

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.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2015

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	0.7	0.2	0.6	1.1	0.8	—
Management, professional, and related	1.5	—	0.8	1.9	1.5	—
Management, business, and financial	1.9	—	0.9	2.4	—	—
Professional and related	2.1	—	1.2	2.6	2.0	—
Service	3.9	—	2.1	3.8	1.7	—
Sales and office	1.7	—	0.9	2.0	1.0	—
Sales and related	2.1	—	—	2.5	—	—
Office and administrative support	2.2	0.4	1.0	2.4	1.1	—
Natural resources, construction, and maintenance	2.1	—	—	3.3	—	—
Installation, maintenance, and repair	2.8	—	—	3.2	—	—
Production, transportation, and material moving	1.7	—	1.3	2.7	—	—
Production	2.0	—	1.4	3.3	—	—
Transportation and material moving	2.8	0.2	2.2	4.1	—	—
Full time	0.8	0.2	0.6	1.1	0.8	—
Part time	—	—	1.0	5.4	1.0	—
Union	1.8	—	1.5	3.2	—	—
Nonunion	0.8	0.3	0.7	1.2	0.9	—
Average wage within the following categories ⁴ :						
Second 25 percent	2.3	0.3	1.5	2.3	1.2	—
Third 25 percent	1.3	0.2	0.9	1.8	1.0	—
Highest 25 percent	1.3	0.4	0.8	1.7	1.4	—
Highest 10 percent	1.5	—	1.1	2.4	2.2	—
Establishment characteristics						
Goods-producing industries	1.7	0.4	1.7	3.0	—	—
Manufacturing	2.3	—	1.1	3.4	—	—
Service-providing industries	0.8	0.3	0.6	1.1	0.9	—
Trade, transportation, and utilities	1.1	—	1.2	1.5	—	—
Retail trade	1.9	—	—	1.8	—	—
Financial activities	1.7	—	0.7	1.9	0.9	—
Finance and insurance	1.5	—	0.9	1.5	0.6	—
Credit intermediation and related activities ..	2.2	—	—	2.4	—	—
Insurance carriers and related activities	1.1	—	1.5	2.1	—	—
Professional and business services	3.1	—	1.4	3.4	—	—
Education and health services	2.1	—	1.8	2.9	2.7	—
Educational services	5.2	—	2.0	4.2	0.9	—
Junior colleges, colleges, and universities ...	3.1	—	2.2	3.5	1.6	—
Health care and social assistance	2.2	—	2.1	3.3	3.2	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2015—continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Worker characteristics				
All workers	0.7	0.7	0.5	—
Management, professional, and related	1.5	1.5	0.7	—
Management, business, and financial	1.9	1.8	1.1	—
Professional and related	2.1	1.9	1.0	—
Service	3.9	4.0	1.6	—
Sales and office	1.7	1.2	0.9	—
Sales and related	2.1	1.6	—	—
Office and administrative support	2.2	1.5	1.2	—
Natural resources, construction, and maintenance	2.1	2.1	0.4	—
Installation, maintenance, and repair	2.8	2.7	0.5	—
Production, transportation, and material moving	1.7	1.2	—	—
Production	2.0	1.7	—	—
Transportation and material moving	2.8	1.1	—	—
Full time	0.8	0.7	0.5	—
Part time	—	3.0	—	—
Union	1.8	1.2	2.0	—
Nonunion	0.8	0.7	0.5	—
Average wage within the following categories ⁴ :				
Second 25 percent	2.3	1.4	—	—
Third 25 percent	1.3	1.3	0.9	—
Highest 25 percent	1.3	1.3	0.6	—
Highest 10 percent	1.5	1.4	0.6	—
Establishment characteristics				
Goods-producing industries	1.7	1.5	0.8	—
Manufacturing	2.3	1.9	—	—
Service-providing industries	0.8	0.8	0.7	—
Trade, transportation, and utilities	1.1	0.8	—	—
Retail trade	1.9	1.6	—	—
Financial activities	1.7	1.4	0.8	—
Finance and insurance	1.5	1.1	0.8	—
Credit intermediation and related activities ..	2.2	1.9	—	—
Insurance carriers and related activities	1.1	0.8	0.9	—
Professional and business services	3.1	2.8	—	—
Education and health services	2.1	1.9	1.6	—
Educational services	5.2	4.9	—	—
Junior colleges, colleges, and universities ...	3.1	3.0	1.9	—
Health care and social assistance	2.2	2.0	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2015—continued

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	1.6	—	1.3	1.9	0.8	—
50 to 99 workers	3.0	—	2.0	3.5	—	—
100 workers or more	1.2	0.3	0.7	1.5	1.2	—
100 to 499 workers	1.8	0.5	1.0	2.1	1.0	—
500 workers or more	1.5	—	1.0	2.7	2.8	—
Geographic areas						
Northeast	1.8	0.5	1.5	2.1	—	—
New England	4.8	—	—	5.0	—	—
Middle Atlantic	1.8	—	1.8	2.1	—	—
South	1.2	—	1.4	1.6	1.1	—
South Atlantic	2.0	—	1.6	1.6	1.1	—
East South Central	1.2	—	2.7	2.3	—	—
West South Central	1.6	—	—	4.0	—	—
Midwest	1.5	—	0.6	1.9	1.5	—
East North Central	1.8	—	0.8	2.5	1.9	—
West North Central	—	—	0.7	1.1	—	—
West	1.9	—	1.2	3.0	1.8	—
Mountain	2.0	—	—	3.9	1.3	—
Pacific	2.8	—	1.4	4.1	—	—

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, 2015—continued

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
1 to 99 workers	1.6	1.4	0.9	—
50 to 99 workers	3.0	2.8	—	—
100 workers or more	1.2	1.0	0.6	—
100 to 499 workers	1.8	1.5	0.8	—
500 workers or more	1.5	1.1	0.9	—
Geographic areas				
Northeast	1.8	1.8	1.1	—
New England	4.8	4.9	2.9	—
Middle Atlantic	1.8	1.8	1.2	—
South	1.2	0.7	1.0	—
South Atlantic	2.0	1.2	—	—
East South Central	1.2	—	—	—
West South Central	1.6	1.1	—	—
Midwest	1.5	1.6	—	—
East North Central	1.8	2.1	—	—
West North Central	—	—	—	—
West	1.9	1.8	—	—
Mountain	2.0	2.0	0.2	—
Pacific	2.8	2.7	—	—

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: 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.

Table 2. Medical care benefits: Selected plan characteristics, private industry workers, 2015

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

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	99	1	—	80	20	—	22	77	1
Management, professional, and related	99	—	—	78	22	—	22	77	1
Management, business, and financial	98	—	—	80	20	—	22	77	1
Professional and related	99	—	—	77	23	—	22	77	1
Service	99	—	—	74	26	—	27	72	1
Sales and office	98	—	—	81	19	—	21	77	1
Sales and related	98	—	—	84	16	—	15	83	2
Office and administrative support	99	1	—	79	21	—	24	75	1
Natural resources, construction, and maintenance	100	—	—	84	16	—	20	79	1
Installation, maintenance, and repair	100	—	—	86	14	—	17	82	1
Production, transportation, and material moving	99	—	—	82	18	—	22	77	(1)
Production	99	—	—	80	20	—	27	73	(1)
Transportation and material moving	99	1	—	84	16	—	16	83	1
Full time	99	1	—	79	21	—	22	77	1
Part time	99	—	—	84	16	—	21	79	—
Union	99	—	—	85	15	—	19	81	—
Nonunion	99	1	—	79	21	—	23	76	1
Average wage within the following categories ² :									
Second 25 percent	99	1	—	80	20	—	22	78	(1)
Third 25 percent	99	1	—	79	21	—	23	75	1
Highest 25 percent	99	1	—	80	20	—	21	78	1
Highest 10 percent	98	—	—	82	18	—	18	82	1
Establishment characteristics									
Goods-producing industries	99	1	—	80	20	—	24	76	(1)
Manufacturing	98	—	—	81	19	—	25	75	(1)
Service-providing industries	99	1	—	79	21	—	22	77	1
Trade, transportation, and utilities	99	—	—	86	14	—	15	84	1
Retail trade	98	—	—	88	12	—	13	87	—
Financial activities	99	—	—	85	15	—	20	78	3
Finance and insurance	99	—	—	84	16	—	21	75	3
Credit intermediation and related activities ..	99	—	—	84	16	—	20	78	1
Insurance carriers and related activities	99	—	—	85	15	—	25	68	6
Professional and business services	99	—	—	78	22	—	20	80	(1)
Education and health services	98	—	—	72	28	—	29	70	1
Educational services	97	—	—	60	40	—	37	63	—
Junior colleges, colleges, and universities ...	100	—	—	69	31	—	37	63	—
Health care and social assistance	98	—	—	74	26	—	28	71	1

See footnotes at end of table.

