

**Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013**

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristic</b>							
All workers .....	100	82	2	5	67	7	—
Management, professional, and related .....	100	79	2	6	59	12	—
Management, business, and financial .....	100	81	3	5	70	3	—
Professional and related .....	100	78	—	7	53	17	—
Service .....	100	79	—	4	62	12	—
Sales and office .....	100	83	3	4	73	4	—
Sales and related .....	100	85	—	4	74	—	—
Office and administrative support .....	100	82	—	4	72	5	—
Natural resources, construction, and maintenance .....	100	83	—	—	70	3	—
Installation, maintenance, and repair .....	100	80	—	8	68	—	—
Production, transportation, and material moving .....	100	84	—	5	75	—	—
Production .....	100	87	—	6	80	—	—
Transportation and material moving .....	100	80	—	—	69	—	—
Full time .....	100	81	2	5	68	6	—
Part time .....	100	87	—	—	58	21	—
Union .....	100	77	—	—	63	4	—
Nonunion .....	100	82	2	5	68	7	—
Average wage within the following categories <sup>4</sup> :							
Lowest 25 percent .....	100	84	—	—	72	5	—
Second 25 percent .....	100	82	—	5	68	—	—
Third 25 percent .....	100	81	1	5	69	6	—
Highest 25 percent .....	100	81	3	7	63	8	—
Highest 10 percent .....	100	80	3	5	64	7	—
<b>Establishment characteristic</b>							
Goods-producing industries .....	100	87	—	8	76	—	—
Construction .....	100	84	—	—	62	—	—
Manufacturing .....	100	87	—	6	79	—	—
Service-providing industries .....	100	80	2	4	65	8	—
Trade, transportation, and utilities .....	100	83	4	5	72	2	—
Wholesale trade .....	100	79	—	6	69	—	—
Retail trade .....	100	85	—	—	76	—	—
Information .....	100	77	—	10	64	—	—
Financial activities .....	100	83	—	5	75	—	—
Finance and insurance .....	100	86	4	6	76	—	—

See footnotes at end of table.

**Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued**

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristic</b>				
All workers .....	18	15	4	—
Management, professional, and related .....	21	17	4	—
Management, business, and financial .....	19	14	5	—
Professional and related .....	22	18	4	—
Service .....	21	18	—	—
Sales and office .....	17	13	3	—
Sales and related .....	15	12	—	—
Office and administrative support .....	18	14	4	—
Natural resources, construction, and maintenance .....	17	12	5	—
Installation, maintenance, and repair .....	20	14	6	—
Production, transportation, and material moving .....	16	13	3	—
Production .....	13	10	3	—
Transportation and material moving .....	20	15	—	—
Full time .....	19	15	4	—
Part time .....	13	12	—	—
Union .....	23	17	5	—
Nonunion .....	18	14	4	—
Average wage within the following categories <sup>4</sup> :				
Lowest 25 percent .....	16	14	—	—
Second 25 percent .....	18	15	3	—
Third 25 percent .....	19	15	4	—
Highest 25 percent .....	19	15	5	—
Highest 10 percent .....	20	17	4	—
<b>Establishment characteristic</b>				
Goods-producing industries .....	13	10	3	—
Construction .....	16	13	—	—
Manufacturing .....	13	10	3	—
Service-providing industries .....	20	16	4	—
Trade, transportation, and utilities .....	17	14	3	—
Wholesale trade .....	21	14	—	—
Retail trade .....	15	12	—	—
Information .....	23	16	—	—
Financial activities .....	17	13	3	—
Finance and insurance .....	14	10	4	—

See footnotes at end of table.

**Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued**

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
Credit intermediation and related activities ..	100	85	—	—	79	—	—
Insurance carriers and related activities .....	100	87	2	—	74	—	—
Professional and business services .....	100	81	3	—	71	—	—
Education and health services .....	100	76	—	5	45	25	—
Educational services .....	100	72	—	—	59	5	—
Junior colleges, colleges, and universities ...	100	79	—	—	61	7	—
Health care and social assistance .....	100	77	—	5	43	28	—
1 to 99 workers .....	100	79	2	5	66	5	—
1 to 49 workers .....	100	79	3	4	67	—	—
50 to 99 workers .....	100	78	—	7	66	—	—
100 workers or more .....	100	84	2	5	68	8	—
100 to 499 workers .....	100	85	2	5	72	5	—
500 workers or more .....	100	82	—	6	63	12	—
<b>Geographic area</b>							
New England .....	100	74	—	—	62	—	—
Middle Atlantic .....	100	74	—	9	55	7	—
South Atlantic .....	100	87	—	5	73	—	—
East South Central .....	100	—	—	—	77	—	—
West South Central .....	100	94	4	5	77	7	—
East North Central .....	100	84	—	3	75	6	—
West North Central .....	100	93	—	—	72	—	—
Mountain .....	100	81	—	6	67	5	—
Pacific .....	100	64	—	4	52	—	—

See footnotes at end of table.

**Table 15. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2013—continued**

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	15	11	—	—
Insurance carriers and related activities .....	13	11	—	—
Professional and business services .....	19	13	6	—
Education and health services .....	24	20	4	—
Educational services .....	28	21	7	—
Junior colleges, colleges, and universities ...	21	14	7	—
Health care and social assistance .....	23	20	—	—
1 to 99 workers .....	21	17	4	—
1 to 49 workers .....	21	17	4	—
50 to 99 workers .....	22	17	—	—
100 workers or more .....	16	13	3	—
100 to 499 workers .....	15	12	3	—
500 workers or more .....	18	14	4	—
<b>Geographic area</b>				
New England .....	26	24	—	—
Middle Atlantic .....	26	19	7	—
South Atlantic .....	13	8	4	—
East South Central .....	—	6	—	—
West South Central .....	6	5	—	—
East North Central .....	16	14	2	—
West North Central .....	7	5	—	—
Mountain .....	19	15	—	—
Pacific .....	36	30	6	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</sup> Surveyed occupations are classified into wage

categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).