moving	27	70	—	3
Full time	22	76	—	2
Part time	25	74	—	(²)
Union	34	65	—	2
Nonunion	11	87	—	1
Average wage within the following categories: ³				
Lowest 25 percent	12	86	—	2
Lowest 10 percent	9	89	—	2
Second 25 percent	22	77	—	1
Third 25 percent	22	77	—	1
Highest 25 percent	30	68	—	2
Highest 10 percent	39	59	—	1
Establishment characteristic				
Service-providing industries	22	76	—	2
Education and health services	20	78	—	1
Educational services	20	79	—	1
Elementary and secondary schools	21	78	—	1
Junior colleges, colleges, and universities	17	82	—	1
Health care and social assistance	22	77	—	1
Hospitals	22	77	—	1
Public administration	25	73	—	2
1 to 99 workers	11	86	—	3
1 to 49 workers	12	85	—	3
50 to 99 workers	—	—	—	—
100 workers or more	24	75	—	1
100 to 499 workers	23	76	—	1
500 workers or more	24	75	—	1
State government	22	77	—	1
Local government	22	76	—	2

See footnotes at end of table.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	12	86	—	1	48	50	—	2
Worker characteristic								
Management, professional, and related	12	87	—	1	48	50	—	2
Professional and related	12	87	—	1	48	51	—	2
Teachers	11	87	—	1	48	51	—	1
Primary, secondary, and special education school teachers	12	86	—	2	50	49	—	1
Service	12	86	—	2	48	51	—	1
Protective service	13	85	—	2	51	48	—	1
Sales and office	12	86	—	2	48	49	—	3
Office and administrative support	13	86	—	2	50	47	—	3
Natural resources, construction, and maintenance	13	86	—	2	47	51	—	2
Production, transportation, and material moving	17	79	—	3	56	42	—	2
Full time	13	86	—	1	48	50	—	2
Part time	11	89	—	1	57	43	—	(²)
Union	21	78	—	1	55	43	—	3
Nonunion	6	93	—	2	35	64	—	1
Average wage within the following categories: ³								
Lowest 25 percent	6	92	—	2	38	61	—	2
Lowest 10 percent	6	92	—	3	25	75	—	—
Second 25 percent	12	87	—	1	48	50	—	2
Third 25 percent	14	85	—	1	43	55	—	3
Highest 25 percent	17	81	—	1	55	43	—	2
Highest 10 percent	25	74	—	1	59	38	—	2
Establishment characteristic								
Service-providing industries	12	86	—	1	48	50	—	2
Education and health services	12	87	—	1	47	51	—	1
Educational services	11	88	—	1	48	51	—	1
Elementary and secondary schools	11	87	—	2	51	48	—	1
Junior colleges, colleges, and universities	9	90	—	(²)	40	58	—	2
Health care and social assistance	15	85	—	(²)	44	54	—	2
Hospitals	14	85	—	(²)	44	53	—	3
Public administration	13	85	—	2	49	48	—	3
1 to 99 workers	—	90	—	4	30	70	—	1
1 to 49 workers	—	89	—	3	32	66	—	1
50 to 99 workers	—	—	—	—	26	74	—	—
100 workers or more	13	86	—	1	50	48	—	2
100 to 499 workers	15	83	—	1	55	43	—	2
500 workers or more	12	87	—	1	48	49	—	2
State government	14	86	—	(²)	44	53	—	3
Local government	12	86	—	2	50	49	—	2

See footnotes at end of table.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	40	59	—	1
Middle Atlantic	47	50	—	3
East North Central	17	81	—	2
West North Central	—	92	—	1
South Atlantic	16	84	—	1
West South Central	—	98	—	1
Mountain	19	81	—	—
Pacific	42	57	—	1

See footnotes at end of table.

Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	30	69	—	1	51	47	—	1
Middle Atlantic	45	54	—	1	51	39	—	10
East North Central	12	85	—	2	33	67	—	(²)
West North Central	—	96	—	1	—	61	—	5
South Atlantic	5	95	—	1	45	55	—	1
West South Central	—	98	—	1	—	97	—	—
Mountain	20	80	—	—	—	84	—	—
Pacific	—	90	—	2	69	30	—	(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 Less than 0.5.

³ 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, 2010." 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.

Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.9	0.9	—	0.2
Worker characteristic				
Management, professional, and related	1.0	1.0	—	0.2
Professional and related	1.0	1.0	—	0.2
Teachers	1.2	1.3	—	0.3
Primary, secondary, and special education school teachers	1.3	1.4	—	0.4
Service	1.4	1.3	—	0.4
Protective service	1.9	1.9	—	0.5
Sales and office	1.7	1.6	—	0.4
Office and administrative support	1.7	1.7	—	0.5
Natural resources, construction, and maintenance	2.2	2.2	—	0.6
Production, transportation, and material moving	3.1	3.2	—	1.1
Full time	0.9	0.9	—	0.3
Part time	3.1	3.1	—	0.3
Union	1.2	1.2	—	0.2
Nonunion	1.0	1.0	—	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.2	1.2	—	0.6
Lowest 10 percent	1.9	1.7	—	1.3
Second 25 percent	1.3	1.2	—	0.3
Third 25 percent	1.3	1.4	—	0.3
Highest 25 percent	1.2	1.2	—	0.3
Highest 10 percent	1.9	1.9	—	0.2
Establishment characteristic				
Service-providing industries	0.9	0.9	—	0.2
Education and health services	1.0	1.1	—	0.2
Educational services	1.1	1.1	—	0.3
Elementary and secondary schools	1.1	1.1	—	0.4
Junior colleges, colleges, and universities	2.3	2.4	—	0.4
Health care and social assistance	2.7	2.7	—	0.1
Hospitals	3.5	3.5	—	0.2
Public administration	1.3	1.4	—	0.6
1 to 99 workers	1.8	2.1	—	1.1
1 to 49 workers	3.1	3.6	—	1.6
50 to 99 workers	—	—	—	—
100 workers or more	0.9	0.9	—	0.2
100 to 499 workers	2.0	1.9	—	0.5
500 workers or more	1.0	1.0	—	0.2
State government	1.6	1.6	—	0.2
Local government	0.9	1.0	—	0.3

See footnotes at end of table.

Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.8	0.8	—	0.3	1.7	1.7	—	0.2
Worker characteristic								
Management, professional, and related	0.9	0.9	—	0.3	1.9	1.9	—	0.2
Professional and related	0.9	1.0	—	0.3	1.9	1.9	—	0.2
Teachers	1.3	1.3	—	0.4	2.2	2.2	—	0.2
Primary, secondary, and special education school teachers	1.4	1.5	—	0.5	2.5	2.5	—	0.2
Service	1.1	1.1	—	0.5	2.6	2.7	—	0.4
Protective service	1.7	1.8	—	0.7	4.2	4.2	—	0.7
Sales and office	1.5	1.5	—	0.5	3.2	3.1	—	0.8
Office and administrative support	1.6	1.6	—	0.6	3.0	3.0	—	0.8
Natural resources, construction, and maintenance	2.5	2.6	—	0.7	4.6	4.6	—	0.8
Production, transportation, and material moving	3.1	3.2	—	1.4	6.7	6.6	—	1.4
Full time	0.8	0.8	—	0.3	1.7	1.7	—	0.3
Part time	2.5	2.5	—	0.4	4.3	4.3	—	(²)
Union	1.5	1.5	—	0.3	1.7	1.7	—	0.3
Nonunion	0.7	0.8	—	0.5	3.4	3.4	—	0.5
Average wage within the following categories: ³								
Lowest 25 percent	1.2	1.3	—	0.8	3.3	3.3	—	0.7
Lowest 10 percent	1.7	1.8	—	1.6	5.6	5.6	—	—
Second 25 percent	1.0	1.1	—	0.5	2.4	2.3	—	0.4
Third 25 percent	1.3	1.3	—	0.3	3.0	3.1	—	0.5
Highest 25 percent	1.3	1.4	—	0.4	1.7	1.7	—	0.2
Highest 10 percent	2.5	2.5	—	0.3	2.3	2.3	—	0.4
Establishment characteristic								
Service-providing industries	0.8	0.8	—	0.3	1.7	1.7	—	0.2
Education and health services	1.0	1.0	—	0.3	1.9	1.9	—	0.2
Educational services	1.0	1.1	—	0.4	1.8	1.9	—	0.3
Elementary and secondary schools	1.1	1.2	—	0.5	2.1	2.1	—	0.2
Junior colleges, colleges, and universities	2.1	2.1	—	0.4	3.2	3.2	—	0.9
Health care and social assistance	3.1	3.1	—	(²)	5.2	5.2	—	0.5
Hospitals	4.1	4.1	—	(²)	7.1	7.2	—	0.8
Public administration	1.3	1.5	—	0.8	3.0	3.0	—	0.7
1 to 99 workers	—	2.5	—	1.3	4.5	4.6	—	0.3
1 to 49 workers	—	4.3	—	1.9	5.8	6.0	—	0.5
50 to 99 workers	—	—	—	—	5.8	5.8	—	—
100 workers or more	0.9	0.9	—	0.3	1.7	1.7	—	0.3
100 to 499 workers	2.0	2.0	—	0.6	5.0	4.9	—	0.8
500 workers or more	0.9	1.0	—	0.3	1.9	1.9	—	0.3
State government	1.4	1.4	—	0.2	3.5	3.6	—	0.3
Local government	0.9	1.0	—	0.5	1.8	1.8	—	0.3

See footnotes at end of table.

Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	5.4	4.8	—	0.7
Middle Atlantic	2.8	2.8	—	0.2
East North Central	1.8	2.1	—	0.8
West North Central	—	2.3	—	0.5
South Atlantic	2.5	2.5	—	0.4
West South Central	—	1.0	—	0.9
Mountain	4.0	4.0	—	—
Pacific	2.6	2.8	—	0.5

See footnotes at end of table.

Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	7.6	6.6	—	1.4	6.8	6.9	—	0.9
Middle Atlantic	4.1	4.0	—	0.1	2.3	2.5	—	0.6
East North Central	2.0	2.4	—	1.1	4.7	4.7	—	0.1
West North Central	—	1.2	—	0.5	—	11.5	—	2.5
South Atlantic	0.7	0.8	—	0.4	6.3	6.2	—	0.8
West South Central	—	1.1	—	1.0	—	1.8	—	—
Mountain	4.7	4.7	—	—	—	6.7	—	—
Pacific	—	2.9	—	1.0	2.3	2.3	—	0.5

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 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, 2010." 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/glossary20102011.htm.

Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	14	85	—	2
Worker characteristic				
Management, professional, and related	13	85	—	1
Professional and related	13	85	—	1
Teachers	14	85	—	1
Primary, secondary, and special education school teachers	14	84	—	1
Service	14	84	—	2
Protective service	16	82	—	2
Sales and office	14	84	—	2
Office and administrative support	15	83	—	2
Natural resources, construction, and maintenance	11	87	—	2
Production, transportation, and material moving	18	79	—	3
Full time	14	85	—	2
Part time	15	85	—	1
Union	20	78	—	2
Nonunion	7	91	—	1
Average wage within the following categories: ³				
Lowest 25 percent	8	90	—	2
Lowest 10 percent	6	92	—	2
Second 25 percent	14	85	—	1
Third 25 percent	13	86	—	1
Highest 25 percent	19	80	—	2
Highest 10 percent	24	75	—	1
Establishment characteristic				
Service-providing industries	14	85	—	2
Education and health services	13	86	—	1
Educational services	13	86	—	1
Elementary and secondary schools	14	85	—	1
Junior colleges, colleges, and universities	10	89	—	1
Health care and social assistance	13	86	—	1
Hospitals	14	85	—	1
Public administration	15	83	—	2
1 to 99 workers	5	92	—	3
1 to 49 workers	6	91	—	3
50 to 99 workers	—	—	—	—
100 workers or more	15	84	—	1
100 to 499 workers	17	82	—	1
500 workers or more	14	84	—	1
State government	11	88	—	1
Local government	15	84	—	2

See footnotes at end of table.

Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	9	90	—	1	27	71	—	2
Worker characteristic								
Management, professional, and related	9	90	—	1	26	72	—	2
Professional and related	9	90	—	1	26	72	—	2
Teachers	9	90	—	1	28	72	—	1
Primary, secondary, and special education school teachers	10	88	—	2	27	72	—	1
Service	8	90	—	2	28	70	—	1
Protective service	10	89	—	2	30	69	—	1
Sales and office	9	90	—	2	28	69	—	3
Office and administrative support	9	89	—	2	29	68	—	3
Natural resources, construction, and maintenance	6	92	—	2	27	71	—	2
Production, transportation, and material moving	12	85	—	3	38	60	—	2
Full time	9	90	—	1	27	71	—	2
Part time	9	90	—	1	27	73	—	(²)
Union	15	83	—	1	29	68	—	3
Nonunion	4	95	—	2	23	76	—	1
Average wage within the following categories: ³								
Lowest 25 percent	4	94	—	2	25	73	—	2
Lowest 10 percent	—	94	—	3	19	81	—	(²)
Second 25 percent	8	90	—	1	29	70	—	2
Third 25 percent	9	90	—	1	23	74	—	3
Highest 25 percent	13	86	—	1	30	68	—	2
Highest 10 percent	18	81	—	1	33	65	—	2
Establishment characteristic								
Service-providing industries	9	90	—	1	27	71	—	2
Education and health services	9	90	—	1	27	72	—	1
Educational services	8	90	—	1	27	71	—	1
Elementary and secondary schools	10	89	—	2	27	72	—	1
Junior colleges, colleges, and universities	4	96	—	(²)	29	69	—	2
Health care and social assistance	11	89	—	(²)	21	77	—	2
Hospitals	—	90	—	(²)	29	68	—	3
Public administration	9	89	—	2	28	69	—	3
1 to 99 workers	4	93	—	4	10	89	—	1
1 to 49 workers	5	92	—	3	—	87	—	1
50 to 99 workers	—	—	—	—	8	92	—	—
100 workers or more	9	89	—	1	28	70	—	2
100 to 499 workers	12	86	—	1	35	63	—	2
500 workers or more	8	91	—	1	27	71	—	2
State government	7	93	—	(²)	22	75	—	3
Local government	9	89	—	2	29	69	—	2

See footnotes at end of table.

Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	32	66	—	1
Middle Atlantic	34	63	—	3
East North Central	15	83	—	2
West North Central	—	92	—	1
South Atlantic	10	90	—	1
West South Central	—	98	—	1
Mountain	6	94	—	—
Pacific	15	84	—	1

See footnotes at end of table.

Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	22	76	—	1	44	54	—	1
Middle Atlantic	31	69	—	1	42	48	—	9
East North Central	11	87	—	2	30	70	—	(²)
West North Central	—	96	—	1	—	61	—	5
South Atlantic	4	96	—	1	26	73	—	1
West South Central	—	98	—	1	—	99	—	—
Mountain	—	95	—	—	—	90	—	—
Pacific	—	92	—	2	22	77	—	(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 Less than 0.5.

³ 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, 2010." 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.

Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.7	0.7	—	0.2
Worker characteristic				
Management, professional, and related	0.8	0.8	—	0.2
Professional and related	0.8	0.8	—	0.2
Teachers	1.0	1.1	—	0.3
Primary, secondary, and special education school teachers	1.2	1.2	—	0.4
Service	1.0	1.0	—	0.4
Protective service	1.6	1.7	—	0.5
Sales and office	1.4	1.5	—	0.4
Office and administrative support	1.5	1.5	—	0.5
Natural resources, construction, and maintenance	1.4	1.5	—	0.6
Production, transportation, and material moving	2.7	2.7	—	1.1
Full time	0.7	0.7	—	0.3
Part time	2.6	2.6	—	0.3
Union	1.0	1.0	—	0.2
Nonunion	0.8	0.8	—	0.4
Average wage within the following categories: ²				
Lowest 25 percent	0.9	1.0	—	0.6
Lowest 10 percent	1.4	1.5	—	1.3
Second 25 percent	1.1	1.1	—	0.3
Third 25 percent	1.0	1.0	—	0.3
Highest 25 percent	0.9	1.0	—	0.3
Highest 10 percent	1.4	1.4	—	0.2
Establishment characteristic				
Service-providing industries	0.7	0.7	—	0.2
Education and health services	0.8	0.9	—	0.2
Educational services	0.9	0.9	—	0.3
Elementary and secondary schools	1.0	1.0	—	0.4
Junior colleges, colleges, and universities	1.6	1.6	—	0.4
Health care and social assistance	2.4	2.4	—	0.1
Hospitals	3.0	3.0	—	0.2
Public administration	1.2	1.2	—	0.6
1 to 99 workers	0.6	1.2	—	1.1
1 to 49 workers	0.8	1.6	—	1.6
50 to 99 workers	—	—	—	—
100 workers or more	0.7	0.7	—	0.2
100 to 499 workers	1.9	1.8	—	0.5
500 workers or more	0.7	0.7	—	0.2
State government	1.3	1.3	—	0.2
Local government	0.8	0.8	—	0.3

See footnotes at end of table.

Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.7	0.7	—	0.3	1.2	1.2	—	0.2
Worker characteristic								
Management, professional, and related	0.8	0.8	—	0.3	1.3	1.3	—	0.2
Professional and related	0.8	0.9	—	0.3	1.3	1.4	—	0.2
Teachers	1.2	1.2	—	0.4	1.8	1.9	—	0.2
Primary, secondary, and special education school teachers	1.3	1.4	—	0.5	2.2	2.2	—	0.2
Service	0.9	1.0	—	0.5	2.2	2.2	—	0.4
Protective service	1.5	1.6	—	0.7	3.6	3.7	—	0.7
Sales and office	1.2	1.2	—	0.5	3.1	3.0	—	0.8
Office and administrative support	1.2	1.3	—	0.6	3.1	3.1	—	0.8
Natural resources, construction, and maintenance	1.5	1.6	—	0.7	3.3	3.4	—	0.8
Production, transportation, and material moving	2.9	2.9	—	1.4	5.4	5.3	—	1.4
Full time	0.7	0.7	—	0.3	1.2	1.2	—	0.3
Part time	2.5	2.5	—	0.4	4.9	4.9	—	0.1
Union	1.2	1.2	—	0.3	1.5	1.5	—	0.3
Nonunion	0.6	0.7	—	0.5	2.7	2.6	—	0.5
Average wage within the following categories: ²								
Lowest 25 percent	0.7	0.9	—	0.8	3.3	3.2	—	0.7
Lowest 10 percent	—	1.6	—	1.6	5.0	5.0	—	(³)
Second 25 percent	0.9	1.0	—	0.5	2.3	2.3	—	0.4
Third 25 percent	1.1	1.2	—	0.3	1.6	1.7	—	0.5
Highest 25 percent	1.1	1.2	—	0.4	1.2	1.3	—	0.2
Highest 10 percent	2.2	2.3	—	0.3	1.6	1.6	—	0.4
Establishment characteristic								
Service-providing industries	0.7	0.7	—	0.3	1.2	1.2	—	0.2
Education and health services	0.8	0.9	—	0.3	1.7	1.7	—	0.2
Educational services	0.9	0.9	—	0.4	1.7	1.8	—	0.3
Elementary and secondary schools	1.0	1.1	—	0.5	2.1	2.1	—	0.2
Junior colleges, colleges, and universities	1.1	1.2	—	0.4	2.9	3.0	—	0.9
Health care and social assistance	3.0	3.0	—	(³)	4.1	4.0	—	0.5
Hospitals	—	3.9	—	(³)	5.5	5.5	—	0.8
Public administration	1.2	1.4	—	0.8	2.7	2.7	—	0.7
1 to 99 workers	0.6	1.5	—	1.3	2.7	2.8	—	0.3
1 to 49 workers	0.6	2.1	—	1.9	—	4.4	—	0.5
50 to 99 workers	—	—	—	—	2.0	2.0	—	—
100 workers or more	0.8	0.8	—	0.3	1.3	1.3	—	0.3
100 to 499 workers	2.0	1.9	—	0.6	5.0	4.8	—	0.8
500 workers or more	0.8	0.8	—	0.3	1.3	1.3	—	0.3
State government	0.9	0.9	—	0.2	3.5	3.4	—	0.3
Local government	0.9	0.9	—	0.5	1.3	1.3	—	0.3

See footnotes at end of table.

Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	4.3	3.8	—	0.7
Middle Atlantic	2.7	2.7	—	0.2
East North Central	1.8	2.0	—	0.8
West North Central	—	2.3	—	0.5
South Atlantic	1.4	1.4	—	0.4
West South Central	—	0.9	—	0.9
Mountain	1.2	1.2	—	—
Pacific	1.7	1.9	—	0.5

See footnotes at end of table.

Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	5.4	4.9	—	1.4	5.4	5.4	—	0.9
Middle Atlantic	3.7	3.6	—	0.1	2.1	2.2	—	0.6
East North Central	1.9	2.3	—	1.1	4.5	4.5	—	0.1
West North Central	—	1.2	—	0.5	—	11.5	—	2.5
South Atlantic	0.5	0.6	—	0.4	4.0	4.0	—	0.8
West South Central	—	1.1	—	1.0	—	0.6	—	—
Mountain	—	0.7	—	—	—	3.5	—	—
Pacific	—	2.9	—	1.0	1.6	1.6	—	0.5

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 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, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	2	98	-	(²)
Worker characteristic				
Management, professional, and related	2	98	-	(²)
Professional and related	2	98	-	(²)
Teachers	2	98	-	(²)
Primary, secondary, and special education school teachers	2	98	-	(²)
Service	2	98	-	(²)
Protective service	2	98	-	-
Sales and office	-	98	-	(²)
Office and administrative support	2	98	-	(²)
Natural resources, construction, and maintenance	-	98	-	-
Production, transportation, and material moving	2	98	-	(²)
Full time	2	98	-	(²)
Part time	4	96	-	-
Union	4	96	-	(²)
Nonunion	(²)	100	-	(²)
Average wage within the following categories: ³				
Lowest 25 percent	1	99	-	(²)
Lowest 10 percent	-	100	-	(²)
Second 25 percent	2	98	-	(²)
Third 25 percent	2	98	-	(²)
Highest 25 percent	2	97	-	(²)
Highest 10 percent	4	96	-	-
Establishment characteristic				
Service-providing industries	2	98	-	(²)
Education and health services	2	98	-	(²)
Educational services	2	98	-	(²)
Elementary and secondary schools	2	97	-	(²)
Junior colleges, colleges, and universities	1	99	-	(²)
Health care and social assistance	-	99	-	-
Hospitals	-	98	-	-
Public administration	2	98	-	(²)
1 to 99 workers	-	100	-	-
1 to 49 workers	-	100	-	-
50 to 99 workers	-	100	-	-
100 workers or more	2	98	-	(²)
100 to 499 workers	-	99	-	-
500 workers or more	3	97	-	(²)
State government	-	100	-	-
Local government	3	97	-	(²)

See footnotes at end of table.

Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	1	99	—	(²)	5	95	—	—
Worker characteristic								
Management, professional, and related	—	99	—	(²)	5	95	—	—
Professional and related	—	99	—	(²)	5	95	—	—
Teachers	—	99	—	(²)	5	95	—	—
Primary, secondary, and special education school teachers	—	99	—	(²)	5	95	—	—
Service	—	99	—	(²)	6	94	—	—
Protective service	—	100	—	—	5	95	—	—
Sales and office	—	100	—	(²)	—	94	—	—
Office and administrative support	—	100	—	(²)	5	95	—	—
Natural resources, construction, and maintenance	—	99	—	—	5	95	—	—
Production, transportation, and material moving	—	100	—	(²)	—	93	—	—
Full time	—	99	—	(²)	5	95	—	—
Part time	—	97	—	—	8	92	—	—
Union	—	99	—	(²)	7	93	—	—
Nonunion	—	100	—	(²)	—	99	—	—
Average wage within the following categories: ³								
Lowest 25 percent	—	99	—	(²)	4	96	—	—
Lowest 10 percent	—	100	—	(²)	—	100	—	—
Second 25 percent	—	99	—	(²)	5	95	—	—
Third 25 percent	—	100	—	(²)	6	94	—	—
Highest 25 percent	—	99	—	(²)	6	94	—	—
Highest 10 percent	—	99	—	—	8	92	—	—
Establishment characteristic								
Service-providing industries	1	99	—	(²)	5	95	—	—
Education and health services	—	99	—	(²)	5	95	—	—
Educational services	—	99	—	(²)	5	95	—	—
Elementary and secondary schools	—	99	—	(²)	6	94	—	—
Junior colleges, colleges, and universities	—	100	—	(²)	3	97	—	—
Health care and social assistance	—	100	—	—	—	96	—	—
Hospitals	—	100	—	—	—	94	—	—
Public administration	—	100	—	(²)	6	94	—	—
1 to 99 workers	—	100	—	—	—	100	—	—
1 to 49 workers	—	100	—	—	—	100	—	—
50 to 99 workers	—	100	—	—	—	100	—	—
100 workers or more	1	99	—	(²)	6	94	—	—
100 to 499 workers	—	99	—	—	—	99	—	—
500 workers or more	—	99	—	(²)	7	93	—	—
State government	—	100	—	—	—	100	—	—
Local government	—	99	—	(²)	7	93	—	—

See footnotes at end of table.

Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	99	—	—
Middle Atlantic	9	91	—	—
East North Central	—	98	—	(²)
West North Central	—	100	—	(²)
South Atlantic	—	100	—	—
West South Central	—	100	—	(²)
Mountain	—	100	—	—
Pacific	—	98	—	—

See footnotes at end of table.

Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	99	—	—	—	100	—	—
Middle Atlantic	—	99	—	—	29	71	—	—
East North Central	—	98	—	(²)	4	96	—	—
West North Central	—	100	—	(²)	—	99	—	—
South Atlantic	—	100	—	—	—	99	—	—
West South Central	—	—	—	—	—	100	—	—
Mountain	—	100	—	—	—	100	—	—
Pacific	—	97	—	—	1	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 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, 2010." 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.

Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.2	0.2	—	0.1
Worker characteristic				
Management, professional, and related	0.2	0.2	—	0.1
Professional and related	0.3	0.3	—	0.1
Teachers	0.3	0.3	—	0.1
Primary, secondary, and special education school teachers	0.3	0.4	—	0.2
Service	0.2	0.2	—	(²)
Protective service	0.3	0.3	—	—
Sales and office	—	0.6	—	0.1
Office and administrative support	0.5	0.5	—	0.1
Natural resources, construction, and maintenance	—	0.7	—	—
Production, transportation, and material moving	0.5	0.5	—	0.1
Full time	0.2	0.2	—	0.1
Part time	0.8	0.8	—	—
Union	0.3	0.3	—	(²)
Nonunion	0.1	0.1	—	0.1
Average wage within the following categories: ³				
Lowest 25 percent	0.2	0.2	—	0.1
Lowest 10 percent	—	0.2	—	(²)
Second 25 percent	0.3	0.3	—	(²)
Third 25 percent	0.2	0.2	—	(²)
Highest 25 percent	0.3	0.3	—	0.1
Highest 10 percent	0.4	0.4	—	—
Establishment characteristic				
Service-providing industries	0.2	0.2	—	0.1
Education and health services	0.2	0.3	—	0.1
Educational services	0.3	0.3	—	0.1
Elementary and secondary schools	0.4	0.4	—	0.1
Junior colleges, colleges, and universities ...	0.1	0.1	—	(²)
Health care and social assistance	—	0.5	—	—
Hospitals	—	0.7	—	—
Public administration	0.2	0.2	—	0.1
1 to 99 workers	—	(²)	—	—
1 to 49 workers	—	(²)	—	—
50 to 99 workers	—	(²)	—	—
100 workers or more	0.2	0.2	—	0.1
100 to 499 workers	—	0.2	—	—
500 workers or more	0.2	0.2	—	0.1
State government	—	0.1	—	—
Local government	0.2	0.2	—	0.1

See footnotes at end of table.

Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.2	0.2	—	0.1	0.3	0.3	—	—
Worker characteristic								
Management, professional, and related	—	0.3	—	0.1	0.3	0.3	—	—
Professional and related	—	0.3	—	0.1	0.4	0.4	—	—
Teachers	—	0.4	—	0.2	0.5	0.5	—	—
Primary, secondary, and special education school teachers	—	0.4	—	0.2	0.6	0.6	—	—
Service	—	0.3	—	(²)	0.8	0.8	—	—
Protective service	—	(²)	—	—	1.0	1.0	—	—
Sales and office	—	0.1	—	0.1	—	1.9	—	—
Office and administrative support	—	0.1	—	0.1	1.6	1.6	—	—
Natural resources, construction, and maintenance	—	0.7	—	—	1.3	1.3	—	—
Production, transportation, and material moving	—	0.3	—	0.2	—	2.3	—	—
Full time	—	0.2	—	0.1	0.3	0.3	—	—
Part time	—	0.9	—	—	1.3	1.3	—	—
Union	—	0.4	—	0.1	0.3	0.3	—	—
Nonunion	—	0.1	—	0.1	—	0.3	—	—
Average wage within the following categories: ³								
Lowest 25 percent	—	0.2	—	0.1	0.7	0.7	—	—
Lowest 10 percent	—	0.2	—	(²)	—	0.4	—	—
Second 25 percent	—	0.3	—	(²)	0.6	0.6	—	—
Third 25 percent	—	0.2	—	0.1	0.7	0.7	—	—
Highest 25 percent	—	0.4	—	0.2	0.3	0.3	—	—
Highest 10 percent	—	0.5	—	—	0.5	0.5	—	—
Establishment characteristic								
Service-providing industries	0.2	0.2	—	0.1	0.3	0.3	—	—
Education and health services	—	0.3	—	0.1	0.4	0.4	—	—
Educational services	—	0.4	—	0.1	0.4	0.4	—	—
Elementary and secondary schools	—	0.5	—	0.2	0.5	0.5	—	—
Junior colleges, colleges, and universities ...	—	(²)	—	(²)	0.4	0.4	—	—
Health care and social assistance	—	(²)	—	—	—	1.7	—	—
Hospitals	—	(²)	—	—	—	2.4	—	—
Public administration	—	0.2	—	0.1	0.6	0.6	—	—
1 to 99 workers	—	(²)	—	—	—	(²)	—	—
1 to 49 workers	—	(²)	—	—	—	0.1	—	—
50 to 99 workers	—	(²)	—	—	—	(²)	—	—
100 workers or more	0.2	0.2	—	0.1	0.3	0.3	—	—
100 to 499 workers	—	0.3	—	—	—	0.6	—	—
500 workers or more	—	0.3	—	0.1	0.4	0.4	—	—
State government	—	(²)	—	—	—	0.3	—	—
Local government	—	0.3	—	0.1	0.4	0.4	—	—

See footnotes at end of table.

Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	0.6	—	—
Middle Atlantic	0.6	0.6	—	—
East North Central	—	0.7	—	(²)
West North Central	—	0.3	—	0.3
South Atlantic	—	0.1	—	—
West South Central	—	0.5	—	0.5
Mountain	—	(²)	—	—
Pacific	—	0.7	—	—

See footnotes at end of table.

Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	1.1	—	—	—	0.1	—	—
Middle Atlantic	—	0.3	—	—	1.5	1.5	—	—
East North Central	—	0.9	—	(²)	1.2	1.2	—	—
West North Central	—	0.3	—	0.3	—	0.8	—	—
South Atlantic	—	(²)	—	—	—	0.3	—	—
West South Central	—	—	—	—	—	(²)	—	—
Mountain	—	(²)	—	—	—	(²)	—	—
Pacific	—	1.5	—	—	0.3	0.3	—	—

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 Less than 0.05.

³ 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, 2010." 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/glossary20102011.htm.

Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	5	77	4	14
Worker characteristic				
Management, professional, and related	5	77	4	14
Professional and related	5	77	4	15
Teachers	4	75	4	16
Primary, secondary, and special education school teachers	4	75	—	—
Service	6	77	4	13
Protective service	7	76	4	13
Sales and office	5	77	4	13
Office and administrative support	5	77	5	13
Natural resources, construction, and maintenance	5	69	—	—
Production, transportation, and material moving	4	71	6	19
Full time	5	77	4	14
Part time	3	74	—	—
Union	8	75	2	15
Nonunion	2	78	6	14
Average wage within the following categories: ²				
Lowest 25 percent	2	78	6	15
Lowest 10 percent	1	79	—	—
Second 25 percent	6	76	5	14
Third 25 percent	6	77	4	13
Highest 25 percent	6	76	3	15
Highest 10 percent	8	75	—	—
Establishment characteristic				
Service-providing industries	5	77	4	14
Education and health services	4	76	4	15
Educational services	4	76	4	15
Elementary and secondary schools	4	76	3	18
Junior colleges, colleges, and universities	5	78	—	—
Health care and social assistance	6	76	—	—
Hospitals	8	73	—	—
Public administration	6	78	3	12
1 to 99 workers	—	—	—	—
1 to 49 workers	—	74	—	18
50 to 99 workers	—	—	—	—
100 workers or more	5	77	4	13
100 to 499 workers	6	77	3	15
500 workers or more	5	78	5	13
State government	8	81	—	—
Local government	4	75	3	18

See footnotes at end of table.

Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	4	77	5	14	8	76	1	15
Worker characteristic								
Management, professional, and related	4	78	4	14	7	76	1	15
Professional and related	3	78	5	14	7	76	1	15
Teachers	3	76	5	16	8	72	2	18
Primary, secondary, and special education school teachers	3	75	—	—	7	72	1	19
Service	5	77	5	12	9	77	—	—
Protective service	6	76	5	12	11	74	—	—
Sales and office	4	78	6	12	8	75	—	—
Office and administrative support	4	78	6	12	8	75	—	—
Natural resources, construction, and maintenance	3	69	—	—	11	69	—	—
Production, transportation, and material moving	2	72	8	18	—	—	—	—
Full time	4	77	5	14	8	75	1	15
Part time	—	69	—	16	—	86	—	10
Union	8	74	3	15	8	76	1	15
Nonunion	1	79	7	13	8	75	3	15
Average wage within the following categories: ²								
Lowest 25 percent	1	79	—	—	8	72	—	—
Lowest 10 percent	—	80	—	13	—	—	—	—
Second 25 percent	4	76	6	14	9	76	—	—
Third 25 percent	5	78	5	12	7	76	2	15
Highest 25 percent	5	76	4	16	8	77	1	14
Highest 10 percent	6	76	—	—	10	73	—	—
Establishment characteristic								
Service-providing industries	4	77	5	14	8	76	1	15
Education and health services	3	77	5	15	7	75	2	16
Educational services	3	77	5	15	8	73	2	17
Elementary and secondary schools	3	77	3	17	7	72	2	19
Junior colleges, colleges, and universities	3	79	—	—	10	76	—	—
Health care and social assistance	7	72	—	—	3	89	—	—
Hospitals	9	69	—	—	—	86	—	10
Public administration	5	78	4	12	9	78	—	—
1 to 99 workers	—	—	—	—	9	70	—	—
1 to 49 workers	—	75	—	18	—	—	—	—
50 to 99 workers	—	—	—	—	—	77	—	17
100 workers or more	4	78	5	13	8	76	1	15
100 to 499 workers	5	78	3	14	9	72	—	—
500 workers or more	4	78	6	12	8	77	1	14
State government	7	80	—	—	11	83	—	—
Local government	3	76	4	17	7	72	2	19

See footnotes at end of table.

Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	82	—	15
Middle Atlantic	—	—	—	—
East North Central	5	70	—	—
South Atlantic	4	83	3	11
West South Central	—	78	3	18
Mountain	—	—	—	—
Pacific	3	81	—	—

See footnotes at end of table.

Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	82	—	15	—	83	—	16
Middle Atlantic	—	—	—	—	13	81	—	—
East North Central	—	71	—	19	16	66	—	—
South Atlantic	—	89	2	—	13	67	4	16
West South Central	—	82	4	14	—	—	—	—
Mountain	—	—	—	—	—	80	—	15
Pacific	—	—	—	—	4	83	—	—

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 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, 2010." 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.

Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.3	1.5	0.8	1.1
Worker characteristic				
Management, professional, and related	0.4	1.6	0.7	1.3
Professional and related	0.4	1.7	0.8	1.2
Teachers	0.6	2.0	1.1	1.6
Primary, secondary, and special education school teachers	0.6	2.1	–	–
Service	0.8	1.7	0.9	1.1
Protective service	1.4	2.4	1.0	1.7
Sales and office	0.7	2.1	1.0	1.6
Office and administrative support	0.8	2.1	1.1	1.5
Natural resources, construction, and maintenance	0.8	3.1	–	–
Production, transportation, and material moving	0.7	3.0	1.5	2.8
Full time	0.4	1.4	0.7	1.1
Part time	0.9	5.7	–	–
Union	0.6	1.7	0.4	1.4
Nonunion	0.4	2.0	1.4	1.3
Average wage within the following categories: ²				
Lowest 25 percent	0.4	2.3	1.6	1.5
Lowest 10 percent	0.4	3.2	–	–
Second 25 percent	0.7	2.0	1.0	1.4
Third 25 percent	0.6	1.7	0.8	1.2
Highest 25 percent	0.5	1.6	0.7	1.6
Highest 10 percent	0.8	1.9	–	–
Establishment characteristic				
Service-providing industries	0.3	1.5	0.8	1.1
Education and health services	0.4	2.0	1.1	1.4
Educational services	0.4	2.1	1.2	1.6
Elementary and secondary schools	0.4	1.9	0.7	1.8
Junior colleges, colleges, and universities	0.7	5.2	–	–
Health care and social assistance	0.9	3.0	–	–
Hospitals	1.5	3.7	–	–
Public administration	0.7	1.8	0.7	1.5
1 to 99 workers	–	–	–	–
1 to 49 workers	–	4.3	–	3.6
50 to 99 workers	–	–	–	–
100 workers or more	0.3	1.5	0.8	1.1
100 to 499 workers	1.0	2.2	0.7	1.7
500 workers or more	0.4	1.7	0.9	1.3
State government	0.9	3.0	–	–
Local government	0.4	1.4	0.6	1.3

See footnotes at end of table.

Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.4	1.9	1.1	1.2	0.8	1.6	0.2	1.6
Worker characteristic								
Management, professional, and related	0.4	2.0	1.0	1.5	0.8	1.7	0.3	1.8
Professional and related	0.5	2.1	1.1	1.5	0.8	1.8	0.3	1.8
Teachers	0.7	2.4	1.4	1.9	1.0	2.6	0.6	2.8
Primary, secondary, and special education school teachers	0.8	2.6	—	—	1.0	2.4	0.3	2.6
Service	0.9	2.3	1.3	1.4	1.3	2.3	—	—
Protective service	1.7	3.1	1.5	2.1	2.3	3.7	—	—
Sales and office	0.8	2.4	1.4	1.6	1.6	2.9	—	—
Office and administrative support	0.8	2.4	1.5	1.6	1.7	2.7	—	—
Natural resources, construction, and maintenance	0.5	4.0	—	—	2.8	4.0	—	—
Production, transportation, and material moving	0.5	3.6	2.0	3.3	—	—	—	—
Full time	0.4	1.8	0.9	1.2	0.8	1.6	0.2	1.7
Part time	—	7.6	—	3.6	—	3.5	—	3.0
Union	0.8	2.2	0.7	1.8	0.7	2.0	0.2	1.9
Nonunion	0.1	2.3	1.7	1.3	1.8	2.4	0.6	2.7
Average wage within the following categories: ²								
Lowest 25 percent	0.3	2.7	—	—	1.6	3.5	—	—
Lowest 10 percent	—	3.7	—	2.1	—	—	—	—
Second 25 percent	0.8	2.5	1.3	1.7	1.3	2.0	—	—
Third 25 percent	0.7	2.2	1.1	1.3	1.0	2.3	0.5	2.4
Highest 25 percent	0.6	2.1	1.0	2.1	0.9	1.9	0.3	1.9
Highest 10 percent	0.8	2.6	—	—	1.3	2.6	—	—
Establishment characteristic								
Service-providing industries	0.4	1.9	1.1	1.2	0.8	1.6	0.2	1.6
Education and health services	0.5	2.5	1.3	1.7	0.6	2.0	0.4	2.0
Educational services	0.5	2.6	1.5	1.9	0.7	2.3	0.5	2.3
Elementary and secondary schools	0.6	2.4	0.9	2.2	0.8	2.3	0.4	2.4
Junior colleges, colleges, and universities	0.6	6.3	—	—	1.4	4.2	—	—
Health care and social assistance	1.2	3.8	—	—	0.9	3.1	—	—
Hospitals	1.9	4.6	—	—	—	4.4	—	4.4
Public administration	0.8	2.2	1.0	1.7	1.6	2.1	—	—
1 to 99 workers	—	—	—	—	2.3	5.6	—	—
1 to 49 workers	—	4.9	—	3.9	—	—	—	—
50 to 99 workers	—	—	—	—	—	4.6	—	6.8
100 workers or more	0.4	2.0	1.1	1.3	0.8	1.6	0.2	1.6
100 to 499 workers	1.1	2.4	0.9	1.8	2.8	4.2	—	—
500 workers or more	0.4	2.3	1.4	1.6	0.7	1.7	0.2	1.8
State government	1.0	3.9	—	—	1.8	2.5	—	—
Local government	0.4	1.8	0.8	1.5	0.9	2.1	0.4	1.9

See footnotes at end of table.

Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	3.4	—	3.2
Middle Atlantic	—	—	—	—
East North Central	0.9	3.2	—	—
South Atlantic	0.8	1.6	0.5	1.8
West South Central	—	3.4	0.9	3.6
Mountain	—	—	—	—
Pacific	0.7	2.8	—	—

See footnotes at end of table.

Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	3.9	—	3.2	—	4.4	—	4.5
Middle Atlantic	—	—	—	—	1.8	2.0	—	—
East North Central	—	3.9	—	3.3	3.1	6.2	—	—
South Atlantic	—	1.6	0.5	—	2.7	4.2	1.1	4.6
West South Central	—	3.0	1.1	3.1	—	—	—	—
Mountain	—	—	—	—	—	4.7	—	3.7
Pacific	—	—	—	—	1.0	3.2	—	—

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 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, 2010." 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/glossary20102011.htm.

Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	17	66	3	13
Worker characteristic				
Management, professional, and related	17	66	4	13
Professional and related	17	66	3	13
Teachers	17	65	3	15
Primary, secondary, and special education school teachers	17	63	3	17
Service	18	67	3	12
Protective service	19	66	2	13
Sales and office	18	67	3	12
Office and administrative support	18	67	3	12
Natural resources, construction, and maintenance	11	68	4	17
Production, transportation, and material moving	-	-	-	-
Full time	17	67	4	13
Part time	23	63	-	-
Union	27	55	4	14
Nonunion	8	77	-	-
Average wage within the following categories: ²				
Lowest 25 percent	10	75	2	13
Lowest 10 percent	6	80	-	-
Second 25 percent	16	69	3	12
Third 25 percent	16	67	4	13
Highest 25 percent	23	58	4	14
Highest 10 percent	32	51	5	13
Establishment characteristic				
Service-providing industries	17	66	3	13
Education and health services	16	67	3	13
Educational services	16	67	3	14
Elementary and secondary schools	17	64	3	16
Junior colleges, colleges, and universities	13	78	3	6
Health care and social assistance	16	69	4	10
Hospitals	16	71	4	9
Public administration	19	65	4	12
1 to 99 workers	-	-	-	-
1 to 49 workers	8	73	-	-
100 workers or more	18	66	4	12
100 to 499 workers	17	66	3	14
500 workers or more	18	66	4	12
State government	17	73	5	5
Local government	17	64	3	16

See footnotes at end of table.

Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	10	74	4	13	35	47	3	15
Worker characteristic								
Management, professional, and related	10	73	4	13	36	47	3	14
Professional and related	11	73	4	13	35	48	3	14
Teachers	11	71	3	15	35	47	3	16
Primary, secondary, and special education school teachers	12	68	—	—	36	45	2	17
Service	11	75	3	11	34	50	3	13
Protective service	11	75	—	—	37	47	3	13
Sales and office	10	76	3	11	36	46	4	15
Office and administrative support	10	76	3	11	37	46	4	13
Natural resources, construction, and maintenance	6	74	4	17	29	48	—	—
Production, transportation, and material moving	12	63	6	19	—	—	—	—
Full time	10	74	4	13	35	47	3	15
Part time	16	69	—	—	39	50	—	—
Union	20	61	5	14	37	45	4	14
Nonunion	2	83	—	—	30	52	2	15
Average wage within the following categories: ²								
Lowest 25 percent	5	81	—	—	32	47	—	—
Lowest 10 percent	—	84	—	11	—	—	—	—
Second 25 percent	9	76	3	11	35	48	3	14
Third 25 percent	10	74	4	12	32	50	4	15
Highest 25 percent	16	65	5	15	38	45	4	13
Highest 10 percent	26	56	6	12	40	42	4	13
Establishment characteristic								
Service-providing industries	10	74	4	13	35	47	3	15
Education and health services	10	74	4	13	35	48	2	15
Educational services	10	74	3	13	35	47	2	15
Elementary and secondary schools	12	69	—	—	35	47	2	16
Junior colleges, colleges, and universities	5	88	3	5	36	49	—	—
Health care and social assistance	10	75	—	—	34	52	3	11
Hospitals	12	74	—	—	28	62	—	—
Public administration	11	73	3	12	35	48	4	13
1 to 99 workers	2	78	—	—	—	—	—	—
1 to 49 workers	—	81	—	15	—	—	—	—
100 workers or more	11	73	4	12	35	48	3	14
100 to 499 workers	10	73	3	13	—	—	—	—
500 workers or more	12	73	4	11	32	52	4	12
State government	5	87	5	4	46	40	5	9
Local government	12	69	3	16	30	50	2	17

See footnotes at end of table.

Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	33	46	—	—
Middle Atlantic	47	36	13	4
East North Central	11	70	—	—
West North Central	—	79	—	16
South Atlantic	11	78	2	10
West South Central	—	80	—	18
Mountain	—	—	—	—
Pacific	27	57	—	—

See footnotes at end of table.

Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	22	63	—	—	—	—	—	—
Middle Atlantic	51	33	12	4	38	43	13	6
East North Central	8	73	—	—	24	62	—	—
West North Central	—	80	—	17	—	76	—	6
South Atlantic	—	88	—	9	33	49	4	14
West South Central	—	85	—	14	—	—	—	—
Mountain	—	—	—	—	23	62	—	15
Pacific	—	77	—	19	46	41	—	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 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, 2010." 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.

Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.8	1.3	0.4	1.0
Worker characteristic				
Management, professional, and related	0.9	1.6	0.6	1.1
Professional and related	0.9	1.7	0.7	1.1
Teachers	1.2	2.2	0.8	1.6
Primary, secondary, and special education school teachers	1.3	2.5	0.9	1.7
Service	1.2	1.5	0.4	1.1
Protective service	1.8	2.4	0.7	1.7
Sales and office	1.4	1.8	0.5	1.5
Office and administrative support	1.4	1.8	0.5	1.4
Natural resources, construction, and maintenance	1.5	3.0	0.6	2.3
Production, transportation, and material moving	–	–	–	–
Full time	0.8	1.3	0.5	1.0
Part time	3.1	3.4	–	–
Union	1.0	1.5	0.2	1.4
Nonunion	0.9	1.6	–	–
Average wage within the following categories: ²				
Lowest 25 percent	0.9	1.7	0.6	1.2
Lowest 10 percent	1.4	2.1	–	–
Second 25 percent	1.0	1.4	0.4	1.2
Third 25 percent	1.2	1.8	0.5	1.3
Highest 25 percent	1.2	1.7	0.6	1.5
Highest 10 percent	2.2	2.3	0.5	1.3
Establishment characteristic				
Service-providing industries	0.8	1.3	0.5	1.0
Education and health services	0.9	1.7	0.8	1.2
Educational services	1.0	2.0	0.8	1.4
Elementary and secondary schools	1.2	2.4	0.9	1.7
Junior colleges, colleges, and universities	1.4	2.4	0.7	1.9
Health care and social assistance	2.1	2.9	0.8	2.0
Hospitals	2.4	3.3	0.6	2.5
Public administration	1.1	1.6	0.6	1.4
1 to 99 workers	–	–	–	–
1 to 49 workers	1.2	4.2	–	–
100 workers or more	0.9	1.3	0.5	1.0
100 to 499 workers	1.8	2.2	0.6	1.5
500 workers or more	1.0	1.5	0.6	1.2
State government	1.2	1.7	0.5	1.1
Local government	0.9	1.6	0.5	1.2

See footnotes at end of table.

Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.7	1.5	0.6	1.1	1.9	2.0	0.3	1.6
Worker characteristic								
Management, professional, and related	0.8	1.9	0.8	1.3	2.3	2.3	0.3	1.8
Professional and related	0.8	1.9	0.8	1.3	2.3	2.3	0.5	1.8
Teachers	1.1	2.6	1.0	1.8	2.9	2.3	0.7	2.5
Primary, secondary, and special education school teachers	1.3	3.1	—	—	2.7	2.7	0.6	2.3
Service	1.1	1.9	0.5	1.3	2.8	2.9	0.7	1.9
Protective service	1.9	2.8	—	—	4.0	4.3	1.0	2.9
Sales and office	1.7	2.1	0.6	1.5	3.4	3.3	0.4	2.6
Office and administrative support	1.5	2.0	0.7	1.5	3.3	3.2	0.4	2.3
Natural resources, construction, and maintenance	1.4	3.3	0.5	2.7	3.9	5.0	—	—
Production, transportation, and material moving	3.5	4.3	1.6	3.6	—	—	—	—
Full time	0.7	1.5	0.6	1.1	2.0	2.0	0.3	1.6
Part time	2.9	4.4	—	—	4.8	3.8	—	—
Union	1.2	2.1	0.3	1.7	1.9	2.2	0.3	1.8
Nonunion	0.6	1.7	—	—	3.5	3.0	0.3	2.3
Average wage within the following categories: ²								
Lowest 25 percent	0.8	1.7	—	—	3.2	3.6	—	—
Lowest 10 percent	—	2.2	—	1.6	—	—	—	—
Second 25 percent	0.8	1.6	0.5	1.3	2.8	2.7	0.4	2.0
Third 25 percent	1.2	2.1	0.7	1.3	3.0	3.2	0.7	2.5
Highest 25 percent	1.2	2.2	0.8	2.0	2.2	2.1	0.4	1.7
Highest 10 percent	2.2	3.0	0.6	1.6	3.1	2.4	0.6	2.5
Establishment characteristic								
Service-providing industries	0.7	1.5	0.6	1.1	2.0	2.0	0.3	1.6
Education and health services	0.8	2.1	0.9	1.4	2.2	2.0	0.5	1.9
Educational services	0.9	2.3	1.0	1.7	2.3	2.1	0.6	2.2
Elementary and secondary schools	1.1	2.9	—	—	2.5	2.3	0.4	2.2
Junior colleges, colleges, and universities	0.6	1.9	0.5	1.4	3.5	3.2	—	—
Health care and social assistance	2.4	3.7	—	—	4.5	4.6	0.5	2.9
Hospitals	2.9	4.3	—	—	5.9	5.8	—	—
Public administration	1.1	2.0	0.6	1.5	3.1	3.3	0.8	2.1
1 to 99 workers	0.6	3.1	—	—	—	—	—	—
1 to 49 workers	—	3.9	—	3.3	—	—	—	—
100 workers or more	0.8	1.6	0.6	1.1	2.0	2.1	0.3	1.5
100 to 499 workers	1.8	2.3	0.7	1.4	—	—	—	—
500 workers or more	0.9	1.8	0.8	1.4	2.3	2.4	0.4	1.5
State government	0.8	1.3	0.5	0.7	3.5	3.5	0.8	2.8
Local government	0.9	2.0	0.7	1.5	2.0	2.3	0.5	1.7

See footnotes at end of table.

Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	4.8	7.1	—	—
Middle Atlantic	3.0	3.3	0.6	0.8
East North Central	1.9	3.0	—	—
West North Central	—	3.5	—	3.6
South Atlantic	2.7	2.6	0.4	1.6
West South Central	—	3.9	—	3.6
Mountain	—	—	—	—
Pacific	2.0	2.7	—	—

See footnotes at end of table.

Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	6.2	7.8	—	—	—	—	—	—
Middle Atlantic	4.0	4.4	0.6	1.0	2.1	3.0	1.5	0.9
East North Central	1.9	3.4	—	—	5.0	7.1	—	—
West North Central	—	4.8	—	3.8	—	14.6	—	3.2
South Atlantic	—	2.2	—	1.6	7.3	5.1	1.0	3.1
West South Central	—	3.4	—	3.1	—	—	—	—
Mountain	—	—	—	—	3.6	4.5	—	3.7
Pacific	—	3.7	—	2.9	2.9	3.1	—	2.9

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 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, 2010." 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/glossary20102011.htm.

Table 30. Hospice benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

(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
All workers	22	57	4	17	14	68	4	14
Worker characteristic								
Management, professional, and related	22	58	4	16	13	68	4	14
Professional and related	22	58	4	16	13	69	4	14
Teachers	20	58	4	18	12	69	4	16
Primary, secondary, and special education school teachers	—	—	—	—	11	67	4	18
Service	23	58	3	15	14	69	3	13
Protective service	26	54	4	16	17	64	—	—
Sales and office	23	56	—	—	15	69	4	13
Office and administrative support	24	56	—	—	15	68	—	—
Natural resources, construction, and maintenance	—	—	—	—	10	68	—	—
Full time	22	57	4	17	14	68	4	14
Part time	26	57	—	—	13	71	—	—
Union	32	45	4	19	21	58	4	17
Nonunion	13	69	4	14	8	76	4	12
Average wage within the following categories: ²								
Lowest 25 percent	14	68	3	15	9	76	3	13
Lowest 10 percent	11	74	—	—	7	80	—	—
Second 25 percent	23	57	—	—	14	67	5	14
Third 25 percent	21	58	4	16	14	68	—	—
Highest 25 percent	29	49	4	18	17	63	4	16
Highest 10 percent	37	42	4	17	24	59	4	13
Establishment characteristic								
Service-providing industries	22	57	4	17	14	68	4	14
Education and health services	20	60	4	16	12	70	4	14
Educational services	20	59	4	17	11	70	4	15
Elementary and secondary schools	20	57	3	19	11	68	3	18
Junior colleges, colleges, and universities	20	66	—	—	14	76	—	—
Health care and social assistance	24	62	—	—	17	69	—	—
Hospitals	23	62	—	—	16	69	—	—
Public administration	26	53	4	17	17	65	—	—
1 to 99 workers	—	—	—	—	9	68	—	—
1 to 49 workers	14	65	—	—	—	71	—	15
100 workers or more	23	57	4	16	14	68	4	14
100 to 499 workers	22	59	4	15	15	68	4	13
500 workers or more	24	56	—	—	14	68	—	—
State government	30	60	—	—	22	70	—	—
Local government	—	—	—	—	10	68	4	18

See footnotes at end of table.

Table 30. Hospice benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	36	40	—	—	28	53	—	—
Middle Atlantic	37	48	—	—	36	57	—	—
South Atlantic	18	66	3	13	12	74	2	12
West South Central	—	78	—	18	—	82	—	14

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 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, 2010." 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.