Table 2. Medical care benefits: Selected plan characteristics, private industry workers, 2015—continued

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

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	99	—	—	78	22	—	24	75	1
50 to 99 workers	100	—	—	78	22	—	24	75	1
100 workers or more	99	1	—	81	19	—	21	78	1
100 to 499 workers	98	2	—	78	22	—	24	76	1
500 workers or more	99	—	—	85	15	—	17	83	(¹)
Geographic areas									
Northeast	98	2	—	77	23	—	26	74	1
New England	98	—	—	72	28	—	33	66	(¹)
Middle Atlantic	98	—	—	78	22	—	23	76	1
South	99	—	—	83	17	—	20	80	1
South Atlantic	99	—	—	82	18	—	22	77	1
East South Central	99	—	—	87	13	—	18	81	1
West South Central	99	—	—	84	16	—	17	82	(¹)
Midwest	99	—	—	87	13	—	15	84	2
East North Central	99	—	—	84	16	—	17	81	2
West North Central	99	—	—	92	8	—	10	89	1
West	99	—	—	69	31	—	31	68	(¹)
Mountain	99	—	—	82	18	—	—	78	—
Pacific	98	—	—	63	37	—	36	64	(¹)

¹ Less than 0.5.

² 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/eps/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, 2015

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	0.2	0.2	–	0.9	0.9	–	1.2	1.2	0.2
Management, professional, and related	0.4	–	–	1.6	1.6	–	1.9	1.9	0.2
Management, business, and financial	0.7	–	–	2.1	2.1	–	2.4	2.5	0.3
Professional and related	0.4	–	–	2.3	2.3	–	2.5	2.5	0.3
Service	0.5	–	–	4.0	4.0	–	4.3	4.4	0.4
Sales and office	0.5	–	–	1.5	1.5	–	1.9	2.0	0.3
Sales and related	1.3	–	–	2.4	2.4	–	2.1	2.3	0.7
Office and administrative support	0.4	0.4	–	1.7	1.7	–	2.5	2.6	0.3
Natural resources, construction, and maintenance	0.2	–	–	3.3	3.3	–	2.6	2.7	0.5
Installation, maintenance, and repair	0.2	–	–	3.0	3.0	–	3.1	3.2	1.0
Production, transportation, and material moving	0.3	–	–	1.8	1.8	–	2.2	2.2	0.2
Production	0.5	–	–	2.2	2.2	–	2.5	2.5	0.2
Transportation and material moving	0.2	0.2	–	2.5	2.5	–	3.5	3.5	0.5
Full time	0.2	0.2	–	1.0	1.0	–	1.2	1.2	0.2
Part time	0.6	–	–	3.2	3.2	–	4.8	4.8	–
Union	0.3	–	–	2.1	2.1	–	2.5	2.5	–
Nonunion	0.3	0.3	–	1.0	1.0	–	1.3	1.3	0.2
Average wage within the following categories ¹ :									
Second 25 percent	0.3	0.3	–	1.9	1.9	–	2.5	2.5	0.2
Third 25 percent	0.2	0.2	–	1.6	1.6	–	1.9	1.9	0.4
Highest 25 percent	0.4	0.4	–	1.5	1.5	–	1.6	1.7	0.2
Highest 10 percent	0.7	–	–	1.8	1.8	–	1.9	2.0	0.2
Establishment characteristics									
Goods-producing industries	0.4	0.4	–	2.3	2.3	–	1.8	1.8	0.1
Manufacturing	0.6	–	–	2.4	2.4	–	2.6	2.6	0.1
Service-providing industries	0.3	0.3	–	1.0	1.0	–	1.4	1.4	0.2
Trade, transportation, and utilities	0.5	–	–	1.2	1.2	–	1.4	1.3	0.5
Retail trade	0.7	–	–	1.4	1.4	–	1.5	1.5	–
Financial activities	0.4	–	–	1.3	1.3	–	1.7	1.6	0.7
Finance and insurance	0.5	–	–	1.1	1.1	–	1.8	2.0	1.0
Credit intermediation and related activities ..	0.9	–	–	1.8	1.8	–	2.9	3.0	0.6
Insurance carriers and related activities	0.6	–	–	1.9	1.9	–	3.4	3.9	2.2
Professional and business services	0.4	–	–	3.2	3.2	–	3.8	3.8	0.3
Education and health services	0.9	–	–	3.1	3.1	–	3.3	3.6	0.4
Educational services	2.6	–	–	4.0	4.0	–	5.0	5.0	–
Junior colleges, colleges, and universities ...	0.2	–	–	3.1	3.1	–	2.9	2.9	–
Health care and social assistance	0.9	–	–	3.4	3.4	–	3.8	4.1	0.4

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Selected plan characteristics, private industry workers, 2015—continued

Characteristics	Plan network			Allow nonemergency services outside network			Use a primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	0.3	—	—	1.7	1.7	—	2.2	2.2	0.3
50 to 99 workers	0.2	—	—	3.3	3.3	—	3.9	4.0	0.4
100 workers or more	0.3	0.3	—	1.2	1.2	—	1.5	1.5	0.2
100 to 499 workers	0.5	0.5	—	1.7	1.7	—	2.2	2.2	0.2
500 workers or more	0.4	—	—	1.5	1.5	—	1.3	1.4	0.2
Geographic areas									
Northeast	0.5	0.5	—	2.4	2.4	—	1.9	1.9	0.3
New England	0.9	—	—	3.9	3.9	—	4.2	4.2	0.3
Middle Atlantic	0.5	—	—	2.9	2.9	—	2.2	2.2	0.4
South	0.4	—	—	1.7	1.7	—	1.4	1.6	0.3
South Atlantic	0.5	—	—	2.2	2.2	—	2.0	2.4	0.5
East South Central	0.5	—	—	3.4	3.4	—	3.2	3.1	0.3
West South Central	1.0	—	—	3.5	3.5	—	2.6	2.6	0.2
Midwest	0.5	—	—	1.7	1.7	—	3.0	3.0	0.5
East North Central	0.6	—	—	2.2	2.2	—	4.1	4.2	0.7
West North Central	1.1	—	—	2.1	2.1	—	2.1	2.2	0.5
West	0.4	—	—	1.7	1.7	—	2.9	2.9	0.1
Mountain	0.5	—	—	3.1	3.1	—	—	7.4	—
Pacific	0.6	—	—	2.2	2.2	—	2.9	2.9	0.1

¹ 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: 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.

Table 3. Medical care benefits: Eligibility requirements, private industry workers, 2015

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

Characteristics	With service requirement	Service requirement						With no service requirement	Not determinable
		1 month	2 months	3 months	Greater than 3 months	Not determinable	Median service requirement (in months)		
Worker characteristics									
All workers	53	20	11	17	5	—	2	29	19
Management, professional, and related	46	25	9	11	1	—	1	36	18
Management, business, and financial	54	28	9	15	—	—	—	33	13
Sales and office	55	20	10	19	6	—	2	28	16
Office and administrative support	54	24	10	15	4	—	2	32	14
Natural resources, construction, and maintenance	63	17	14	21	11	—	—	21	17
Installation, maintenance, and repair	59	15	14	27	4	—	—	27	13
Full time	52	20	11	17	4	—	2	30	19
Part time	69	14	11	16	27	—	3	13	18
Nonunion	53	22	11	17	4	—	2	28	19
Average wage within the following categories ¹ :									
Second 25 percent	58	20	11	21	6	—	2	24	18
Highest 25 percent	45	23	9	11	3	—	—	36	19
Establishment characteristics									
Goods-producing industries	55	23	11	15	6	—	2	25	19
Manufacturing	53	25	—	15	—	—	—	28	19
Service-providing industries	52	19	11	17	5	—	2	30	19
Trade, transportation, and utilities:									
Retail trade	71	5	8	41	17	—	3	10	19
Financial activities	52	33	12	6	—	—	1	35	13
Finance and insurance	49	40	4	5	—	—	1	36	15
Credit intermediation and related activities ..	57	48	—	—	—	—	1	29	14
Insurance carriers and related activities	44	34	—	—	—	—	1	38	18
Education and health services	52	26	14	10	—	—	—	33	16
Educational services	29	21	—	4	—	—	1	58	13
Junior colleges, colleges, and universities ...	30	21	—	5	—	—	1	56	14
Health care and social assistance	56	27	16	11	—	—	—	28	16
100 workers or more	52	17	12	17	6	—	2	32	15
100 to 499 workers	58	16	13	21	8	—	—	29	13
500 workers or more	45	18	10	12	5	—	2	36	19
Geographic areas									
South	56	19	13	18	6	—	2	30	14
South Atlantic	51	16	13	17	5	—	2	34	14
East South Central	61	17	12	23	9	—	3	25	14
West South Central	61	24	13	17	6	—	2	27	13
Midwest:									
West North Central	57	20	15	18	5	—	2	28	15
West:									
Mountain	67	37	8	20	—	—	1	16	18

