

**Table 28. Fee-for-service plans: Coverage for selected services,<sup>1</sup> private industry workers, National Compensation Survey, 2013**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
<b>Worker characteristic</b>				
All workers .....	97	90	90	99
Management, professional, and related .....	94	88	88	100
Management, business, and financial .....	96	91	91	100
Professional and related .....	93	86	86	100
Service .....	98	94	94	98
Sales and office .....	98	91	91	99
Sales and related .....	98	93	94	98
Office and administrative support .....	98	89	89	99
Natural resources, construction, and maintenance .....	96	93	93	100
Installation, maintenance, and repair .....	96	91	91	100
Production, transportation, and material moving .....	98	90	90	98
Production .....	97	92	92	100
Transportation and material moving .....	99	88	88	95
Full time .....	96	91	91	99
Part time .....	99	84	84	96
Union .....	98	97	97	98
Nonunion .....	96	89	89	99
Average wage within the following categories <sup>2</sup> :				
Lowest 25 percent .....	98	88	88	97
Second 25 percent .....	97	90	90	98
Third 25 percent .....	96	91	91	100
Highest 25 percent .....	96	91	91	100
Highest 10 percent .....	95	89	89	100
<b>Establishment characteristic</b>				
Goods-producing industries .....	96	92	92	100
Construction .....	93	91	91	100
Manufacturing .....	96	92	92	100
Service-providing industries .....	97	89	90	99
Trade, transportation, and utilities .....	99	91	90	98
Wholesale trade .....	99	87	84	96
Retail trade .....	98	93	93	97
Information .....	100	98	98	100
Financial activities .....	94	93	93	100
Finance and insurance .....	93	93	93	100

See footnotes at end of table.

**Table 28. Fee-for-service plans: Coverage for selected services,<sup>1</sup> private industry workers, National Compensation Survey, 2013—continued**

(All workers participating in fee-for-service plans = 100 percent)

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Credit intermediation and related activities ..	91	90	90	100
Insurance carriers and related activities .....	95	97	97	100
Professional and business services .....	97	89	89	100
Education and health services .....	94	86	87	98
Educational services .....	92	94	94	100
Junior colleges, colleges, and universities ...	98	98	98	100
Health care and social assistance .....	94	84	86	98
1 to 99 workers .....	95	88	87	99
1 to 49 workers .....	94	87	86	99
50 to 99 workers .....	98	90	90	99
100 workers or more .....	98	92	92	99
100 to 499 workers .....	97	89	90	98
500 workers or more .....	99	95	96	99
<b>Geographic area</b>				
New England .....	96	93	93	100
Middle Atlantic .....	96	97	97	99
South Atlantic .....	98	86	87	98
East South Central .....	98	92	92	100
West South Central .....	98	94	94	100
East North Central .....	91	83	83	100
West North Central .....	96	—	—	97
Mountain .....	100	99	98	100
Pacific .....	98	96	96	100

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

<sup>2</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: 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).