

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry 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	8	89	—	—
Worker characteristic				
Management, professional, and related	12	83	—	5
Management, business, and financial	10	85	—	6
Professional and related	14	82	—	4
Service	8	90	—	1
Protective service	—	76	—	5
Sales and office	5	93	—	—
Sales and related	—	96	—	1
Office and administrative support	6	91	—	3
Natural resources, construction, and maintenance	7	90	—	3
Construction, extraction, farming, fishing, and forestry	—	91	—	5
Installation, maintenance, and repair	—	89	—	2
Production, transportation, and material moving	6	91	—	4
Production	6	89	—	5
Transportation and material moving	5	92	—	2
Full time	8	89	—	—
Part time	11	88	—	—
Union	12	86	—	3
Nonunion	7	89	—	—
Average wage within the following categories: ³				
Lowest 25 percent	—	91	—	4
Lowest 10 percent	—	92	—	3
Second 25 percent	5	92	—	2
Third 25 percent	7	89	—	—
Highest 25 percent	11	85	—	4
Highest 10 percent	12	84	—	4
Establishment characteristic				
Goods-producing industries	6	89	—	6
Construction	—	91	—	5
Manufacturing	6	88	—	6
Service-providing industries	9	89	—	—
Trade, transportation, and utilities	4	94	—	—
Wholesale trade	—	90	—	5
Retail trade	—	96	—	1
Utilities	22	77	—	1
Information	10	89	—	1
Financial activities	8	90	—	3
Finance and insurance	7	90	—	3

See footnotes at end of table.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry 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	93	—	—	22	72	—	6
Worker characteristic								
Management, professional, and related	8	89	—	4	26	66	—	8
Management, business, and financial	—	91	—	4	25	62	—	12
Professional and related	10	87	—	3	27	68	—	5
Service	5	93	—	2	—	84	—	(²)
Protective service	—	88	—	5	—	—	—	6
Sales and office	3	95	—	—	13	82	—	5
Sales and related	—	97	—	2	—	90	—	(²)
Office and administrative support	3	94	—	2	14	79	—	7
Natural resources, construction, and maintenance	—	96	—	2	34	55	—	11
Construction, extraction, farming, fishing, and forestry	—	94	—	3	—	75	—	13
Installation, maintenance, and repair	—	97	—	1	49	42	—	9
Production, transportation, and material moving	—	96	—	3	29	63	—	7
Production	—	95	—	4	—	—	—	—
Transportation and material moving	—	97	—	2	28	67	—	5
Full time	4	93	—	—	21	72	—	6
Part time	—	93	—	1	33	64	—	3
Union	8	90	—	2	23	71	—	5
Nonunion	4	93	—	—	22	72	—	6
Average wage within the following categories: ³								
Lowest 25 percent	—	95	—	3	—	75	—	4
Lowest 10 percent	—	99	—	(²)	—	65	—	14
Second 25 percent	—	95	—	2	15	82	—	3
Third 25 percent	—	93	—	2	19	71	—	9
Highest 25 percent	6	91	—	3	30	64	—	6
Highest 10 percent	6	91	—	3	37	55	—	8
Establishment characteristic								
Goods-producing industries	—	95	—	4	27	61	—	12
Construction	—	96	—	2	—	—	—	—
Manufacturing	—	94	—	5	32	57	—	11
Service-providing industries	5	92	—	—	21	74	—	5
Trade, transportation, and utilities	1	97	—	—	17	76	—	7
Wholesale trade	—	97	—	2	—	68	—	14
Retail trade	—	98	—	1	—	85	—	4
Utilities	—	96	—	1	81	—	—	—
Information	—	92	—	2	—	80	—	—
Financial activities	5	93	—	3	22	75	—	3
Finance and insurance	4	93	—	3	21	75	—	4

See footnotes at end of table.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry 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
Credit intermediation and related activities ..	—	93	—	4
Insurance carriers and related activities	—	89	—	3
Professional and business services	—	91	—	3
Professional and technical services	—	91	—	(²)
Education and health services	17	79	—	4
Educational services	18	80	—	1
Junior colleges, colleges, and universities ...	21	76	—	3
Healthcare and social assistance	17	79	—	4
Leisure and hospitality	—	90	—	2
1 to 99 workers	6	91	—	—
1 to 49 workers	5	93	—	—
50 to 99 workers	10	86	—	4
100 workers or more	9	87	—	4
100 to 499 workers	7	89	—	4
500 workers or more	12	84	—	4
Geographic area				
New England	13	83	—	4
Middle Atlantic	13	82	—	5
East North Central	—	88	—	2
West North Central	—	91	—	2
South Atlantic	3	91	—	—
East South Central	—	92	—	1
West South Central	2	97	—	1
Mountain	—	94	—	1
Pacific	11	84	—	5

See footnotes at end of table.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry 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
Credit intermediation and related activities ..	—	94	—	4	—	84	—	3
Insurance carriers and related activities	—	92	—	3	—	74	—	6
Professional and business services	—	91	—	4	—	91	—	—
Professional and technical services	—	91	—	(²)	—	91	—	—
Education and health services	14	84	—	2	26	68	—	7
Educational services	—	90	—	2	35	65	—	—
Junior colleges, colleges, and universities ...	11	85	—	4	45	55	—	—
Healthcare and social assistance	—	83	—	2	22	69	—	9
Leisure and hospitality	—	100	—	—	—	55	—	9
1 to 99 workers	—	95	—	2	16	77	—	7
1 to 49 workers	—	97	—	1	14	81	—	5
50 to 99 workers	—	91	—	3	23	66	—	10
100 workers or more	5	91	—	4	28	67	—	6
100 to 499 workers	—	93	—	3	23	66	—	11
500 workers or more	7	88	—	5	33	67	—	(²)
Geographic area								
New England	—	91	—	3	30	63	—	7
Middle Atlantic	9	87	—	3	27	62	—	10
East North Central	—	91	—	2	25	74	—	(²)
West North Central	—	95	—	2	—	57	—	5
South Atlantic	—	93	—	5	—	80	—	6
East South Central	—	96	—	1	—	61	—	6
West South Central	—	98	—	1	—	90	—	(²)
Mountain	—	96	—	1	—	87	—	(²)
Pacific	4	94	—	2	20	70	—	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 0.5.

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/glossary20112012.htm.