¹ 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Standard errors for medical care benefits: Eligibility requirements, private industry workers, 2015

Characteristics	With service requirement	Service requirement						With no service requirement	Not determinable
		1 month	2 months	3 months	Greater than 3 months	Not determinable	Median service requirement (in months)		
Worker characteristics									
All workers	1.5	1.0	0.9	1.0	0.4	–	0.0	1.3	1.1
Management, professional, and related	2.5	2.0	1.1	1.7	0.4	–	0.3	2.3	1.6
Management, business, and financial	3.7	2.7	2.2	3.2	–	–	–	3.3	1.3
Sales and office	2.1	1.9	1.5	1.6	0.5	–	0.2	2.3	1.5
Office and administrative support	2.2	2.4	1.8	1.3	0.7	–	0.0	2.2	1.6
Natural resources, construction, and maintenance	3.0	3.1	2.1	2.7	2.1	–	–	2.3	2.2
Installation, maintenance, and repair	4.4	2.4	3.4	3.7	1.2	–	–	3.8	2.5
Full time	1.5	1.1	0.9	1.1	0.5	–	0.0	1.3	1.2
Part time	3.8	3.8	3.2	3.3	3.3	–	0.0	2.9	3.5
Nonunion	1.5	1.2	0.9	1.1	0.3	–	0.0	1.4	1.3
Average wage within the following categories ¹ :									
Second 25 percent	1.9	2.1	1.6	1.9	0.8	–	0.4	2.3	1.8
Highest 25 percent	2.6	2.0	1.2	1.4	0.6	–	–	2.2	1.8
Establishment characteristics									
Goods-producing industries	2.6	2.6	2.2	2.1	1.3	–	0.0	2.0	2.1
Manufacturing	3.4	3.3	–	2.7	–	–	–	3.0	2.5
Service-providing industries	1.7	1.1	1.0	1.1	0.4	–	0.0	1.5	1.3
Trade, transportation, and utilities:									
Retail trade	2.6	0.9	1.6	2.6	2.1	–	0.0	2.5	1.8
Financial activities	2.0	2.6	2.7	1.5	–	–	0.0	2.1	1.6
Finance and insurance	2.1	2.4	1.0	1.5	–	–	0.0	1.9	1.7
Credit intermediation and related activities ..	3.6	4.3	–	–	–	–	0.0	3.2	2.7
Insurance carriers and related activities	4.2	4.2	–	–	–	–	0.0	5.0	2.4
Education and health services	3.4	2.8	2.1	2.6	–	–	–	3.4	2.3
Educational services	6.4	6.2	–	1.1	–	–	0.0	7.1	3.9
Junior colleges, colleges, and universities ...	4.5	4.1	–	1.4	–	–	0.0	5.3	3.8
Health care and social assistance	3.8	3.1	2.4	3.0	–	–	–	3.9	2.7
100 workers or more	1.8	1.2	1.5	1.4	0.6	–	0.0	1.9	1.2
100 to 499 workers	2.1	1.5	1.9	2.0	0.9	–	–	2.3	1.1
500 workers or more	2.9	1.8	1.9	1.8	1.0	–	0.0	2.8	2.3
Geographic areas									
South	2.3	1.4	1.5	2.2	0.7	–	0.0	2.1	1.6
South Atlantic	2.7	1.6	2.0	3.6	0.8	–	0.0	3.1	1.2
East South Central	4.5	3.0	3.1	2.7	2.5	–	0.6	5.1	1.5
West South Central	4.9	3.1	3.1	3.5	1.1	–	0.0	3.2	4.2
Midwest:									
West North Central	5.9	2.9	3.7	0.9	0.9	–	0.0	4.1	4.0
West:									
Mountain	2.6	3.3	0.7	3.9	–	–	0.0	4.3	3.8

¹ 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: 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.

Table 4. Medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2015

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

Characteristics	High deductible health plans	Nonhigh deductible health plans
Worker characteristics		
All workers	38	61
Management, professional, and related	35	63
Management, business, and financial	36	62
Professional and related	35	63
Service	34	65
Sales and office	45	54
Sales and related	50	49
Office and administrative support	43	57
Natural resources, construction, and maintenance	31	69
Installation, maintenance, and repair	39	61
Production, transportation, and material moving	38	61
Production	43	56
Transportation and material moving	31	68
Full time	38	61
Part time	37	63
Union	17	82
Nonunion	41	58
Average wage within the following categories ² :		
Second 25 percent	42	57
Third 25 percent	37	62
Highest 25 percent	33	65
Highest 10 percent	32	65
Establishment characteristics		
Goods-producing industries	37	62
Manufacturing	41	58
Service-providing industries	38	61
Trade, transportation, and utilities	43	57
Retail trade	53	47
Financial activities	45	54
Finance and insurance	47	53
Credit intermediation and related activities ..	50	49
Insurance carriers and related activities	44	56
Professional and business services	45	54
Education and health services	29	68
Educational services	21	79
Junior colleges, colleges, and universities ...	18	82
Health care and social assistance	31	66

See footnotes at end of table.

Table 4. Medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2015—continued

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

Characteristics	High deductible health plans	Nonhigh deductible health plans
1 to 99 workers	39	60
50 to 99 workers	37	62
100 workers or more	36	62
100 to 499 workers	42	58
500 workers or more	28	69
Geographic areas		
Northeast	33	65
New England	28	71
Middle Atlantic	34	64
South	41	57
South Atlantic	40	59
East South Central	41	58
West South Central	43	55
Midwest	45	54
East North Central	47	52
West North Central	40	59
West	29	71
Mountain	33	67
Pacific	27	73

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included. A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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: 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.

Table 4. Standard errors for medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2015

Characteristics	High deductible health plans	Nonhigh deductible health plans
Worker characteristics		
All workers	1.2	1.2
Management, professional, and related	1.6	1.7
Management, business, and financial	1.9	2.2
Professional and related	2.5	2.5
Service	5.2	5.2
Sales and office	2.1	2.2
Sales and related	3.9	3.8
Office and administrative support	2.7	2.7
Natural resources, construction, and maintenance	2.7	2.6
Installation, maintenance, and repair	3.4	3.4
Production, transportation, and material moving	2.7	2.6
Production	2.5	2.4
Transportation and material moving	4.5	4.4
Full time	1.2	1.2
Part time	4.8	4.8
Union	2.9	2.8
Nonunion	1.4	1.3
Average wage within the following categories ² :		
Second 25 percent	2.2	2.1
Third 25 percent	1.6	1.7
Highest 25 percent	1.7	1.8
Highest 10 percent	2.0	2.4
Establishment characteristics		
Goods-producing industries	2.5	2.4
Manufacturing	2.8	2.6
Service-providing industries	1.4	1.4
Trade, transportation, and utilities	2.6	2.5
Retail trade	3.0	3.0
Financial activities	2.8	2.8
Finance and insurance	2.3	2.4
Credit intermediation and related activities ..	4.4	4.3
Insurance carriers and related activities	3.4	3.4
Professional and business services	3.9	4.2
Education and health services	2.5	2.6
Educational services	4.3	4.3
Junior colleges, colleges, and universities ...	3.5	3.5
Health care and social assistance	2.9	3.0

See footnotes at end of table.

Table 4. Standard errors for medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2015—continued

Characteristics	High deductible health plans	Nonhigh deductible health plans
1 to 99 workers	2.0	2.0
50 to 99 workers	3.6	3.7
100 workers or more	1.6	1.7
100 to 499 workers	2.3	2.3
500 workers or more	2.1	2.2
Geographic areas		
Northeast	1.8	1.7
New England	4.4	4.4
Middle Atlantic	1.7	1.6
South	1.7	1.6
South Atlantic	1.7	1.8
East South Central	1.9	2.2
West South Central	4.0	3.7
Midwest	2.8	2.7
East North Central	3.1	2.8
West North Central	5.9	6.1
West	3.2	3.2
Mountain	6.3	6.4
Pacific	3.7	3.7

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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: 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.