Table 30. Standard errors for hospice benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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
All workers	1.0	1.3	0.8	1.0	0.9	1.4	0.9	1.1
Worker characteristic								
Management, professional, and related	1.1	1.6	0.8	1.2	1.0	1.8	1.1	1.3
Professional and related	1.1	1.6	0.8	1.2	1.0	1.8	1.1	1.3
Teachers	1.3	2.2	0.9	1.7	1.2	2.5	1.1	1.9
Primary, secondary, and special education school teachers	–	–	–	–	1.2	2.8	1.1	2.3
Service	1.7	1.8	0.9	1.2	1.6	1.9	0.8	1.3
Protective service	2.5	2.7	1.1	2.0	2.7	3.4	–	–
Sales and office	1.5	2.1	–	–	1.5	2.3	1.3	1.5
Office and administrative support	1.6	2.1	–	–	1.5	2.4	–	–
Natural resources, construction, and maintenance	–	–	–	–	2.1	3.1	–	–
Full time	1.0	1.3	0.8	1.0	0.9	1.5	0.9	1.1
Part time	3.1	3.9	–	–	3.0	4.3	–	–
Union	1.2	1.5	1.0	1.4	1.3	1.9	1.0	1.8
Nonunion	1.2	1.8	0.9	1.2	1.0	1.8	1.1	1.2
Average wage within the following categories: ²								
Lowest 25 percent	1.5	1.9	0.7	1.2	1.6	1.8	0.7	1.2
Lowest 10 percent	2.3	2.8	–	–	1.9	2.6	–	–
Second 25 percent	1.4	1.9	–	–	1.4	2.1	1.4	1.3
Third 25 percent	1.4	1.7	1.0	1.4	1.1	1.8	–	–
Highest 25 percent	1.3	1.6	0.7	1.6	1.3	2.0	0.9	2.0
Highest 10 percent	2.1	2.4	0.7	1.5	2.3	3.1	1.2	1.6
Establishment characteristic								
Service-providing industries	1.0	1.3	0.8	1.0	0.9	1.4	0.9	1.1
Education and health services	1.2	1.8	0.9	1.3	1.1	2.1	0.9	1.5
Educational services	1.3	2.2	0.8	1.6	1.2	2.4	0.9	1.8
Elementary and secondary schools	1.2	2.2	0.7	1.8	1.0	2.6	0.8	2.2
Junior colleges, colleges, and universities ...	3.5	5.1	–	–	4.0	5.6	–	–
Health care and social assistance	2.3	3.2	–	–	2.4	3.5	–	–
Hospitals	2.9	3.8	–	–	3.1	4.2	–	–
Public administration	1.5	1.8	1.1	1.6	1.4	2.3	–	–
1 to 99 workers	–	–	–	–	2.3	3.5	–	–
1 to 49 workers	3.2	4.7	–	–	–	5.1	–	3.3
100 workers or more	1.1	1.4	1.0	1.1	1.0	1.6	1.1	1.2
100 to 499 workers	2.0	2.4	1.0	1.6	1.8	2.5	1.2	1.5
500 workers or more	1.2	1.7	–	–	1.1	1.9	–	–
State government	2.3	2.9	–	–	2.8	3.2	–	–
Local government	–	–	–	–	0.9	1.7	0.8	1.5

See footnotes at end of table.

Table 30. Standard errors for hospice benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	6.7	7.4	—	—	7.7	9.2	—	—
Middle Atlantic	2.9	3.2	—	—	3.4	3.9	—	—
South Atlantic	2.8	2.4	0.5	1.9	2.0	2.5	0.5	1.6
West South Central	—	4.0	—	3.5	—	3.8	—	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 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, 2010." 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/glossary20102011.htm.

Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	12	86	-	-
Worker characteristic				
Management, professional, and related	12	87	-	1
Professional and related	12	87	-	1
Teachers	11	87	-	1
Primary, secondary, and special education school teachers	12	87	-	2
Service	11	87	-	-
Protective service	13	85	-	-
Sales and office	13	85	-	-
Office and administrative support	13	85	-	-
Natural resources, construction, and maintenance	12	85	-	3
Production, transportation, and material moving	14	80	-	-
Full time	12	86	-	-
Part time	13	87	-	(²)
Union	20	78	-	-
Nonunion	4	94	-	-
Average wage within the following categories: ³				
Lowest 25 percent	4	93	-	-
Lowest 10 percent	-	94	-	4
Second 25 percent	12	86	-	-
Third 25 percent	12	87	-	-
Highest 25 percent	18	81	-	2
Highest 10 percent	25	75	-	1
Establishment characteristic				
Service-providing industries	12	86	-	-
Education and health services	11	88	-	1
Educational services	11	88	-	1
Elementary and secondary schools	11	87	-	2
Junior colleges, colleges, and universities ...	8	92	-	(²)
Health care and social assistance	13	86	-	1
Hospitals	13	86	-	1
Public administration	14	84	-	-
1 to 99 workers	6	91	-	-
1 to 49 workers	5	92	-	-
50 to 99 workers	7	90	-	3
100 workers or more	13	86	-	-
100 to 499 workers	10	87	-	3
500 workers or more	14	85	-	-
State government	13	87	-	(²)
Local government	12	86	-	-

See footnotes at end of table.

Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	6	92	—	—	29	70	—	—
Worker characteristic								
Management, professional, and related	6	93	—	2	28	71	—	1
Professional and related	6	93	—	2	28	71	—	1
Teachers	6	92	—	2	27	72	—	1
Primary, secondary, and special education school teachers	6	92	—	2	28	71	—	1
Service	5	92	—	2	27	72	—	—
Protective service	6	91	—	3	28	72	—	—
Sales and office	5	93	—	2	32	66	—	—
Office and administrative support	5	93	—	2	33	65	—	—
Natural resources, construction, and maintenance	7	90	—	3	29	69	—	3
Production, transportation, and material moving	7	88	—	—	33	59	—	—
Full time	6	92	—	—	29	70	—	—
Part time	—	95	—	(²)	30	70	—	(²)
Union	11	88	—	2	36	63	—	—
Nonunion	2	96	—	—	14	84	—	2
Average wage within the following categories: ³								
Lowest 25 percent	2	95	—	3	16	84	—	—
Lowest 10 percent	—	94	—	4	—	95	—	—
Second 25 percent	6	92	—	—	27	71	—	—
Third 25 percent	6	92	—	1	27	71	—	—
Highest 25 percent	9	90	—	2	36	63	—	1
Highest 10 percent	14	85	—	1	40	60	—	1
Establishment characteristic								
Service-providing industries	6	92	—	—	29	70	—	—
Education and health services	6	93	—	1	27	73	—	1
Educational services	5	93	—	2	26	73	—	1
Elementary and secondary schools	6	92	—	2	28	71	—	1
Junior colleges, colleges, and universities	4	96	—	(²)	21	79	—	—
Health care and social assistance	7	91	—	1	30	70	—	—
Hospitals	—	91	—	1	28	72	—	—
Public administration	6	91	—	3	30	69	—	—
1 to 99 workers	2	94	—	—	23	77	—	—
1 to 49 workers	—	96	—	4	24	76	—	—
50 to 99 workers	5	92	—	3	21	79	—	—
100 workers or more	6	92	—	2	29	69	—	—
100 to 499 workers	7	90	—	3	25	74	—	1
500 workers or more	6	93	—	1	30	68	—	—
State government	6	94	—	(²)	31	69	—	(²)
Local government	6	92	—	—	28	70	—	—

See footnotes at end of table.

Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	26	71	—	3
Middle Atlantic	24	76	—	—
East North Central	10	87	—	3
West North Central	—	94	—	3
South Atlantic	4	95	—	1
West South Central	—	95	—	4
Mountain	—	95	—	1
Pacific	30	70	—	(²)

See footnotes at end of table.

Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	23	76	—	2	31	65	—	4
Middle Atlantic	20	80	—	(²)	34	65	—	—
East North Central	7	90	—	4	21	79	—	(²)
West North Central	—	97	—	2	—	64	—	5
South Atlantic	3	97	—	1	9	90	—	2
West South Central	—	95	—	4	—	94	—	5
Mountain	—	98	—	2	—	89	—	1
Pacific	—	93	—	1	49	51	—	(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 Less than 0.5.

³ 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, 2010." 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.

Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.6	0.6	—	—
Worker characteristic				
Management, professional, and related	0.7	0.7	—	0.3
Professional and related	0.7	0.8	—	0.3
Teachers	0.9	1.0	—	0.4
Primary, secondary, and special education school teachers	1.1	1.1	—	0.5
Service	0.8	0.8	—	—
Protective service	1.2	1.4	—	—
Sales and office	1.0	1.1	—	—
Office and administrative support	1.1	1.2	—	—
Natural resources, construction, and maintenance	1.4	1.7	—	0.8
Production, transportation, and material moving	2.2	2.8	—	—
Full time	0.5	0.6	—	—
Part time	2.4	2.4	—	0.1
Union	0.9	0.9	—	—
Nonunion	0.5	0.7	—	—
Average wage within the following categories: ³				
Lowest 25 percent	0.6	0.9	—	—
Lowest 10 percent	—	1.3	—	1.3
Second 25 percent	0.9	0.9	—	—
Third 25 percent	0.7	0.8	—	—
Highest 25 percent	1.0	1.0	—	0.4
Highest 10 percent	1.7	1.7	—	0.2
Establishment characteristic				
Service-providing industries	0.6	0.6	—	—
Education and health services	0.8	0.8	—	0.3
Educational services	0.8	0.8	—	0.4
Elementary and secondary schools	0.9	1.0	—	0.5
Junior colleges, colleges, and universities	1.2	1.3	—	0.3
Health care and social assistance	1.9	2.0	—	0.6
Hospitals	2.4	2.5	—	0.9
Public administration	0.8	1.0	—	—
1 to 99 workers	0.8	1.4	—	—
1 to 49 workers	0.9	1.8	—	—
50 to 99 workers	1.5	2.0	—	1.4
100 workers or more	0.6	0.6	—	—
100 to 499 workers	1.3	1.4	—	0.8
500 workers or more	0.7	0.7	—	—
State government	1.1	1.1	—	0.2
Local government	0.6	0.8	—	—

See footnotes at end of table.

Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.5	0.6	—	—	1.4	1.5	—	—
Worker characteristic								
Management, professional, and related	0.6	0.7	—	0.4	1.6	1.6	—	0.4
Professional and related	0.7	0.8	—	0.5	1.6	1.6	—	0.3
Teachers	0.8	0.9	—	0.5	1.9	1.9	—	0.5
Primary, secondary, and special education school teachers	1.0	1.1	—	0.6	2.1	2.0	—	0.7
Service	0.5	0.8	—	0.6	2.3	2.3	—	—
Protective service	1.0	1.4	—	1.0	3.2	3.2	—	—
Sales and office	0.7	1.0	—	0.7	2.6	2.7	—	—
Office and administrative support	0.8	1.1	—	0.8	2.7	2.7	—	—
Natural resources, construction, and maintenance	1.4	1.8	—	1.0	4.1	4.2	—	1.0
Production, transportation, and material moving	1.5	2.5	—	—	5.6	6.1	—	—
Full time	0.5	0.6	—	—	1.4	1.4	—	—
Part time	—	1.7	—	0.2	4.8	4.8	—	(²)
Union	0.8	0.8	—	0.5	1.8	1.8	—	—
Nonunion	0.4	0.8	—	—	1.5	1.7	—	0.8
Average wage within the following categories: ³								
Lowest 25 percent	0.5	0.9	—	0.9	2.1	2.2	—	—
Lowest 10 percent	—	1.5	—	1.5	—	2.1	—	—
Second 25 percent	0.7	0.8	—	—	2.4	2.4	—	—
Third 25 percent	0.5	0.7	—	0.4	1.8	1.9	—	—
Highest 25 percent	0.9	1.0	—	0.5	2.0	2.0	—	0.5
Highest 10 percent	1.5	1.5	—	0.3	2.9	2.8	—	0.3
Establishment characteristic								
Service-providing industries	0.5	0.6	—	—	1.4	1.5	—	—
Education and health services	0.7	0.8	—	0.4	1.7	1.7	—	0.4
Educational services	0.7	0.8	—	0.5	1.6	1.7	—	0.5
Elementary and secondary schools	0.9	1.0	—	0.6	1.7	1.7	—	0.6
Junior colleges, colleges, and universities ...	0.7	0.8	—	0.4	3.4	3.4	—	—
Health care and social assistance	1.9	2.0	—	0.8	4.8	4.8	—	—
Hospitals	—	2.8	—	1.1	6.7	6.7	—	—
Public administration	0.7	1.2	—	1.0	2.1	2.2	—	—
1 to 99 workers	0.5	1.5	—	—	3.9	3.9	—	—
1 to 49 workers	—	2.1	—	2.1	4.9	4.9	—	—
50 to 99 workers	1.2	2.1	—	1.6	5.5	5.5	—	—
100 workers or more	0.5	0.6	—	0.4	1.5	1.6	—	—
100 to 499 workers	1.2	1.5	—	0.9	4.4	4.5	—	0.9
500 workers or more	0.5	0.6	—	0.4	1.7	1.8	—	—
State government	0.5	0.5	—	0.2	3.4	3.4	—	0.5
Local government	0.6	0.8	—	—	1.4	1.4	—	—

See footnotes at end of table.

Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	4.8	4.3	—	1.8
Middle Atlantic	1.6	1.7	—	—
East North Central	1.6	1.7	—	1.0
West North Central	—	2.5	—	1.2
South Atlantic	0.5	0.6	—	0.4
West South Central	—	2.2	—	2.1
Mountain	—	1.3	—	1.1
Pacific	2.2	2.2	—	0.4

See footnotes at end of table.

Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	5.7	4.5	—	1.4	6.5	7.3	—	3.7
Middle Atlantic	1.8	1.8	—	0.1	3.3	3.3	—	—
East North Central	1.8	2.0	—	1.3	3.4	3.4	—	0.2
West North Central	—	1.3	—	1.3	—	12.2	—	2.5
South Atlantic	0.5	0.6	—	0.4	1.6	1.6	—	0.9
West South Central	—	2.3	—	2.2	—	3.9	—	3.4
Mountain	—	1.5	—	1.4	—	6.1	—	0.7
Pacific	—	2.4	—	0.7	2.6	2.6	—	0.1

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 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, 2010." 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/glossary20102011.htm.

Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	2	89	-	-
Worker characteristic				
Management, professional, and related	2	90	-	-
Professional and related	2	90	-	-
Teachers	3	89	-	-
Primary, secondary, and special education school teachers	3	88	-	9
Service	2	89	-	-
Protective service	-	89	-	9
Sales and office	-	90	-	9
Office and administrative support	-	89	-	9
Natural resources, construction, and maintenance	4	86	-	10
Production, transportation, and material moving	-	86	-	12
Full time	2	89	-	-
Part time	-	91	-	5
Union	3	88	-	-
Nonunion	-	91	-	8
Average wage within the following categories: ²				
Lowest 25 percent	-	89	-	9
Lowest 10 percent	-	90	-	9
Second 25 percent	-	90	(³)	-
Third 25 percent	1	91	-	-
Highest 25 percent	3	88	-	-
Highest 10 percent	4	87	-	-
Establishment characteristic				
Service-providing industries	2	89	-	-
Education and health services	2	90	-	-
Educational services	3	90	-	-
Elementary and secondary schools	3	88	-	9
Junior colleges, colleges, and universities ...	-	95	-	3
Health care and social assistance	-	92	-	6
Hospitals	-	88	-	8
Public administration	2	88	-	-
1 to 99 workers	(³)	89	-	-
1 to 49 workers	-	92	-	8
50 to 99 workers	-	87	-	13
100 workers or more	2	89	-	-
100 to 499 workers	2	90	-	-
500 workers or more	2	89	-	-
State government	-	95	-	3
Local government	2	87	-	-

See footnotes at end of table.

Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	1	90	—	—	3	88	—	—
Worker characteristic								
Management, professional, and related	1	91	—	—	3	88	—	—
Professional and related	1	91	—	—	4	88	—	—
Teachers	2	91	—	8	5	85	—	—
Primary, secondary, and special education school teachers	2	89	—	9	5	86	—	9
Service	—	90	—	8	—	88	—	9
Protective service	—	88	—	10	2	90	—	—
Sales and office	1	91	—	—	—	86	—	9
Office and administrative support	1	90	—	—	—	86	—	9
Natural resources, construction, and maintenance	—	86	—	11	—	87	—	8
Production, transportation, and material moving	—	86	—	12	—	86	—	11
Full time	1	90	—	—	4	88	—	—
Part time	—	92	—	4	—	89	—	9
Union	3	89	—	—	4	85	—	—
Nonunion	—	91	—	8	—	93	—	5
Average wage within the following categories: ²								
Lowest 25 percent	—	89	—	9	—	90	—	8
Lowest 10 percent	—	89	—	9	—	93	—	6
Second 25 percent	2	90	—	—	—	88	—	8
Third 25 percent	1	92	—	—	2	88	—	—
Highest 25 percent	2	89	—	—	5	87	—	—
Highest 10 percent	4	89	—	8	5	84	—	—
Establishment characteristic								
Service-providing industries	2	90	—	—	3	88	—	—
Education and health services	2	91	—	—	—	86	—	9
Educational services	2	91	—	7	5	85	—	—
Elementary and secondary schools	2	90	—	8	5	84	—	11
Junior colleges, colleges, and universities	(³)	97	—	3	—	88	—	6
Health care and social assistance	—	91	—	7	—	94	—	3
Hospitals	—	87	—	9	—	92	—	5
Public administration	—	88	—	11	2	90	—	—
1 to 99 workers	—	88	—	12	—	96	—	3
1 to 49 workers	—	90	—	10	—	99	—	—
50 to 99 workers	—	85	—	14	—	93	—	6
100 workers or more	2	90	—	—	4	87	—	—
100 to 499 workers	—	89	—	8	—	91	—	7
500 workers or more	1	91	—	—	4	86	—	—
State government	(³)	95	—	—	—	96	—	—
Local government	2	88	—	—	3	84	—	—

See footnotes at end of table.

Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	93	—	5
Middle Atlantic	5	85	—	—
East North Central	3	89	—	8
West North Central	—	87	—	10
South Atlantic	—	88	—	10
West South Central	—	93	—	7
Mountain	—	91	—	9
Pacific	1	91	—	8

See footnotes at end of table.

Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	89	—	6	—	97	—	3
Middle Atlantic	—	93	—	2	—	—	—	—
East North Central	—	88	—	10	—	92	—	3
West North Central	—	88	—	11	—	81	—	5
South Atlantic	—	87	—	10	—	89	—	8
West South Central	—	93	—	6	—	91	—	9
Mountain	—	91	—	9	—	90	—	10
Pacific	—	88	—	12	2	93	—	5

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 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, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.3	0.8	-	-
Worker characteristic				
Management, professional, and related	0.3	1.0	-	-
Professional and related	0.3	0.9	-	-
Teachers	0.5	1.0	-	-
Primary, secondary, and special education school teachers	0.6	1.2	-	1.2
Service	0.5	1.0	-	-
Protective service	-	1.6	-	1.4
Sales and office	-	1.2	-	1.1
Office and administrative support	-	1.2	-	1.2
Natural resources, construction, and maintenance	1.0	1.9	-	1.6
Production, transportation, and material moving	-	2.1	-	2.1
Full time	0.3	0.8	-	-
Part time	-	1.6	-	0.9
Union	0.6	0.9	-	-
Nonunion	-	1.2	-	1.1
Average wage within the following categories: ²				
Lowest 25 percent	-	1.2	-	1.1
Lowest 10 percent	-	1.7	-	1.7
Second 25 percent	-	1.1	0.1	-
Third 25 percent	0.3	1.1	-	-
Highest 25 percent	0.5	1.1	-	-
Highest 10 percent	0.7	1.2	-	-
Establishment characteristic				
Service-providing industries	0.3	0.8	-	-
Education and health services	0.5	0.9	-	-
Educational services	0.5	1.0	-	-
Elementary and secondary schools	0.5	1.3	-	1.2
Junior colleges, colleges, and universities	-	1.4	-	1.1
Health care and social assistance	-	2.0	-	1.8
Hospitals	-	3.0	-	2.7
Public administration	0.5	1.4	-	-
1 to 99 workers	0.1	2.1	-	-
1 to 49 workers	-	2.3	-	2.3
50 to 99 workers	-	3.4	-	3.4
100 workers or more	0.4	0.8	-	-
100 to 499 workers	0.6	1.3	-	-
500 workers or more	0.4	0.9	-	-
State government	-	1.5	-	1.4
Local government	0.3	1.0	-	-

See footnotes at end of table.

Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.3	1.0	—	—	0.7	1.0	—	—
Worker characteristic								
Management, professional, and related	0.4	1.3	—	—	0.5	1.1	—	—
Professional and related	0.4	1.1	—	—	0.6	1.2	—	—
Teachers	0.5	1.3	—	1.2	1.1	1.9	—	—
Primary, secondary, and special education school teachers	0.7	1.5	—	1.5	1.3	1.8	—	1.6
Service	—	1.3	—	1.2	—	1.6	—	1.3
Protective service	—	2.0	—	1.8	0.6	2.1	—	—
Sales and office	0.2	1.3	—	—	—	3.1	—	2.0
Office and administrative support	0.2	1.4	—	—	—	3.0	—	1.8
Natural resources, construction, and maintenance	—	2.4	—	2.1	—	2.7	—	2.2
Production, transportation, and material moving	—	2.6	—	2.5	—	3.3	—	3.9
Full time	0.3	1.0	—	—	0.7	1.0	—	—
Part time	—	2.0	—	1.2	—	2.4	—	1.6
Union	0.6	1.1	—	—	1.1	1.3	—	—
Nonunion	—	1.4	—	1.4	—	1.6	—	1.4
Average wage within the following categories: ²								
Lowest 25 percent	—	1.4	—	1.4	—	2.1	—	1.4
Lowest 10 percent	—	2.1	—	2.1	—	1.5	—	1.3
Second 25 percent	0.5	1.2	—	—	—	2.1	—	1.1
Third 25 percent	0.3	1.2	—	—	0.4	1.5	—	—
Highest 25 percent	0.6	1.5	—	—	0.7	1.3	—	—
Highest 10 percent	0.9	1.7	—	1.4	0.9	1.6	—	—
Establishment characteristic								
Service-providing industries	0.3	1.0	—	—	0.7	1.0	—	—
Education and health services	0.4	1.1	—	—	—	1.5	—	0.9
Educational services	0.4	1.2	—	1.2	1.1	1.5	—	—
Elementary and secondary schools	0.6	1.6	—	1.5	1.0	1.7	—	1.4
Junior colleges, colleges, and universities	0.1	1.2	—	1.2	—	3.6	—	2.4
Health care and social assistance	—	2.8	—	2.3	—	3.8	—	0.4
Hospitals	—	4.3	—	3.6	—	5.6	—	0.8
Public administration	—	2.0	—	1.9	0.4	1.3	—	—
1 to 99 workers	—	2.5	—	2.4	—	2.8	—	2.8
1 to 49 workers	—	2.8	—	2.8	—	0.8	—	—
50 to 99 workers	—	3.9	—	3.9	—	6.4	—	6.4
100 workers or more	0.3	1.1	—	—	0.8	1.1	—	—
100 to 499 workers	—	1.5	—	1.3	—	2.9	—	2.9
500 workers or more	0.4	1.3	—	—	1.0	1.1	—	—
State government	(³)	1.9	—	—	—	2.3	—	—
Local government	0.4	1.2	—	—	0.5	1.2	—	—

See footnotes at end of table.

Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	2.1	—	1.4
Middle Atlantic	1.1	1.1	—	—
East North Central	0.8	2.8	—	2.8
West North Central	—	3.7	—	2.2
South Atlantic	—	2.4	—	2.3
West South Central	—	2.3	—	2.5
Mountain	—	5.1	—	5.1
Pacific	0.3	1.6	—	1.5

See footnotes at end of table.

Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	2.1	—	1.2	—	2.4	—	2.1
Middle Atlantic	—	1.0	—	1.1	—	—	—	—
East North Central	—	3.5	—	3.5	—	2.2	—	1.4
West North Central	—	3.0	—	2.6	—	15.7	—	2.5
South Atlantic	—	3.4	—	3.3	—	2.3	—	1.8
West South Central	—	2.4	—	2.5	—	5.3	—	5.3
Mountain	—	5.4	—	5.4	—	5.1	—	5.1
Pacific	—	2.6	—	2.7	0.4	1.7	—	1.5

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 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, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	14	84	-	-
Worker characteristic				
Management, professional, and related	14	85	-	-
Professional and related	13	85	-	-
Teachers	13	86	-	-
Primary, secondary, and special education school teachers	13	85	-	-
Service	14	84	-	-
Protective service	15	83	-	2
Sales and office	15	84	-	-
Office and administrative support	15	83	-	-
Natural resources, construction, and maintenance	12	85	-	-
Production, transportation, and material moving	19	75	-	-
Full time	14	84	-	-
Part time	14	85	-	1
Union	23	76	-	-
Nonunion	5	93	-	-
Average wage within the following categories: ³				
Lowest 25 percent	5	92	-	-
Lowest 10 percent	-	93	-	4
Second 25 percent	13	86	-	-
Third 25 percent	14	85	-	2
Highest 25 percent	21	78	-	-
Highest 10 percent	29	71	-	-
Establishment characteristic				
Service-providing industries	14	84	-	-
Education and health services	12	86	-	-
Educational services	12	87	-	-
Elementary and secondary schools	13	85	-	-
Junior colleges, colleges, and universities ...	9	90	-	(²)
Health care and social assistance	14	83	-	3
Hospitals	14	83	-	3
Public administration	16	82	-	2
1 to 99 workers	7	89	-	-
1 to 49 workers	5	91	-	-
50 to 99 workers	9	87	-	-
100 workers or more	15	84	-	-
100 to 499 workers	13	85	-	2
500 workers or more	15	83	-	-
State government	15	84	-	(²)
Local government	13	84	-	-

See footnotes at end of table.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	8	90	—	—	30	69	—	1
Worker characteristic								
Management, professional, and related	8	91	—	—	29	70	—	1
Professional and related	8	91	—	—	30	70	—	(²)
Teachers	8	91	—	—	30	70	—	(²)
Primary, secondary, and special education school teachers	8	90	—	—	30	69	—	1
Service	8	90	—	—	28	71	—	1
Protective service	9	89	—	2	29	70	—	1
Sales and office	7	90	—	—	31	68	—	1
Office and administrative support	8	90	—	—	32	67	—	1
Natural resources, construction, and maintenance	7	90	—	—	28	70	—	1
Production, transportation, and material moving	13	81	—	—	35	59	—	6
Full time	8	90	—	—	30	70	—	1
Part time	—	93	—	1	31	69	—	(²)
Union	15	83	—	—	37	62	—	1
Nonunion	2	95	—	—	15	84	—	1
Average wage within the following categories: ³								
Lowest 25 percent	2	94	—	—	16	84	—	1
Lowest 10 percent	—	93	—	5	—	93	—	—
Second 25 percent	8	90	—	—	26	73	—	1
Third 25 percent	9	90	—	2	28	70	—	2
Highest 25 percent	12	86	—	—	38	61	—	1
Highest 10 percent	20	80	—	—	42	58	—	(²)
Establishment characteristic								
Service-providing industries	8	90	—	—	30	70	—	1
Education and health services	7	91	—	—	28	72	—	(²)
Educational services	7	92	—	—	28	72	—	1
Elementary and secondary schools	8	91	—	—	30	69	—	1
Junior colleges, colleges, and universities	5	94	—	1	21	79	—	—
Health care and social assistance	10	86	—	3	27	73	—	—
Hospitals	11	85	—	4	22	78	—	—
Public administration	9	89	—	3	31	68	—	1
1 to 99 workers	3	93	—	—	27	73	—	—
1 to 49 workers	—	96	—	4	28	72	—	—
50 to 99 workers	6	89	—	—	24	76	—	—
100 workers or more	9	90	—	—	30	69	—	1
100 to 499 workers	10	88	—	2	28	72	—	1
500 workers or more	8	90	—	—	30	69	—	1
State government	9	91	—	(²)	31	69	—	(²)
Local government	8	90	—	—	29	70	—	1

See footnotes at end of table.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	26	72	—	2
Middle Atlantic	38	62	—	(²)
East North Central	11	88	—	2
West North Central	2	95	—	—
South Atlantic	5	94	—	1
West South Central	—	95	—	3
Mountain	—	96	—	1
Pacific	28	71	—	—

