

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014

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

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization ¹	Preferred provider organization ²	Point of service plan ³	Not determinable
Worker characteristics						
All workers	81	2	6	69	4	—
Management, professional, and related	79	2	6	65	6	—
Management, business, and financial	80	—	5	70	—	—
Professional and related	78	2	7	62	8	—
Service	63	—	9	47	7	—
Sales and office	84	—	6	75	2	—
Sales and related	87	—	5	78	—	—
Office and administrative support	83	—	6	73	2	—
Natural resources, construction, and maintenance	83	—	6	73	—	—
Construction, extraction, farming, fishing, and forestry	85	—	—	76	—	—
Installation, maintenance, and repair	82	—	8	71	—	—
Production, transportation, and material moving	88	—	6	79	—	—
Production	89	—	5	83	—	—
Transportation and material moving	86	—	7	75	—	—
Full time	81	2	6	70	3	—
Part time	77	—	9	58	6	—
Union	77	—	6	61	6	—
Nonunion	81	1	6	70	3	—
Average wage within the following categories ⁴ :						
Lowest 25 percent	79	—	9	66	—	—
Second 25 percent	82	1	5	73	3	—
Third 25 percent	80	—	7	69	3	—
Highest 25 percent	81	3	6	68	5	—
Highest 10 percent	81	3	6	70	3	—
Establishment characteristics						
Goods-producing industries	85	—	4	78	—	—
Construction	81	—	6	70	—	—
Manufacturing	85	—	4	80	—	—
Service-providing industries	80	2	7	66	4	—
Trade, transportation, and utilities	89	—	7	79	—	—
Retail trade	89	—	6	79	—	—
Financial activities	80	—	4	72	—	—
Finance and insurance	86	—	3	80	2	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristics				
All workers	19	15	5	—
Management, professional, and related	21	16	6	—
Management, business, and financial	20	16	4	—
Professional and related	22	15	7	—
Service	37	29	—	—
Sales and office	16	12	3	—
Sales and related	13	9	—	—
Office and administrative support	17	14	3	—
Natural resources, construction, and maintenance	17	13	4	—
Construction, extraction, farming, fishing, and forestry	15	11	—	—
Installation, maintenance, and repair	18	13	—	—
Production, transportation, and material moving	12	10	2	—
Production	11	9	—	—
Transportation and material moving	14	11	—	—
Full time	19	14	5	—
Part time	23	19	—	—
Union	23	18	—	—
Nonunion	19	14	4	—
Average wage within the following categories ⁴ :				
Lowest 25 percent	21	17	—	—
Second 25 percent	18	14	4	—
Third 25 percent	20	15	5	—
Highest 25 percent	19	15	4	—
Highest 10 percent	19	15	4	—
Establishment characteristics				
Goods-producing industries	15	13	2	—
Construction	19	16	—	—
Manufacturing	15	12	2	—
Service-providing industries	20	15	5	—
Trade, transportation, and utilities	11	9	2	—
Retail trade	11	10	—	—
Financial activities	20	16	—	—
Finance and insurance	14	11	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization ¹	Preferred provider organization ²	Point of service plan ³	Not determinable
Credit intermediation and related activities ..	87	—	—	80	—	—
Insurance carriers and related activities	81	—	5	74	—	—
Professional and business services	79	—	5	69	—	—
Professional and technical services	78	—	6	64	—	—
Education and health services	72	—	9	51	12	—
Educational services	71	—	—	48	4	—
Junior colleges, colleges, and universities ...	74	—	—	53	8	—
Health care and social assistance	72	—	—	51	14	—
1 to 99 workers	76	—	5	68	—	—
1 to 49 workers	74	—	5	67	—	—
50 to 99 workers	81	—	6	73	—	—
100 workers or more	84	2	7	70	5	—
100 to 499 workers	84	2	7	71	4	—
500 workers or more	84	—	7	68	8	—
Geographic areas						
Northeast	79	—	8	61	6	—
New England	74	—	9	54	—	—
Middle Atlantic	80	—	8	63	5	—
South	86	1	8	73	3	—
South Atlantic	81	—	8	70	—	—
West South Central	—	—	—	78	—	—
Midwest	90	—	4	81	3	—
East North Central	90	—	4	81	3	—
West North Central	90	—	—	81	—	—
West	65	—	5	57	2	—
Mountain	68	—	6	59	—	—
Pacific	63	—	—	56	2	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—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 ..	13	11	—	—
Insurance carriers and related activities	19	14	—	—
Professional and business services	21	14	—	—
Professional and technical services	22	16	—	—
Education and health services	28	22	6	—
Educational services	29	15	14	—
Junior colleges, colleges, and universities ...	26	16	10	—
Health care and social assistance	28	23	—	—
1 to 99 workers	24	19	5	—
1 to 49 workers	26	21	5	—
50 to 99 workers	19	14	—	—
100 workers or more	16	11	4	—
100 to 499 workers	16	12	4	—
500 workers or more	16	11	5	—
Geographic areas				
Northeast	21	14	7	—
New England	26	—	—	—
Middle Atlantic	20	12	8	—
South	14	9	5	—
South Atlantic	19	12	—	—
West South Central	—	—	—	—
Midwest	10	7	—	—
East North Central	10	7	—	—
West North Central	10	—	—	—
West	35	32	—	—
Mountain	32	—	—	—
Pacific	37	34	—	—

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

² 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.

³ 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.

⁴ 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 2014."

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/glossary20142015.htm.