Table 5. High deductible health plans:¹ Summary of selected tax-favored accounts,² private industry workers, 2015

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Health savings account ³	Health reimbursement arrangement ⁴	Flexible spending account ⁵
Worker characteristics			
All workers	43	17	39
Management, professional, and related	52	14	43
Management, business, and financial	55	16	48
Professional and related	50	13	39
Service	33	16	39
Sales and office	38	27	38
Sales and related	26	36	24
Office and administrative support	45	23	46
Natural resources, construction, and maintenance	30	–	23
Installation, maintenance, and repair	34	–	24
Production, transportation, and material moving	45	10	39
Production	41	–	40
Transportation and material moving	50	18	38
Full time	44	15	39
Part time	26	49	31
Union	–	12	41
Nonunion	43	17	38
Average wage within the following categories ⁶ :			
Second 25 percent	34	20	42
Third 25 percent	46	13	41
Highest 25 percent	51	14	39
Highest 10 percent	54	16	44
Establishment characteristics			
Goods-producing industries	41	8	39
Manufacturing	41	9	46
Service-providing industries	43	20	38
Trade, transportation, and utilities	35	32	26
Retail trade	19	47	24
Transportation and warehousing	65	–	–
Information	59	–	49
Financial activities	45	31	59
Finance and insurance	47	37	62
Credit intermediation and related activities ..	36	45	62
Insurance carriers and related activities	61	25	58
Professional and business services	46	–	37
Professional and technical services	39	–	31
Education and health services	42	10	46
Educational services	29	–	–
Junior colleges, colleges, and universities ...	49	–	–
Health care and social assistance	44	11	46

See footnotes at end of table.

Table 5. High deductible health plans:¹ Summary of selected tax-favored accounts,² private industry workers, 2015—continued

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Health savings account ³	Health reimbursement arrangement ⁴	Flexible spending account ⁵
1 to 99 workers	42	8	33
50 to 99 workers	37	—	38
100 workers or more	43	24	43
100 to 499 workers	39	22	34
500 workers or more	53	29	62
Geographic areas			
Northeast	44	19	43
New England	45	27	—
Middle Atlantic	44	—	44
South	40	15	28
South Atlantic	38	14	29
East South Central	35	—	—
West South Central	46	13	34
Midwest	45	19	45
East North Central	41	18	45
West North Central	54	21	44
West	44	18	46
Mountain	41	—	52
Pacific	45	16	43

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

³ Health savings accounts (HSAs) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

⁴ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁵ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁶ 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: 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.

Table 5. Standard errors for high deductible health plans:¹ Summary of selected tax-favored accounts, private industry workers, 2015

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴
Worker characteristics			
All workers	2.2	1.3	1.8
Management, professional, and related	4.0	1.4	3.0
Management, business, and financial	4.6	2.0	3.9
Professional and related	5.3	1.8	3.9
Service	5.5	4.3	5.8
Sales and office	2.7	1.8	2.2
Sales and related	3.3	4.1	3.0
Office and administrative support	2.9	2.4	3.2
Natural resources, construction, and maintenance	4.5	–	3.6
Installation, maintenance, and repair	6.0	–	5.1
Production, transportation, and material moving	3.8	2.0	4.3
Production	4.8	–	4.7
Transportation and material moving	4.9	4.8	7.0
Full time	2.1	1.3	2.0
Part time	5.8	5.3	7.1
Union	–	3.1	6.1
Nonunion	2.1	1.4	1.8
Average wage within the following categories ⁵ :			
Second 25 percent	2.3	2.2	3.1
Third 25 percent	3.2	2.0	2.6
Highest 25 percent	3.8	1.6	3.4
Highest 10 percent	4.7	2.7	4.0
Establishment characteristics			
Goods-producing industries	4.1	1.5	3.9
Manufacturing	4.9	1.8	4.6
Service-providing industries	2.5	1.6	2.0
Trade, transportation, and utilities	2.8	3.5	3.6
Retail trade	1.8	3.7	2.6
Transportation and warehousing	8.2	–	–
Information	6.7	–	7.0
Financial activities	3.9	4.1	3.9
Finance and insurance	3.7	4.4	3.2
Credit intermediation and related activities ..	4.1	5.3	4.5
Insurance carriers and related activities	5.9	4.1	5.3
Professional and business services	7.0	–	3.5
Professional and technical services	10.3	–	4.6
Education and health services	6.7	1.6	6.1
Educational services	7.5	–	–
Junior colleges, colleges, and universities ...	9.5	–	–
Health care and social assistance	7.4	1.8	6.7

See footnotes at end of table.

Table 5. Standard errors for high deductible health plans:¹ Summary of selected tax-favored accounts, private industry workers, 2015—continued

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴
1 to 99 workers	3.3	1.2	2.7
50 to 99 workers	5.8	—	5.1
100 workers or more	2.4	2.3	2.7
100 to 499 workers	2.9	2.4	3.1
500 workers or more	3.9	5.1	3.8
Geographic areas			
Northeast	7.5	4.3	4.0
New England	6.4	6.0	—
Middle Atlantic	9.2	—	4.8
South	2.7	1.7	2.5
South Atlantic	4.4	2.4	4.0
East South Central	4.5	—	—
West South Central	4.0	2.1	3.5
Midwest	5.1	2.3	4.4
East North Central	6.1	3.0	5.9
West North Central	7.0	2.0	4.3
West	3.1	3.6	4.3
Mountain	2.0	—	4.2
Pacific	5.0	3.2	6.0

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

³ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁴ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁵ 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: 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.

Table 6. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$1,500	\$1,500	\$2,000	\$2,750	\$4,000
Management, professional, and related	1,500	1,500	2,000	2,500	3,000
Management, business, and financial	1,500	1,500	2,000	2,500	4,000
Professional and related	1,500	1,500	2,000	2,500	3,000
Service	1,500	1,500	2,000	2,750	4,000
Sales and office	1,500	1,750	2,000	2,750	4,000
Sales and related	1,500	1,800	2,750	3,000	5,000
Office and administrative support	1,500	1,600	2,000	2,650	3,000
Natural resources, construction, and maintenance	1,500	1,500	2,000	3,000	4,000
Installation, maintenance, and repair	1,500	1,500	2,000	3,000	5,000
Production, transportation, and material moving	1,500	1,500	2,000	3,000	5,000
Production	1,500	1,500	2,000	3,500	5,000
Transportation and material moving	1,500	1,750	2,000	3,000	–
Full time	1,500	1,500	2,000	2,750	4,000
Part time	1,500	1,750	2,500	2,750	3,000
Union	1,500	1,500	2,000	3,000	3,500
Nonunion	1,500	1,500	2,000	2,750	4,000
Average wage within the following categories ² :					
Second 25 percent	1,500	1,500	2,000	2,750	5,000
Third 25 percent	1,500	1,500	2,000	2,850	4,000
Highest 25 percent	1,500	1,500	2,000	2,500	3,500
Highest 10 percent	1,500	1,500	1,850	2,500	3,000
Establishment characteristics					
Goods-producing industries	1,500	1,500	2,000	3,000	5,000
Manufacturing	1,500	1,500	2,000	3,000	5,000
Service-providing industries	1,500	1,500	2,000	2,750	3,300
Trade, transportation, and utilities	1,500	1,750	2,500	3,000	4,000
Retail trade	1,500	1,750	2,750	3,000	4,000
Financial activities	1,500	1,500	2,000	2,500	3,000
Finance and insurance	1,500	1,500	2,000	2,500	3,000
Credit intermediation and related activities ..	1,500	1,500	2,000	2,500	3,000
Insurance carriers and related activities	1,500	1,500	2,000	2,500	3,000
Professional and business services	1,500	1,500	2,000	2,500	4,000
Education and health services	1,500	1,500	2,000	2,500	3,000
Educational services	1,500	2,000	–	3,000	3,000
Junior colleges, colleges, and universities ...	1,500	–	2,000	2,500	–
Health care and social assistance	1,500	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 6. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015—continued