See footnotes at end of table.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	20	79	—	1	33	64	—	3
Middle Atlantic	35	64	—	(²)	46	54	—	—
East North Central	7	91	—	2	22	78	—	(²)
West North Central	—	97	—	2	18	77	—	5
South Atlantic	3	97	—	1	9	89	—	2
West South Central	—	95	—	4	—	96	—	3
Mountain	—	98	—	1	—	90	—	—
Pacific	—	93	—	1	47	53	—	—

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 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, 2010." 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.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.7	0.7	—	—
Worker characteristic				
Management, professional, and related	0.7	0.8	—	—
Professional and related	0.7	0.8	—	—
Teachers	0.9	0.9	—	—
Primary, secondary, and special education school teachers	1.0	1.0	—	—
Service	1.0	1.1	—	—
Protective service	1.5	1.6	—	0.7
Sales and office	1.0	1.1	—	—
Office and administrative support	1.1	1.2	—	—
Natural resources, construction, and maintenance	1.3	1.5	—	—
Production, transportation, and material moving	3.0	3.5	—	—
Full time	0.6	0.7	—	—
Part time	2.2	2.3	—	0.4
Union	1.1	1.1	—	—
Nonunion	0.5	0.6	—	—
Average wage within the following categories: ³				
Lowest 25 percent	0.6	0.8	—	—
Lowest 10 percent	—	1.4	—	1.3
Second 25 percent	0.9	0.8	—	—
Third 25 percent	0.9	0.9	—	0.3
Highest 25 percent	1.0	1.0	—	—
Highest 10 percent	1.8	1.8	—	—
Establishment characteristic				
Service-providing industries	0.7	0.7	—	—
Education and health services	0.7	0.8	—	—
Educational services	0.7	0.8	—	—
Elementary and secondary schools	0.8	0.9	—	—
Junior colleges, colleges, and universities	1.1	1.1	—	0.3
Health care and social assistance	2.0	2.4	—	1.6
Hospitals	2.5	3.3	—	2.4
Public administration	1.0	1.1	—	0.6
1 to 99 workers	1.1	1.6	—	—
1 to 49 workers	1.2	2.0	—	—
50 to 99 workers	1.7	2.5	—	—
100 workers or more	0.7	0.7	—	—
100 to 499 workers	1.5	1.5	—	0.6
500 workers or more	0.7	0.9	—	—
State government	0.9	1.0	—	0.2
Local government	0.8	0.8	—	—

See footnotes at end of table.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.6	0.7	—	—	1.4	1.4	—	0.3
Worker characteristic								
Management, professional, and related	0.6	0.7	—	—	1.7	1.7	—	0.3
Professional and related	0.7	0.8	—	—	1.7	1.7	—	0.3
Teachers	0.8	1.0	—	—	2.0	2.1	—	0.4
Primary, secondary, and special education school teachers	1.0	1.1	—	—	2.0	2.0	—	0.5
Service	0.9	1.0	—	—	2.2	2.2	—	0.5
Protective service	1.4	1.7	—	0.9	3.2	3.2	—	0.7
Sales and office	1.0	1.2	—	—	2.1	2.3	—	0.4
Office and administrative support	1.0	1.3	—	—	2.2	2.3	—	0.5
Natural resources, construction, and maintenance	1.3	1.6	—	—	3.8	3.8	—	0.5
Production, transportation, and material moving	3.0	3.5	—	—	6.1	6.5	—	2.3
Full time	0.6	0.7	—	—	1.3	1.4	—	0.3
Part time	—	2.1	—	0.6	4.4	4.4	—	(²)
Union	1.2	1.2	—	—	1.6	1.7	—	0.3
Nonunion	0.4	0.6	—	—	1.6	1.6	—	0.7
Average wage within the following categories: ³								
Lowest 25 percent	0.5	0.9	—	—	1.8	1.9	—	0.5
Lowest 10 percent	—	1.6	—	1.5	—	2.7	—	—
Second 25 percent	0.9	0.9	—	—	1.7	1.8	—	0.4
Third 25 percent	0.8	0.9	—	0.4	2.1	2.2	—	0.6
Highest 25 percent	0.9	1.0	—	—	1.9	1.9	—	0.3
Highest 10 percent	2.0	2.0	—	—	2.5	2.6	—	0.3
Establishment characteristic								
Service-providing industries	0.6	0.7	—	—	1.4	1.4	—	0.3
Education and health services	0.7	0.9	—	—	1.5	1.5	—	0.3
Educational services	0.7	0.8	—	—	1.6	1.7	—	0.4
Elementary and secondary schools	0.8	1.0	—	—	1.7	1.8	—	0.5
Junior colleges, colleges, and universities ...	0.8	0.9	—	0.4	2.3	2.3	—	—
Health care and social assistance	2.1	2.8	—	2.1	3.3	3.3	—	—
Hospitals	2.9	4.1	—	3.1	4.1	4.1	—	—
Public administration	0.9	1.3	—	0.9	2.2	2.2	—	0.4
1 to 99 workers	0.6	1.7	—	—	4.9	4.9	—	—
1 to 49 workers	—	2.1	—	2.1	7.1	7.1	—	—
50 to 99 workers	1.5	2.7	—	—	5.7	5.7	—	—
100 workers or more	0.7	0.8	—	—	1.5	1.5	—	0.3
100 to 499 workers	1.6	1.6	—	0.7	4.3	4.3	—	0.4
500 workers or more	0.6	0.8	—	—	1.7	1.7	—	0.4
State government	0.6	0.7	—	0.2	2.8	2.9	—	0.5
Local government	0.8	0.9	—	—	1.4	1.4	—	0.4

See footnotes at end of table.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	4.7	4.3	—	1.3
Middle Atlantic	2.7	2.6	—	0.1
East North Central	1.8	1.9	—	0.7
West North Central	0.4	1.2	—	—
South Atlantic	0.7	0.7	—	0.4
West South Central	—	1.5	—	1.6
Mountain	—	1.2	—	1.0
Pacific	2.4	2.4	—	—

See footnotes at end of table.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	5.1	3.8	—	1.4	6.2	7.2	—	2.4
Middle Atlantic	3.9	3.9	—	0.1	2.8	2.8	—	—
East North Central	1.9	2.1	—	1.0	3.7	3.8	—	0.2
West North Central	—	1.2	—	1.2	4.6	6.6	—	2.5
South Atlantic	0.5	0.6	—	0.4	1.8	1.9	—	0.9
West South Central	—	1.7	—	1.8	—	3.1	—	2.6
Mountain	—	1.5	—	1.4	—	6.1	—	—
Pacific	—	2.4	—	0.7	2.8	2.8	—	—

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 Less than 0.05.

³ 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, 2010." 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/glossary20102011.htm.

Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	12	75	3	10
Worker characteristic				
Management, professional, and related	12	77	3	9
Professional and related	12	77	3	9
Teachers	11	79	3	8
Primary, secondary, and special education school teachers	11	78	3	9
Service	12	74	–	–
Protective service	13	70	–	–
Sales and office	12	74	3	11
Office and administrative support	13	73	3	11
Natural resources, construction, and maintenance	10	76	3	11
Production, transportation, and material moving	13	69	–	–
Full time	12	75	3	10
Part time	12	79	–	–
Union	20	68	2	11
Nonunion	4	83	4	9
Average wage within the following categories: ²				
Lowest 25 percent	4	81	–	–
Lowest 10 percent	–	84	–	11
Second 25 percent	11	76	3	10
Third 25 percent	12	76	3	9
Highest 25 percent	17	70	3	10
Highest 10 percent	24	64	2	10
Establishment characteristic				
Service-providing industries	12	75	3	10
Education and health services	11	78	3	8
Educational services	10	79	3	8
Elementary and secondary schools	11	77	3	9
Junior colleges, colleges, and universities ...	9	85	–	–
Health care and social assistance	14	70	4	12
Hospitals	13	70	–	–
Public administration	14	71	3	12
1 to 99 workers	6	80	–	–
1 to 49 workers	4	83	–	–
50 to 99 workers	8	76	–	–
100 workers or more	12	75	3	10
100 to 499 workers	11	77	4	8
500 workers or more	13	74	3	10
State government	15	79	–	–
Local government	11	74	3	12

See footnotes at end of table.

Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	7	80	3	9	23	62	2	12
Worker characteristic								
Management, professional, and related	7	82	3	8	23	63	2	12
Professional and related	7	82	3	8	23	64	2	12
Teachers	7	84	—	—	23	63	—	—
Primary, secondary, and special education school teachers	7	82	—	—	22	63	—	—
Service	7	79	—	—	23	63	3	12
Protective service	8	76	—	—	24	59	—	—
Sales and office	7	80	4	10	25	59	2	13
Office and administrative support	7	79	4	10	26	58	2	14
Natural resources, construction, and maintenance	7	80	—	—	21	63	—	—
Production, transportation, and material moving	11	73	—	—	—	—	—	—
Full time	8	80	3	9	23	62	3	13
Part time	—	86	—	5	28	64	—	8
Union	14	75	—	—	29	55	2	14
Nonunion	2	85	4	9	12	76	4	8
Average wage within the following categories: ²								
Lowest 25 percent	2	83	—	—	13	74	—	—
Lowest 10 percent	—	85	—	10	—	79	—	14
Second 25 percent	7	81	3	9	21	64	3	12
Third 25 percent	8	81	3	8	23	61	—	—
Highest 25 percent	12	77	3	8	29	57	2	13
Highest 10 percent	19	71	2	8	30	55	—	—
Establishment characteristic								
Service-providing industries	7	80	3	9	23	62	2	13
Education and health services	7	83	3	7	22	64	2	12
Educational services	6	84	3	7	22	64	—	—
Elementary and secondary schools	7	82	3	8	23	61	2	14
Junior colleges, colleges, and universities	6	89	—	—	19	74	—	—
Health care and social assistance	10	73	5	13	24	63	—	—
Hospitals	11	72	—	—	19	65	—	—
Public administration	8	77	—	—	25	61	3	12
1 to 99 workers	3	81	—	—	22	74	—	—
1 to 49 workers	—	84	—	13	23	76	—	—
50 to 99 workers	5	77	—	—	21	71	—	—
100 workers or more	8	80	3	8	23	61	2	13
100 to 499 workers	9	79	4	8	21	68	—	—
500 workers or more	8	81	3	9	24	60	2	14
State government	9	83	—	—	29	69	—	—
Local government	7	80	3	11	21	59	3	17

See footnotes at end of table.

Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	22	69	—	—
Middle Atlantic	33	61	—	—
East North Central	10	81	—	—
West North Central	2	93	1	4
South Atlantic	4	77	—	—
West South Central	—	91	—	7
Mountain	—	83	—	14
Pacific	22	56	3	19

See footnotes at end of table.

Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	23	67	—	—	22	72	—	6
Middle Atlantic	33	62	—	—	33	60	—	—
East North Central	7	82	—	—	20	77	—	3
West North Central	—	95	1	—	18	77	—	5
South Atlantic	2	80	—	—	9	70	—	—
West South Central	—	92	—	6	—	88	—	9
Mountain	—	84	—	15	—	79	—	13
Pacific	—	75	—	18	—	—	—	—

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 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, 2010." 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.

Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.6	1.1	0.5	0.9
Worker characteristic				
Management, professional, and related	0.6	1.2	0.4	1.1
Professional and related	0.7	1.2	0.5	0.9
Teachers	0.8	1.4	0.7	1.0
Primary, secondary, and special education school teachers	0.9	1.6	0.8	1.1
Service	0.9	1.8	–	–
Protective service	1.3	2.6	–	–
Sales and office	0.9	1.6	0.6	1.3
Office and administrative support	1.0	1.7	0.6	1.3
Natural resources, construction, and maintenance	1.0	1.9	0.8	1.5
Production, transportation, and material moving	2.7	3.3	–	–
Full time	0.6	1.1	0.5	0.9
Part time	2.2	3.0	–	–
Union	0.9	1.3	0.5	0.9
Nonunion	0.4	1.5	0.9	1.2
Average wage within the following categories: ²				
Lowest 25 percent	0.5	1.8	–	–
Lowest 10 percent	–	2.2	–	1.9
Second 25 percent	0.8	1.3	0.5	1.2
Third 25 percent	0.8	1.5	0.5	1.3
Highest 25 percent	0.8	1.3	0.5	1.0
Highest 10 percent	1.4	1.7	0.6	1.0
Establishment characteristic				
Service-providing industries	0.6	1.1	0.5	0.9
Education and health services	0.7	1.3	0.5	0.9
Educational services	0.7	1.4	0.6	1.0
Elementary and secondary schools	0.7	1.5	0.6	1.2
Junior colleges, colleges, and universities	1.1	2.0	–	–
Health care and social assistance	2.0	3.5	1.0	2.6
Hospitals	2.5	4.9	–	–
Public administration	1.0	1.7	0.8	1.6
1 to 99 workers	0.8	2.2	–	–
1 to 49 workers	0.8	2.6	–	–
50 to 99 workers	1.5	3.9	–	–
100 workers or more	0.6	1.2	0.5	1.0
100 to 499 workers	1.4	2.1	1.0	1.3
500 workers or more	0.6	1.4	0.5	1.1
State government	0.9	1.8	–	–
Local government	0.7	1.2	0.5	1.0

See footnotes at end of table.

Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.6	1.3	0.7	0.9	1.1	1.5	0.5	1.2
Worker characteristic								
Management, professional, and related	0.6	1.4	0.6	1.2	1.4	1.6	0.4	1.2
Professional and related	0.7	1.4	0.6	1.1	1.7	1.8	0.4	1.4
Teachers	0.8	1.6	—	—	2.2	2.3	—	—
Primary, secondary, and special education school teachers	0.9	1.8	—	—	1.9	2.8	—	—
Service	0.8	2.1	—	—	2.3	2.8	0.9	2.0
Protective service	1.3	3.4	—	—	3.3	4.1	—	—
Sales and office	0.9	1.8	0.8	1.4	1.9	2.7	0.5	2.2
Office and administrative support	1.0	1.9	0.8	1.5	2.0	2.7	0.5	2.2
Natural resources, construction, and maintenance	1.2	2.3	—	—	2.4	4.3	—	—
Production, transportation, and material moving	2.9	3.7	—	—	—	—	—	—
Full time	0.6	1.3	0.7	0.9	1.1	1.6	0.5	1.3
Part time	—	3.3	—	1.3	4.7	4.7	—	3.0
Union	1.1	1.6	—	—	1.5	1.9	0.4	1.4
Nonunion	0.4	1.6	1.0	1.3	1.3	2.1	0.9	1.7
Average wage within the following categories: ²								
Lowest 25 percent	0.5	2.1	—	—	1.4	2.7	—	—
Lowest 10 percent	—	2.4	—	2.1	—	5.2	—	4.3
Second 25 percent	0.8	1.6	0.5	1.3	1.7	2.1	0.9	1.4
Third 25 percent	0.7	1.5	0.7	1.0	1.9	2.7	—	—
Highest 25 percent	0.9	1.7	0.6	1.3	1.5	1.7	0.5	1.1
Highest 10 percent	2.0	2.4	0.6	1.3	2.1	2.5	—	—
Establishment characteristic								
Service-providing industries	0.6	1.3	0.7	0.9	1.1	1.5	0.5	1.2
Education and health services	0.7	1.5	0.6	1.0	1.5	2.0	0.5	1.3
Educational services	0.6	1.5	0.7	1.1	1.7	2.2	—	—
Elementary and secondary schools	0.8	1.8	0.8	1.5	1.8	2.7	0.5	1.9
Junior colleges, colleges, and universities	0.9	2.0	—	—	2.4	3.9	—	—
Health care and social assistance	2.1	4.0	1.3	3.4	3.2	5.3	—	—
Hospitals	2.9	5.7	—	—	4.0	7.3	—	—
Public administration	0.9	2.2	—	—	2.2	2.5	0.7	1.5
1 to 99 workers	0.6	2.6	—	—	3.7	4.6	—	—
1 to 49 workers	—	3.3	—	3.2	4.6	4.6	—	—
50 to 99 workers	1.3	4.4	—	—	5.5	8.2	—	—
100 workers or more	0.7	1.5	0.7	1.0	1.3	1.6	0.5	1.3
100 to 499 workers	1.5	2.3	1.1	1.4	3.4	4.3	—	—
500 workers or more	0.6	1.6	0.7	1.2	1.3	1.8	0.6	1.4
State government	0.7	2.5	—	—	2.7	2.9	—	—
Local government	0.8	1.4	0.6	1.0	1.1	2.0	0.5	1.8

See footnotes at end of table.

Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	3.7	4.2	—	—
Middle Atlantic	2.3	2.5	—	—
East North Central	1.6	2.5	—	—
West North Central	0.4	1.6	0.1	1.4
South Atlantic	0.5	3.5	—	—
West South Central	—	2.3	—	2.5
Mountain	—	3.6	—	3.3
Pacific	2.1	3.1	0.8	1.6

See footnotes at end of table.

Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	5.9	5.4	—	—	4.2	6.5	—	4.7
Middle Atlantic	3.6	3.9	—	—	3.1	3.4	—	—
East North Central	1.9	3.1	—	—	3.4	3.6	—	0.9
West North Central	—	1.6	0.1	—	4.6	6.6	—	2.5
South Atlantic	0.5	3.9	—	—	1.6	3.8	—	—
West South Central	—	2.3	—	2.4	—	5.7	—	5.3
Mountain	—	4.1	—	3.4	—	7.6	—	5.6
Pacific	—	4.9	—	2.8	—	—	—	—

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 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, 2010." 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/glossary20102011.htm.

Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	4	85	1	11
Worker characteristic				
Management, professional, and related	3	86	1	10
Professional and related	4	86	1	9
Teachers	4	86	-	-
Primary, secondary, and special education school teachers	4	85	-	-
Service	4	84	-	-
Protective service	5	83	-	-
Sales and office	3	84	-	-
Office and administrative support	3	84	-	-
Natural resources, construction, and maintenance	4	83	-	-
Production, transportation, and material moving	-	79	-	14
Full time	4	85	1	11
Part time	-	89	-	7
Union	6	82	-	-
Nonunion	1	88	1	10
Average wage within the following categories: ²				
Lowest 25 percent	2	86	-	-
Lowest 10 percent	-	87	-	11
Second 25 percent	3	85	-	-
Third 25 percent	3	87	-	-
Highest 25 percent	6	82	-	-
Highest 10 percent	8	80	-	-
Establishment characteristic				
Service-providing industries	4	85	1	11
Education and health services	4	86	-	-
Educational services	4	87	-	-
Elementary and secondary schools	4	85	-	-
Junior colleges, colleges, and universities ...	-	93	-	4
Health care and social assistance	-	82	-	13
Hospitals	-	78	-	16
Public administration	4	83	-	-
1 to 99 workers	(³)	86	-	-
1 to 49 workers	-	89	-	11
50 to 99 workers	(³)	82	-	-
100 workers or more	4	85	1	10
100 to 499 workers	4	87	-	-
500 workers or more	4	84	1	11
State government	3	94	-	-
Local government	4	82	1	13

See footnotes at end of table.

Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	4	86	1	10	3	83	—	—
Worker characteristic								
Management, professional, and related	4	87	—	—	3	85	—	—
Professional and related	4	87	—	—	3	84	—	—
Teachers	4	88	—	—	5	82	—	—
Primary, secondary, and special education school teachers	4	86	—	—	5	82	—	—
Service	4	85	—	—	4	83	—	—
Protective service	5	82	—	—	3	84	—	—
Sales and office	3	86	—	—	—	81	—	15
Office and administrative support	3	85	—	—	—	81	—	15
Natural resources, construction, and maintenance	—	83	—	13	—	85	—	9
Production, transportation, and material moving	—	79	—	13	—	79	—	16
Full time	4	85	1	10	3	83	—	—
Part time	—	91	—	5	—	86	—	11
Union	7	83	—	—	5	79	—	—
Nonunion	1	88	—	—	—	91	—	6
Average wage within the following categories: ²								
Lowest 25 percent	—	87	—	11	—	85	—	12
Lowest 10 percent	—	87	—	10	—	87	—	12
Second 25 percent	3	86	—	—	—	84	—	11
Third 25 percent	3	87	—	—	2	84	—	—
Highest 25 percent	6	83	—	—	4	82	—	—
Highest 10 percent	10	80	—	—	4	79	—	—
Establishment characteristic								
Service-providing industries	4	86	1	10	3	83	—	—
Education and health services	3	88	—	—	—	82	—	12
Educational services	3	89	—	—	5	82	—	—
Elementary and secondary schools	4	86	—	—	5	81	—	—
Junior colleges, colleges, and universities	2	95	—	3	—	85	—	9
Health care and social assistance	3	81	—	—	—	85	—	12
Hospitals	—	78	—	15	—	78	—	18
Public administration	5	82	—	—	2	85	—	—
1 to 99 workers	—	84	—	15	(³)	97	—	3
1 to 49 workers	—	87	—	13	—	100	—	—
50 to 99 workers	—	80	—	17	—	93	—	6
100 workers or more	4	86	—	—	4	82	—	—
100 to 499 workers	4	86	—	—	—	89	—	8
500 workers or more	4	86	—	—	4	81	—	—
State government	3	92	—	5	—	97	—	—
Local government	4	83	1	12	4	78	—	—

See footnotes at end of table.

Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	91	—	6
Middle Atlantic	16	75	—	—
East North Central	4	86	—	10
West North Central	—	87	—	10
South Atlantic	—	86	—	11
West South Central	—	91	—	7
Mountain	—	87	—	12
Pacific	1	81	—	—

See footnotes at end of table.

Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	89	—	9	—	93	—	4
Middle Atlantic	19	78	—	3	—	—	—	—
East North Central	—	85	—	12	7	89	—	3
West North Central	—	88	—	11	—	81	—	5
South Atlantic	—	85	—	11	—	86	—	11
West South Central	—	91	—	7	—	90	—	9
Mountain	—	86	—	13	—	90	—	10
Pacific	—	80	—	18	2	83	—	—

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 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, 2010." See Technical Note for more details.

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/glossary20102011.htm.

Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
All workers	0.4	0.8	0.2	0.7
Worker characteristic				
Management, professional, and related	0.4	1.0	0.2	0.9
Professional and related	0.4	1.0	0.2	0.8
Teachers	0.5	1.2	—	—
Primary, secondary, and special education school teachers	0.6	1.3	—	—
Service	0.6	1.2	—	—
Protective service	0.9	1.9	—	—
Sales and office	0.8	1.4	—	—
Office and administrative support	0.9	1.4	—	—
Natural resources, construction, and maintenance	1.0	2.0	—	—
Production, transportation, and material moving	—	2.7	—	2.1
Full time	0.4	0.9	0.2	0.8
Part time	—	1.9	—	1.3
Union	0.7	1.1	—	—
Nonunion	0.3	1.1	0.3	1.1
Average wage within the following categories: ²				
Lowest 25 percent	0.5	1.2	—	—
Lowest 10 percent	—	1.9	—	1.8
Second 25 percent	0.7	1.2	—	—
Third 25 percent	0.5	1.2	—	—
Highest 25 percent	0.5	1.2	—	—
Highest 10 percent	1.0	1.5	—	—
Establishment characteristic				
Service-providing industries	0.4	0.9	0.2	0.7
Education and health services	0.5	1.0	—	—
Educational services	0.5	1.1	—	—
Elementary and secondary schools	0.5	1.3	—	—
Junior colleges, colleges, and universities	—	1.4	—	1.2
Health care and social assistance	—	2.8	—	2.7
Hospitals	—	4.0	—	4.0
Public administration	0.6	1.4	—	—
1 to 99 workers	0.1	2.3	—	—
1 to 49 workers	—	2.6	—	2.6
50 to 99 workers	0.1	4.3	—	—
100 workers or more	0.5	0.9	0.2	0.8
100 to 499 workers	1.0	1.5	—	—
500 workers or more	0.5	1.0	0.2	0.9
State government	0.7	1.4	—	—
Local government	0.5	1.1	0.3	0.9

See footnotes at end of table.

Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
All workers	0.5	1.1	0.2	1.0	0.8	1.1	—	—
Worker characteristic								
Management, professional, and related	0.4	1.3	—	—	0.6	1.4	—	—
Professional and related	0.5	1.2	—	—	0.6	1.4	—	—
Teachers	0.5	1.4	—	—	1.0	2.3	—	—
Primary, secondary, and special education school teachers	0.6	1.6	—	—	1.2	2.3	—	—
Service	0.8	1.5	—	—	1.0	2.0	—	—
Protective service	1.3	2.4	—	—	0.8	2.5	—	—
Sales and office	0.5	1.5	—	—	—	3.1	—	2.3
Office and administrative support	0.6	1.6	—	—	—	3.1	—	2.1
Natural resources, construction, and maintenance	—	2.5	—	2.2	—	2.9	—	2.3
Production, transportation, and material moving	—	3.5	—	2.6	—	4.1	—	4.1
Full time	0.5	1.1	0.2	1.0	0.7	1.1	—	—
Part time	—	2.3	—	1.4	—	3.0	—	2.5
Union	0.9	1.4	—	—	1.1	1.4	—	—
Nonunion	0.3	1.4	—	—	—	1.6	—	1.4
Average wage within the following categories: ²								
Lowest 25 percent	—	1.4	—	1.3	—	2.7	—	2.1
Lowest 10 percent	—	2.2	—	2.1	—	4.3	—	4.3
Second 25 percent	0.6	1.4	—	—	—	2.1	—	1.3
Third 25 percent	0.6	1.4	—	—	0.5	1.7	—	—
Highest 25 percent	0.7	1.6	—	—	0.6	1.3	—	—
Highest 10 percent	1.6	2.0	—	—	0.7	2.2	—	—
Establishment characteristic								
Service-providing industries	0.5	1.1	0.2	1.0	0.8	1.2	—	—
Education and health services	0.4	1.2	—	—	—	1.7	—	0.9
Educational services	0.4	1.3	—	—	1.2	1.8	—	—
Elementary and secondary schools	0.5	1.6	—	—	1.0	1.9	—	—
Junior colleges, colleges, and universities	0.2	1.2	—	1.2	—	4.0	—	2.9
Health care and social assistance	0.9	3.8	—	—	—	4.5	—	2.8
Hospitals	—	5.6	—	5.0	—	6.4	—	4.3
Public administration	0.8	2.1	—	—	0.5	1.5	—	—
1 to 99 workers	—	2.7	—	2.7	0.1	2.8	—	2.8
1 to 49 workers	—	3.2	—	3.2	—	0.1	—	—
50 to 99 workers	—	5.0	—	4.8	—	6.4	—	6.4
100 workers or more	0.5	1.2	—	—	0.8	1.2	—	—
100 to 499 workers	1.2	1.8	—	—	—	2.9	—	2.9
500 workers or more	0.5	1.4	—	—	1.0	1.4	—	—
State government	0.3	1.9	—	1.9	—	2.3	—	—
Local government	0.6	1.2	0.3	1.1	0.5	1.4	—	—

See footnotes at end of table.

Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic area				
New England	—	3.2	—	2.2
Middle Atlantic	2.2	2.3	—	—
East North Central	1.0	2.6	—	2.6
West North Central	—	3.7	—	2.2
South Atlantic	—	2.3	—	2.3
West South Central	—	2.6	—	2.5
Mountain	—	3.6	—	3.3
Pacific	0.2	1.8	—	—

See footnotes at end of table.

Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—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
Geographic area								
New England	—	2.3	—	2.3	—	4.8	—	2.4
Middle Atlantic	3.2	3.2	—	0.9	—	—	—	—
East North Central	—	3.3	—	3.3	2.0	2.1	—	1.4
West North Central	—	3.0	—	2.6	—	15.7	—	2.5
South Atlantic	—	3.4	—	3.3	—	2.8	—	2.4
West South Central	—	2.6	—	2.5	—	5.4	—	5.3
Mountain	—	3.8	—	3.3	—	5.2	—	5.2
Pacific	—	3.0	—	2.9	0.2	1.7	—	—

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 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, 2010." 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/glossary20102011.htm.