

Table 1. Medical care benefits: Plan type, private industry workers, 2015

(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	84	1	7	69	7	—
Management, professional, and related	82	—	6	64	10	—
Management, business, and financial	82	—	5	71	—	—
Professional and related	81	—	7	59	15	—
Service	78	—	10	61	7	—
Sales and office	85	—	7	71	5	—
Sales and related	88	—	—	78	—	—
Office and administrative support	83	1	8	68	6	—
Natural resources, construction, and maintenance	88	—	—	81	—	—
Installation, maintenance, and repair	88	—	—	82	—	—
Production, transportation, and material moving	87	—	8	74	—	—
Production	86	—	8	72	—	—
Transportation and material moving	87	1	8	77	—	—
Full time	84	1	7	68	7	—
Part time	—	—	4	76	4	—
Union	84	—	6	74	—	—
Nonunion	84	1	7	68	7	—
Average wage within the following categories ⁴ :						
Second 25 percent	85	1	8	70	6	—
Third 25 percent	83	1	8	67	7	—
Highest 25 percent	84	1	6	69	8	—
Highest 10 percent	86	—	5	71	8	—
Establishment characteristics						
Goods-producing industries	86	1	7	72	—	—
Manufacturing	85	—	6	70	—	—
Service-providing industries	83	1	7	68	7	—
Trade, transportation, and utilities	89	—	5	81	—	—
Retail trade	90	—	—	85	—	—
Financial activities	88	—	5	79	3	—
Finance and insurance	88	—	6	78	3	—
Credit intermediation and related activities ..	85	—	—	77	—	—
Insurance carriers and related activities	92	—	9	79	—	—
Professional and business services	81	—	6	74	—	—
Education and health services	77	—	9	43	23	—
Educational services	64	—	7	50	4	—
Junior colleges, colleges, and universities ...	69	—	9	52	8	—
Health care and social assistance	80	—	10	42	27	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, 2015—continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristics				
All workers	16	12	4	—
Management, professional, and related	18	14	4	—
Management, business, and financial	18	13	5	—
Professional and related	19	15	4	—
Service	22	16	6	—
Sales and office	15	11	5	—
Sales and related	12	9	—	—
Office and administrative support	17	11	5	—
Natural resources, construction, and maintenance	12	10	2	—
Installation, maintenance, and repair	12	11	2	—
Production, transportation, and material moving	13	9	—	—
Production	14	11	—	—
Transportation and material moving	13	7	—	—
Full time	16	12	4	—
Part time	—	10	—	—
Union	16	8	8	—
Nonunion	16	13	4	—
Average wage within the following categories ⁴ :				
Second 25 percent	15	11	—	—
Third 25 percent	17	12	5	—
Highest 25 percent	16	13	4	—
Highest 10 percent	14	11	3	—
Establishment characteristics				
Goods-producing industries	14	11	3	—
Manufacturing	15	11	—	—
Service-providing industries	17	12	5	—
Trade, transportation, and utilities	11	8	—	—
Retail trade	10	8	—	—
Financial activities	12	9	3	—
Finance and insurance	12	9	3	—
Credit intermediation and related activities ..	15	12	—	—
Insurance carriers and related activities	8	5	3	—
Professional and business services	19	15	—	—
Education and health services	23	17	5	—
Educational services	36	30	—	—
Junior colleges, colleges, and universities ...	31	22	9	—
Health care and social assistance	20	15	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, 2015—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
1 to 99 workers	81	—	7	70	3	—
50 to 99 workers	83	—	9	74	—	—
100 workers or more	86	1	7	68	10	—
100 to 499 workers	84	2	8	70	4	—
500 workers or more	88	—	6	64	17	—
Geographic areas						
Northeast	79	2	11	61	—	—
New England	68	—	—	54	—	—
Middle Atlantic	82	—	12	63	—	—
South	89	—	9	74	5	—
South Atlantic	86	—	8	73	4	—
East South Central	96	—	10	81	—	—
West South Central	91	—	—	74	—	—
Midwest	89	—	3	76	8	—
East North Central	86	—	4	72	10	—
West North Central	—	—	3	87	—	—
West	73	—	6	59	7	—
Mountain	84	—	—	72	6	—
Pacific	68	—	6	53	—	—

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, 2015—continued

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	19	14	5	—
50 to 99 workers	17	13	—	—
100 workers or more	14	11	4	—
100 to 499 workers	16	12	4	—
500 workers or more	12	8	4	—
Geographic areas				
Northeast	21	11	10	—
New England	32	20	12	—
Middle Atlantic	18	8	10	—
South	11	7	4	—
South Atlantic	14	8	—	—
East South Central	4	—	—	—
West South Central	9	6	—	—
Midwest	11	9	—	—
East North Central	14	11	—	—
West North Central	—	—	—	—
West	27	24	—	—
Mountain	16	12	4	—
Pacific	32	30	—	—

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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.