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$1,500	\$1,500	\$2,000	\$3,000	\$5,000
50 to 99 workers	1,500	1,750	2,500	4,000	5,000
100 workers or more	1,500	1,500	2,000	2,750	3,000
100 to 499 workers	1,500	1,500	2,000	2,750	3,500
500 workers or more	1,300	1,500	1,600	2,000	2,750
Geographic areas					
Northeast	1,500	1,500	2,000	2,500	3,000
New England	1,500	1,500	2,000	2,500	3,000
Middle Atlantic	1,500	1,500	2,000	2,000	3,000
South	1,500	1,750	2,250	3,000	5,000
South Atlantic	1,500	1,750	2,500	3,000	5,000
East South Central	1,500	—	2,500	3,000	5,000
West South Central	1,500	1,750	2,000	3,000	5,000
Midwest	1,500	1,500	2,000	2,500	3,000
East North Central	1,500	1,500	2,000	2,750	—
West North Central	1,500	1,500	2,000	2,500	3,000
West	1,500	1,500	2,000	2,750	3,500
Mountain	1,500	1,500	1,750	2,500	3,000
Pacific	1,500	1,500	2,000	3,000	4,000

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$0	\$0	\$0	\$0	\$428
Management, professional, and related	9	0	0	0	0
Management, business, and financial	0	0	0	142	1,049
Professional and related	104	0	72	39	84
Service	45	0	321	334	970
Sales and office	0	0	0	0	795
Sales and related	0	236	314	201	258
Office and administrative support	0	211	0	102	0
Natural resources, construction, and maintenance	0	0	117	95	695
Installation, maintenance, and repair	0	0	125	199	1,268
Production, transportation, and material moving	0	65	241	383	0
Production	0	0	193	794	0
Transportation and material moving	0	353	459	223	–
Full time	0	0	0	35	289
Part time	163	0	0	0	0
Union	9	0	91	79	129
Nonunion	0	0	0	9	341
Average wage within the following categories ² :					
Second 25 percent	0	9	0	289	353
Third 25 percent	0	0	0	197	341
Highest 25 percent	0	0	99	0	717
Highest 10 percent	13	0	203	91	49
Establishment characteristics					
Goods-producing industries	0	0	0	364	0
Manufacturing	0	0	0	678	0
Service-providing industries	0	0	0	56	560
Trade, transportation, and utilities	0	0	18	102	826
Retail trade	16	0	0	341	1,168
Financial activities	0	0	0	0	0
Finance and insurance	0	0	0	0	0
Credit intermediation and related activities ..	0	0	0	0	0
Insurance carriers and related activities	0	0	39	61	0
Professional and business services	0	0	55	0	1,048
Education and health services	0	32	0	163	474
Educational services	0	194	–	513	0
Junior colleges, colleges, and universities ...	0	–	438	526	–
Health care and social assistance	0	26	26	85	758

See footnotes at end of table.

Table 6. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015—continued

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$0	\$46	\$0	\$295	\$816
50 to 99 workers	0	328	376	562	0
100 workers or more	0	0	0	35	454
100 to 499 workers	0	64	36	209	274
500 workers or more	22	0	143	332	113
Geographic areas					
Northeast	0	0	103	497	160
New England	0	0	386	0	400
Middle Atlantic	0	0	109	337	243
South	0	9	455	72	0
South Atlantic	0	109	278	418	0
East South Central	0	—	702	0	1,499
West South Central	0	308	46	223	447
Midwest	0	0	0	235	182
East North Central	0	0	0	273	—
West North Central	0	244	0	0	121
West	0	0	87	298	727
Mountain	0	0	248	309	367
Pacific	0	0	32	319	624

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,300 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 7. Nonhigh deductible health plans: Summary of selected tax-favored accounts,¹ private industry workers, 2015

(All workers participating in nonhigh deductible health plans = 100 percent)

Characteristics	Health reimbursement arrangement ²	Flexible spending account ³
Worker characteristics		
All workers	8	59
Management, professional, and related	10	67
Management, business, and financial	7	67
Professional and related	12	68
Service	—	55
Sales and office	6	57
Sales and related	7	—
Office and administrative support	6	61
Natural resources, construction, and maintenance	14	37
Installation, maintenance, and repair	—	49
Production, transportation, and material moving	—	64
Production	—	58
Transportation and material moving	—	70
Full time	8	60
Part time	10	—
Union	16	55
Nonunion	6	60
Average wage within the following categories ⁴ :		
Second 25 percent	7	55
Third 25 percent	7	58
Highest 25 percent	10	67
Highest 10 percent	8	70
Establishment characteristics		
Goods-producing industries	8	49
Manufacturing	—	62
Service-providing industries	8	63
Trade, transportation, and utilities	11	58
Retail trade	11	—
Transportation and warehousing	—	78
Information	—	88
Financial activities	7	67
Finance and insurance	9	79
Credit intermediation and related activities ..	—	73
Insurance carriers and related activities	9	82
Professional and business services	—	66
Professional and technical services	—	75
Education and health services	12	66
Educational services	—	73
Junior colleges, colleges, and universities ...	—	85
Health care and social assistance	14	65
Other services	—	42

See footnotes at end of table.

Table 7. Nonhigh deductible health plans: Summary of selected tax-favored accounts,¹ private industry workers, 2015—continued

(All workers participating in nonhigh deductible health plans = 100 percent)

Characteristics	Health reimbursement arrangement ²	Flexible spending account ³
1 to 99 workers	8	44
50 to 99 workers	11	47
100 workers or more	8	72
100 to 499 workers	6	64
500 workers or more	10	80
Geographic areas		
Northeast	8	56
New England	—	71
Middle Atlantic	—	51
South	7	66
South Atlantic	11	65
East South Central	6	68
West South Central	—	65
Midwest	13	55
East North Central	11	53
West North Central	17	59
West	5	57
Mountain	—	66
Pacific	7	53

¹ The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

² Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

³ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

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: 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.

**Table 7. Standard errors for nonhigh deductible health plans:
Summary of selected tax-favored accounts, private industry
workers, 2015**

Characteristics	Health reimbursement arrangement ¹	Flexible spending account ²
Worker characteristics		
All workers	0.8	2.1
Management, professional, and related	1.4	3.3
Management, business, and financial	1.4	3.1
Professional and related	2.1	4.3
Service	–	4.8
Sales and office	0.8	3.6
Sales and related	1.8	–
Office and administrative support	1.1	3.9
Natural resources, construction, and maintenance	3.0	2.9
Installation, maintenance, and repair	–	5.0
Production, transportation, and material moving	–	3.3
Production	–	4.3
Transportation and material moving	–	4.3
Full time	0.9	2.2
Part time	2.7	–
Union	3.6	4.4
Nonunion	0.7	2.5
Average wage within the following categories ³ :		
Second 25 percent	1.1	3.7
Third 25 percent	1.4	2.8
Highest 25 percent	1.4	2.8
Highest 10 percent	1.4	4.5
Establishment characteristics		
Goods-producing industries	1.6	3.3
Manufacturing	–	4.1
Service-providing industries	1.0	2.6
Trade, transportation, and utilities	1.8	2.7
Retail trade	2.7	–
Transportation and warehousing	–	8.0
Information	–	4.6
Financial activities	1.6	4.2
Finance and insurance	1.9	2.5
Credit intermediation and related activities ..	–	5.1
Insurance carriers and related activities	2.8	2.9
Professional and business services	–	7.4
Professional and technical services	–	10.0
Education and health services	2.7	4.8
Educational services	–	5.7
Junior colleges, colleges, and universities ...	–	3.5
Health care and social assistance	3.2	5.8
Other services	–	10.5

See footnotes at end of table.

Table 7. Standard errors for nonhigh deductible health plans: Summary of selected tax-favored accounts, private industry workers, 2015—continued

Characteristics	Health reimbursement arrangement ¹	Flexible spending account ²
1 to 99 workers	1.2	3.7
50 to 99 workers	2.1	7.4
100 workers or more	1.2	1.9
100 to 499 workers	1.8	2.6
500 workers or more	1.7	2.8
Geographic areas		
Northeast	2.0	5.5
New England	—	8.3
Middle Atlantic	—	6.8
South	1.4	2.8
South Atlantic	2.6	3.2
East South Central	0.8	7.0
West South Central	—	5.9
Midwest	2.4	4.2
East North Central	3.2	5.2
West North Central	3.1	6.9
West	0.9	5.1
Mountain	—	5.4
Pacific	1.2	6.8

¹ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

² Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

³ 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: 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.

