

Table 38. Dental care benefits: Coverage for orthodontia, private industry workers, 2015

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

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
Worker characteristics					
All workers	—	47	52	—	50
Management, professional, and related	—	47	53	1	50
Management, business, and financial	—	45	54	(³)	50
Professional and related	—	48	51	1	50
Service	—	42	57	—	50
Sales and office	—	49	49	—	50
Sales and related	—	59	39	3	50
Office and administrative support	—	45	54	—	50
Natural resources, construction, and maintenance	—	40	60	(³)	50
Installation, maintenance, and repair	—	36	63	(³)	50
Production, transportation, and material moving	—	49	50	1	50
Production	—	39	60	(³)	50
Transportation and material moving	—	62	36	1	50
Full time	—	46	53	—	50
Part time	—	56	44	—	50
Union	—	56	44	(³)	50
Nonunion	—	45	54	—	50
Average wage within the following categories ⁴ :					
Second 25 percent	—	50	49	—	50
Third 25 percent	—	44	55	1	50
Highest 25 percent	—	49	51	(³)	50
Highest 10 percent	—	52	48	(³)	50
Establishment characteristics					
Goods-producing industries	—	48	52	—	50
Manufacturing	—	49	51	—	50
Service-providing industries	—	47	52	—	50
Trade, transportation, and utilities	—	59	41	(³)	50
Wholesale trade	—	48	50	1	50
Retail trade	—	67	33	—	—
Transportation and warehousing	—	64	36	—	50
Utilities	—	34	66	—	100
Information	—	71	29	—	50
Financial activities	—	48	52	—	50
Finance and insurance	—	50	50	—	50
Credit intermediation and related activities ..	—	45	55	—	50
Insurance carriers and related activities	—	54	46	—	50
Professional and business services:					
Professional and technical services	—	30	70	—	50
Education and health services	—	42	58	(³)	50
Educational services	—	48	51	1	50
Junior colleges, colleges, and universities ...	—	45	54	(³)	50
Health care and social assistance	—	41	59	—	50
Leisure and hospitality	—	49	47	—	—

See footnotes at end of table.

Table 38. Dental care benefits: Coverage for orthodontia, private industry workers, 2015—continued

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

Characteristics	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
Worker characteristics						
All workers	—	30	69	1	50	\$1,500
Management, professional, and related	—	30	69	1	50	1,500
Management, business, and financial	—	31	69	(³)	50	1,500
Professional and related	—	30	70	1	50	1,500
Service	—	37	62	1	50	1,200
Sales and office	—	25	74	1	50	1,500
Sales and related	—	15	82	3	50	1,500
Office and administrative support	—	29	70	1	50	1,500
Natural resources, construction, and maintenance	—	38	62	(³)	50	1,500
Installation, maintenance, and repair	—	34	66	(³)	50	1,500
Production, transportation, and material moving	—	30	69	1	50	1,500
Production	—	35	65	(³)	50	1,500
Transportation and material moving	—	23	75	1	50	1,500
Full time	—	31	69	1	50	1,500
Part time	—	22	78	—	50	1,500
Union	—	29	71	(³)	50	1,500
Nonunion	—	30	69	1	50	1,500
Average wage within the following categories ⁴ :						
Second 25 percent	—	32	67	1	50	1,500
Third 25 percent	—	32	67	1	50	1,500
Highest 25 percent	—	29	70	(³)	50	1,500
Highest 10 percent	—	27	73	(³)	50	1,500
Establishment characteristics						
Goods-producing industries	—	29	71	—	50	1,500
Manufacturing	—	26	74	—	50	1,500
Service-providing industries	—	30	69	1	50	1,500
Trade, transportation, and utilities	—	20	80	(³)	50	1,500
Wholesale trade	—	—	84	1	—	1,500
Retail trade	—	10	90	—	50	1,500
Transportation and warehousing	—	30	70	—	50	1,500
Utilities	—	59	41	—	50	1,750
Information	—	—	92	—	—	1,500
Financial activities	—	36	64	—	50	1,500
Finance and insurance	—	36	64	—	50	1,500
Credit intermediation and related activities ..	—	44	56	—	50	1,500
Insurance carriers and related activities	—	27	73	—	50	1,500
Professional and business services:						
Professional and technical services	—	39	61	—	50	1,500
Education and health services	—	39	61	(³)	50	1,500
Educational services	—	—	65	1	—	—
Junior colleges, colleges, and universities ...	—	29	70	(³)	50	1,500
Health care and social assistance	—	40	60	—	50	1,500
Leisure and hospitality	—	38	59	4	50	—

See footnotes at end of table.

Table 38. Dental care benefits: Coverage for orthodontia, private industry workers, 2015—continued

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

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
1 to 99 workers	—	40	59	1	50
50 to 99 workers	—	45	55	1	50
100 workers or more	—	51	49	—	50
100 to 499 workers	—	47	53	(³)	50
500 workers or more	—	56	43	—	50
Geographic areas					
Northeast	—	42	58	—	50
New England	—	43	57	—	50
Middle Atlantic	—	41	59	—	50
South	—	46	54	(³)	50
South Atlantic	—	45	55	1	50
East South Central	—	57	—	—	50
West South Central	—	44	56	—	50
Midwest	—	46	54	(³)	50
East North Central	—	44	56	(³)	50
West North Central	—	48	52	—	50
West	—	52	45	3	50
Mountain	—	46	52	2	50

See footnotes at end of table.

Table 38. Dental care benefits: Coverage for orthodontia, private industry workers, 2015—continued

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

Characteristics	Dependent only					Median lifetime maximum ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²	
1 to 99 workers	—	32	67	1	50	\$1,500
50 to 99 workers	—	31	68	1	50	1,500
100 workers or more	—	29	70	1	50	1,500
100 to 499 workers	—	30	70	(³)	50	1,500
500 workers or more	—	28	71	1	50	1,500
Geographic areas						
Northeast	—	38	62	—	50	1,500
New England	—	30	70	—	50	1,500
Middle Atlantic	—	41	59	—	50	1,500
South	—	31	69	(³)	50	1,500
South Atlantic	—	29	70	1	50	1,500
East South Central	—	31	69	—	50	1,500
West South Central	—	33	67	—	50	1,500
Midwest	—	32	68	(³)	50	1,500
East North Central	—	35	64	(³)	50	1,500
West North Central	—	26	74	—	50	1,500
West	—	22	76	3	50	1,500
Mountain	—	16	81	2	50	1,500

¹ Coverage for orthodontia care benefits may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar amounts.

² Medians include only those plans that have the specified provision.

³ Less than 0.5.

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.