Table 8. Nonhigh deductible health plans: Amount of annual individual deductible, private industry workers, 2015

(All workers participating in nonhigh deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristics							
All workers	79	\$250	\$300	\$500	\$1,000	\$1,000	21
Management, professional, and related	80	250	300	500	1,000	1,000	20
Management, business, and financial	82	–	350	500	1,000	1,000	18
Professional and related	79	250	300	500	1,000	1,000	21
Service	74	–	250	500	1,000	1,000	26
Sales and office	81	250	350	600	1,000	1,100	19
Sales and related	77	–	–	750	1,000	1,100	23
Office and administrative support	83	250	350	500	1,000	1,100	17
Natural resources, construction, and maintenance	81	200	250	450	–	1,000	19
Installation, maintenance, and repair	82	250	300	500	–	1,000	18
Production, transportation, and material moving	78	250	300	500	–	1,000	22
Production	83	250	–	500	–	1,000	17
Transportation and material moving	73	–	250	500	750	1,000	27
Full time	80	–	300	500	1,000	1,000	20
Part time	71	250	300	500	1,000	1,000	29
Union	77	–	200	300	–	1,000	23
Nonunion	80	250	350	500	1,000	1,000	20
Average wage within the following categories ¹ :							
Second 25 percent	78	200	300	500	1,000	1,000	22
Third 25 percent	81	250	300	500	1,000	1,000	19
Highest 25 percent	80	–	300	500	1,000	1,000	20
Highest 10 percent	79	250	300	500	1,000	1,000	21
Establishment characteristics							
Goods-producing industries	82	250	300	500	–	1,000	18
Manufacturing	84	250	–	500	1,000	1,000	16
Service-providing industries	79	200	300	500	1,000	1,000	21
Trade, transportation, and utilities	80	200	–	500	800	1,000	20
Retail trade	81	–	350	500	950	1,000	19
Transportation and warehousing	74	–	250	–	500	1,000	26
Information	80	200	–	500	600	1,100	20
Financial activities	90	300	500	700	1,000	1,100	10
Finance and insurance	89	250	500	600	1,000	1,100	11
Credit intermediation and related activities ..	90	300	450	–	1,000	1,200	10
Insurance carriers and related activities	91	250	500	750	1,000	1,100	9
Professional and business services	76	250	–	–	1,000	1,200	24
Professional and technical services	70	250	–	–	1,000	1,100	30
Education and health services	74	250	300	500	1,000	1,000	26
Educational services	69	250	250	–	–	–	31
Junior colleges, colleges, and universities ...	72	200	250	–	–	1,000	28
Health care and social assistance	75	250	–	–	1,000	1,000	25

See footnotes at end of table.

Table 8. Nonhigh deductible health plans: Amount of annual individual deductible, private industry workers, 2015—continued

(All workers participating in nonhigh deductible health plans = 100 percent)

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$250	\$350	\$500	\$1,000	\$1,000	21
50 to 99 workers	82	—	—	—	1,000	1,100	18
100 workers or more	80	200	250	500	—	1,000	20
100 to 499 workers	78	—	300	500	1,000	1,000	22
500 workers or more	81	200	250	500	750	1,000	19
Geographic areas							
Northeast	81	250	350	500	1,000	1,000	19
New England	82	250	500	500	1,000	1,000	18
Middle Atlantic	80	250	—	500	1,000	1,000	20
South	84	200	300	500	1,000	1,000	16
South Atlantic	84	200	300	500	1,000	1,000	16
East South Central	86	—	500	750	1,000	1,100	14
Midwest	84	250	350	500	1,000	1,000	16
East North Central	85	250	350	500	1,000	1,000	15
West North Central	83	250	450	500	1,000	1,000	17
West	70	250	250	500	1,000	1,000	30
Mountain	77	—	250	—	1,000	1,000	23
Pacific	67	250	300	500	1,000	1,000	33

¹ 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.

Table 8. Standard errors for nonhigh deductible health plans: Amount of annual individual deductible, private industry workers, 2015

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Worker characteristics							
All workers	1.1	\$55	\$0	\$0	\$0	\$0	1.1
Management, professional, and related	1.9	0	74	65	0	0	1.9
Management, business, and financial	2.5	–	61	49	0	147	2.5
Professional and related	2.6	0	90	103	0	0	2.6
Service	5.6	–	34	67	142	0	5.6
Sales and office	2.2	0	27	108	0	0	2.2
Sales and related	4.5	–	–	174	9	122	4.5
Office and administrative support	2.3	0	55	97	0	18	2.3
Natural resources, construction, and maintenance	4.4	0	9	97	–	0	4.4
Installation, maintenance, and repair	4.8	36	88	0	–	0	4.8
Production, transportation, and material moving	3.0	31	16	0	–	0	3.0
Production	3.0	0	–	0	–	0	3.0
Transportation and material moving	4.7	–	35	0	172	0	4.7
Full time	1.3	–	0	0	0	0	1.3
Part time	5.1	18	38	68	109	0	5.1
Union	2.9	–	56	75	–	0	2.9
Nonunion	1.2	0	57	18	0	0	1.2
Average wage within the following categories ¹ :							
Second 25 percent	2.9	52	9	0	0	18	2.9
Third 25 percent	2.2	21	33	18	0	0	2.2
Highest 25 percent	1.6	–	0	0	0	0	1.6
Highest 10 percent	2.9	53	9	0	0	84	2.9
Establishment characteristics							
Goods-producing industries	3.2	5	9	0	–	0	3.2
Manufacturing	2.5	0	–	0	190	0	2.5
Service-providing industries	1.1	48	0	0	0	0	1.1
Trade, transportation, and utilities	1.9	49	–	0	106	0	1.9
Retail trade	3.5	–	26	115	239	0	3.5
Transportation and warehousing	6.1	–	18	–	144	184	6.1
Information	3.5	0	–	60	130	134	3.5
Financial activities	1.9	14	67	141	0	97	1.9
Finance and insurance	1.5	49	50	44	0	115	1.5
Credit intermediation and related activities ..	2.7	34	65	–	0	237	2.7
Insurance carriers and related activities	2.6	20	44	67	0	117	2.6
Professional and business services	3.7	52	–	–	120	16	3.7
Professional and technical services	5.3	0	–	–	0	141	5.3
Education and health services	2.8	0	57	125	0	0	2.8
Educational services	4.4	0	0	–	–	–	4.4
Junior colleges, colleges, and universities ...	2.8	13	0	–	–	0	2.8
Health care and social assistance	3.2	44	–	–	0	0	3.2

See footnotes at end of table.

Table 8. Standard errors for nonhigh deductible health plans: Amount of annual individual deductible, private industry workers, 2015—continued

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	2.1	\$0	\$81	\$74	\$0	\$0	2.1
50 to 99 workers	4.2	—	—	—	0	112	4.2
100 workers or more	1.8	5	70	0	—	0	1.8
100 to 499 workers	2.6	—	53	0	148	0	2.6
500 workers or more	2.3	32	52	0	55	0	2.3
Geographic areas							
Northeast	2.1	48	80	0	0	0	2.1
New England	2.2	0	78	27	108	0	2.2
Middle Atlantic	2.6	71	—	0	0	18	2.6
South	2.4	9	59	0	0	91	2.4
South Atlantic	1.9	0	53	0	9	133	1.9
East South Central	2.4	—	0	0	0	141	2.4
Midwest	1.8	0	64	13	0	0	1.8
East North Central	2.4	0	72	49	9	0	2.4
West North Central	2.2	20	117	0	41	0	2.2
West	2.2	31	57	26	90	0	2.2
Mountain	4.4	—	32	—	164	0	4.4
Pacific	2.7	0	59	0	133	0	2.7

¹ 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: 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.

Table 9. Mental health care treatment benefits: Coverage for selected services,¹ private industry workers, 2015

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

Characteristics	Inpatient mental health care	Outpatient mental health care
Worker characteristics		
All workers	81	80
Service	82	80
Sales and office	80	80
Sales and related	82	82
Natural resources, construction, and maintenance	82	84
Installation, maintenance, and repair	—	83
Production, transportation, and material moving	83	83
Production	81	81
Transportation and material moving	86	86
Full time	80	—
Part time	88	89
Union	85	85
Average wage within the following categories ² :		
Second 25 percent	81	81
Third 25 percent	81	82
Highest 25 percent:		
Highest 10 percent	81	—
Establishment characteristics		
Service-providing industries	82	81
Trade, transportation, and utilities	84	85
Retail trade	81	81
Financial activities:		
Finance and insurance:		
Insurance carriers and related activities	82	—
Professional and business services	90	90
Education and health services:		
Educational services	85	82
Junior colleges, colleges, and universities	91	90
1 to 99 workers	82	81
100 workers or more:		
500 workers or more	81	81
Geographic areas		
Northeast	84	82
New England	82	—
Middle Atlantic	84	83
South	81	—
East South Central	84	84
West South Central	83	82
Midwest:		
West North Central	82	82
West	81	81
Mountain	86	84

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

² 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for mental health care treatment benefits: Coverage for selected services,¹ private industry workers, 2015

Characteristics	Inpatient mental health care	Outpatient mental health care
Worker characteristics		
All workers	1.1	1.1
Service	3.2	3.4
Sales and office	1.5	1.6
Sales and related	2.2	2.2
Natural resources, construction, and maintenance	2.1	1.9
Installation, maintenance, and repair	–	2.9
Production, transportation, and material moving	2.2	2.3
Production	3.0	3.1
Transportation and material moving	2.9	2.9
Full time	1.1	–
Part time	2.2	2.2
Union	3.8	3.9
Average wage within the following categories ² :		
Second 25 percent	1.8	1.8
Third 25 percent	1.2	1.4
Highest 25 percent:		
Highest 10 percent	2.4	–
Establishment characteristics		
Service-providing industries	1.2	1.2
Trade, transportation, and utilities	1.3	1.3
Retail trade	1.5	1.5
Financial activities:		
Finance and insurance:		
Insurance carriers and related activities	3.4	–
Professional and business services	3.1	3.1
Education and health services:		
Educational services	4.6	4.2
Junior colleges, colleges, and universities	2.6	2.6
1 to 99 workers	1.5	1.6
100 workers or more:		
500 workers or more	1.7	1.9
Geographic areas		
Northeast	2.2	2.2
New England	4.3	–
Middle Atlantic	2.5	2.4
South	1.9	–
East South Central	5.1	5.1
West South Central	2.0	1.9
Midwest:		
West North Central	3.1	2.9
West	2.6	2.4
Mountain	3.8	3.9

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

² 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: 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.

Table 10. Medical care benefits: Coverage for selected services,¹ private industry workers, 2015

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristics				
All workers	97	93	93	100
Management, professional, and related	97	93	93	100
Management, business, and financial	96	92	92	100
Professional and related	98	93	93	100
Service	95	94	94	99
Sales and office	96	91	92	100
Sales and related	96	94	95	100
Office and administrative support	97	90	90	100
Natural resources, construction, and maintenance	99	94	94	100
Installation, maintenance, and repair	100	92	92	100
Production, transportation, and material moving	98	95	95	100
Production	98	94	94	100
Transportation and material moving	98	95	96	100
Full time	97	93	93	100
Part time	99	97	97	99
Union	98	96	96	99
Nonunion	97	92	93	100
Average wage within the following categories ² :				
Second 25 percent	97	94	94	100
Third 25 percent	98	92	92	100
Highest 25 percent	97	93	93	100
Highest 10 percent	98	94	94	99
Establishment characteristics				
Goods-producing industries	96	90	90	100
Manufacturing	95	90	90	100
Service-providing industries	97	94	94	100
Trade, transportation, and utilities	98	95	96	100
Retail trade	98	95	96	100
Financial activities	98	90	90	100
Finance and insurance	98	87	87	100
Credit intermediation and related activities ..	99	84	84	100
Insurance carriers and related activities	99	96	96	99
Professional and business services	99	95	94	100
Education and health services	96	94	94	99
Educational services	100	98	99	100
Junior colleges, colleges, and universities ...	99	96	98	100
Health care and social assistance	95	93	93	99

See footnotes at end of table.

Table 10. Medical care benefits: Coverage for selected services,¹ private industry workers, 2015—continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers	98	91	92	100
50 to 99 workers	98	88	89	100
100 workers or more	96	94	94	100
100 to 499 workers	97	95	95	100
500 workers or more	96	93	92	99
Geographic areas				
Northeast	98	94	94	99
New England	99	97	98	100
Middle Atlantic	98	93	92	99
South	98	93	94	100
South Atlantic	97	94	94	100
East South Central	97	92	92	100
West South Central	99	93	94	100
Midwest	95	92	92	100
East North Central	95	91	92	100
West North Central	97	93	93	100
West	97	92	93	100
Mountain	97	96	96	100
Pacific	96	91	92	99

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

² 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."

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Coverage for selected services,¹ private industry workers, 2015

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristics				
All workers	0.5	0.7	0.7	0.1
Management, professional, and related	0.8	1.3	1.3	0.2
Management, business, and financial	1.2	1.3	1.3	0.2
Professional and related	0.7	1.9	1.9	0.2
Service	1.6	1.7	1.6	0.3
Sales and office	0.8	1.1	1.1	0.1
Sales and related	1.6	1.7	1.6	0.1
Office and administrative support	0.9	1.4	1.4	0.1
Natural resources, construction, and maintenance	0.6	1.4	1.4	0.1
Installation, maintenance, and repair	0.1	2.4	2.3	0.1
Production, transportation, and material moving	1.0	1.3	1.3	(²)
Production	1.2	1.8	1.8	(²)
Transportation and material moving	1.0	1.8	1.8	(²)
Full time	0.5	0.7	0.7	0.1
Part time	0.4	0.8	0.8	0.4
Union	0.9	1.3	1.2	0.5
Nonunion	0.5	0.8	0.8	0.1
Average wage within the following categories ³ :				
Second 25 percent	0.8	0.9	1.0	0.1
Third 25 percent	0.5	1.1	1.0	0.1
Highest 25 percent	0.8	1.3	1.3	0.2
Highest 10 percent	0.7	1.9	1.9	0.4
Establishment characteristics				
Goods-producing industries	1.3	1.4	1.4	0.2
Manufacturing	1.7	1.7	1.8	0.2
Service-providing industries	0.5	0.8	0.8	0.1
Trade, transportation, and utilities	0.6	1.0	0.9	(²)
Retail trade	1.1	0.7	0.8	(²)
Financial activities	0.5	1.6	1.6	0.3
Finance and insurance	0.6	1.8	1.8	0.4
Credit intermediation and related activities ..	0.3	3.1	3.1	(²)
Insurance carriers and related activities	0.5	1.6	1.6	1.1
Professional and business services	0.7	2.7	2.6	(²)
Education and health services	1.2	1.2	1.4	0.4
Educational services	0.1	1.3	0.5	(²)
Junior colleges, colleges, and universities ...	0.2	2.5	0.9	(²)
Health care and social assistance	1.4	1.4	1.6	0.5

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Coverage for selected services,¹ private industry workers, 2015—continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers	0.7	1.3	1.3	(²)
50 to 99 workers	1.7	3.1	3.0	(²)
100 workers or more	0.6	0.7	0.7	0.2
100 to 499 workers	0.7	0.9	0.9	0.2
500 workers or more	0.7	1.2	1.3	0.3
Geographic areas				
Northeast	0.4	1.4	1.3	0.3
New England	0.9	1.0	1.0	(²)
Middle Atlantic	0.4	1.9	1.7	0.4
South	0.7	1.1	1.1	0.1
South Atlantic	1.0	1.4	1.4	(²)
East South Central	3.0	3.6	3.6	0.2
West South Central	0.4	1.9	1.9	0.1
Midwest	1.3	1.1	1.0	(²)
East North Central	1.8	1.5	1.4	(²)
West North Central	1.4	1.5	1.3	(²)
West	1.0	1.9	2.0	0.3
Mountain	1.7	1.9	1.9	(²)
Pacific	1.3	2.7	2.8	0.4

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

² Less than 0.05.

³ 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."

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, 2015

(Includes all workers participating in plans with specified copayments)

Characteristics	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Worker characteristics									
All workers	\$250	\$200	–	\$25	\$25	\$25	–	\$100	–
Management, professional, and related	250	200	–	20	20	20	–	–	\$65
Management, business, and financial	250	200	\$250	–	20	25	–	–	–
Professional and related	250	200	500	20	–	20	\$65	–	65
Service	250	200	–	25	25	20	–	100	–
Sales and office	250	250	500	25	25	25	100	–	–
Sales and related	250	250	500	25	25	20	–	–	150
Office and administrative support	250	250	500	25	25	25	–	–	–
Natural resources, construction, and maintenance	250	250	250	20	20	20	100	100	–
Installation, maintenance, and repair	250	250	250	25	25	20	–	150	–
Production, transportation, and material moving	250	250	–	25	25	30	–	–	–
Production	250	250	–	25	25	30	–	–	–
Transportation and material moving	250	–	–	20	20	25	200	–	–
Full time	250	250	–	25	25	25	–	100	–
Part time	200	200	500	20	20	20	–	100	–
Union	250	200	–	20	20	25	100	100	–
Nonunion	250	250	–	25	25	–	–	100	–
Average wage within the following categories ¹ :									
Second 25 percent	250	250	–	25	25	20	–	100	–
Third 25 percent	250	200	–	25	25	25	100	100	–
Highest 25 percent	250	200	500	20	20	25	–	–	–
Highest 10 percent	250	200	–	20	20	20	–	–	–
Establishment characteristics									
Goods-producing industries	250	250	–	25	25	25	–	100	–
Manufacturing	250	250	–	25	25	30	–	–	20
Service-providing industries	250	200	–	25	25	–	–	–	–
Trade, transportation, and utilities	250	200	500	25	25	25	150	150	150
Retail trade	200	200	500	25	25	20	150	–	150
Financial activities	250	250	–	25	25	25	–	–	150
Finance and insurance	300	300	500	25	25	25	–	30	150
Credit intermediation and related activities ..	300	300	500	25	25	30	–	–	–
Insurance carriers and related activities	–	–	500	20	20	20	–	–	–
Professional and business services	–	–	–	25	25	40	65	–	65
Education and health services	250	200	500	20	25	20	–	–	–
Educational services	–	–	–	20	20	20	–	–	–
Junior colleges, colleges, and universities ...	250	250	250	20	20	20	–	–	–
Health care and social assistance	250	200	–	–	25	20	–	–	20

See footnotes at end of table.

Table 11. Medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, 2015—continued

(Includes all workers participating in plans with specified copayments)

Characteristics	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
1 to 99 workers	\$250	\$200	—	\$25	\$25	\$25	—	—	\$65
50 to 99 workers	250	250	—	25	25	25	—	—	—
100 workers or more	250	—	—	20	20	—	—	—	100
100 to 499 workers	250	250	—	25	25	25	\$100	—	100
500 workers or more	250	—	—	20	20	20	50	—	—
Geographic areas									
Northeast	250	250	\$500	20	20	25	100	—	125
New England	—	250	500	20	20	25	—	—	—
Middle Atlantic	250	250	500	20	20	25	100	—	125
South	250	250	—	25	25	25	100	\$100	—
South Atlantic	250	—	—	25	25	20	—	—	65
East South Central	250	250	—	25	25	25	—	—	—
West South Central	250	300	—	25	25	25	100	100	—
Midwest	250	250	500	25	25	30	—	—	—
East North Central	250	250	500	25	25	35	—	—	—
West North Central	250	250	—	25	25	—	—	—	150
West	250	—	—	20	20	20	20	—	—
Mountain	—	—	—	25	25	20	—	—	—
Pacific	250	200	—	20	20	20	20	20	—

¹ 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: 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.

Table 11. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, 2015

Characteristics	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
Worker characteristics									
All workers	\$0	\$53	–	\$1	\$1	\$5	–	\$19	–
Management, professional, and related	0	0	–	5	6	6	–	–	\$18
Management, business, and financial	55	16	\$0	–	4	3	–	–	–
Professional and related	0	9	0	5	–	2	\$19	–	15
Service	18	33	–	4	2	5	–	16	–
Sales and office	16	30	0	0	0	6	29	–	–
Sales and related	34	51	0	0	0	1	–	–	36
Office and administrative support	34	34	0	0	0	2	–	–	–
Natural resources, construction, and maintenance	13	13	30	4	5	5	20	0	–
Installation, maintenance, and repair	9	0	65	1	0	6	–	29	–
Production, transportation, and material moving	0	13	–	0	2	5	–	–	–
Production	0	0	–	1	0	2	–	–	–
Transportation and material moving	0	–	–	0	0	4	59	–	–
Full time	0	61	–	0	1	1	–	24	–
Part time	9	0	129	0	3	1	–	0	–
Union	54	52	–	0	0	6	16	25	–
Nonunion	0	66	–	0	0	–	–	25	–
Average wage within the following categories ¹ :									
Second 25 percent	0	0	–	0	0	6	–	22	–
Third 25 percent	0	56	–	0	0	0	5	20	–
Highest 25 percent	0	0	100	3	1	0	–	–	–
Highest 10 percent	42	13	–	0	0	1	–	–	–
Establishment characteristics									
Goods-producing industries	0	0	–	0	0	1	–	28	–
Manufacturing	0	0	–	0	0	4	–	–	6
Service-providing industries	0	0	–	3	2	–	–	–	–
Trade, transportation, and utilities	0	44	36	0	0	0	0	0	0
Retail trade	38	9	0	0	0	2	0	–	42
Financial activities	0	0	–	0	0	5	–	–	30
Finance and insurance	53	55	65	1	3	0	–	7	16
Credit intermediation and related activities ..	24	64	65	0	0	4	–	–	–
Insurance carriers and related activities	–	–	0	3	4	2	–	–	–
Professional and business services	–	–	–	0	0	11	13	–	17
Education and health services	0	39	133	5	6	0	–	–	–
Educational services	–	–	–	0	0	0	–	–	–
Junior colleges, colleges, and universities ...	13	0	39	0	0	0	–	–	–
Health care and social assistance	39	36	–	–	5	0	–	–	0

See footnotes at end of table.

Table 11. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, 2015—continued

Characteristics	Hospital room and board			Physician office visit			Outpatient surgery		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
1 to 99 workers	\$0	\$57	—	\$0	\$0	\$5	—	—	\$11
50 to 99 workers	13	26	—	0	0	4	—	—	—
100 workers or more	0	—	—	5	5	—	—	—	21
100 to 499 workers	0	26	—	2	2	5	\$30	—	22
500 workers or more	43	—	—	0	0	0	12	—	—
Geographic areas									
Northeast	0	46	\$0	2	0	0	0	—	36
New England	—	38	0	0	0	7	—	—	—
Middle Atlantic	0	56	0	6	0	6	19	—	34
South	0	0	—	0	0	6	29	\$27	—
South Atlantic	16	—	—	2	2	6	—	—	4
East South Central	0	0	—	0	0	5	—	—	—
West South Central	65	49	—	0	0	4	0	7	—
Midwest	0	20	46	0	0	6	—	—	—
East North Central	0	68	0	1	0	7	—	—	—
West North Central	0	0	—	2	2	—	—	—	0
West	72	—	—	0	4	0	5	—	—
Mountain	—	—	—	4	0	0	—	—	—
Pacific	60	13	—	0	0	0	3	4	—

¹ 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: 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.

Table 12. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	6	91	—	—
Management, professional, and related	8	89	—	—
Management, business, and financial	4	92	—	—
Professional and related	11	87	—	2
Service	—	83	—	5
Sales and office	3	93	—	—
Sales and related	—	95	—	4
Office and administrative support	4	92	—	—
Natural resources, construction, and maintenance	—	95	—	1
Installation, maintenance, and repair	—	95	—	(²)
Production, transportation, and material moving	3	95	—	—
Production	—	96	—	2
Transportation and material moving	—	94	—	2
Full time	6	91	—	—
Part time	—	90	—	1
Union	10	88	—	—
Nonunion	6	91	—	—
Average wage within the following categories ³ :				
Second 25 percent	6	91	—	—
Third 25 percent	5	93	—	—
Highest 25 percent	8	89	—	—
Highest 10 percent	7	90	—	—
Establishment characteristics				
Goods-producing industries	3	93	—	4
Manufacturing	—	92	—	5
Service-providing industries	7	90	—	—
Trade, transportation, and utilities	2	96	—	—
Retail trade	—	95	—	2
Financial activities	4	94	—	2
Finance and insurance	4	94	—	2
Credit intermediation and related activities ..	—	96	—	1
Insurance carriers and related activities	—	93	—	1
Professional and business services	—	97	—	1
Education and health services	19	77	—	4
Educational services	6	93	—	(²)
Junior colleges, colleges, and universities ...	9	91	—	1
Health care and social assistance	21	74	—	5

See footnotes at end of table.

Table 12. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	5	93	—	—	14	82	—	4
Management, professional, and related	7	91	—	—	15	80	—	5
Management, business, and financial	—	94	—	3	10	81	—	9
Professional and related	9	89	—	3	19	79	—	2
Service	—	85	—	5	—	74	—	4
Sales and office	2	95	—	—	—	81	—	7
Sales and related	—	97	—	2	—	78	—	13
Office and administrative support	3	94	—	—	—	82	—	5
Natural resources, construction, and maintenance	—	95	—	1	—	94	—	(²)
Installation, maintenance, and repair	—	95	—	(²)	—	94	—	1
Production, transportation, and material moving	—	95	—	2	—	92	—	(²)
Production	—	96	—	2	—	96	—	(²)
Transportation and material moving	—	95	—	2	—	87	—	—
Full time	5	92	—	—	12	83	—	4
Part time	5	94	—	1	—	63	—	(²)
Union	10	89	—	—	14	81	—	5
Nonunion	4	93	—	—	14	82	—	4
Average wage within the following categories ³ :								
Second 25 percent	4	93	—	—	—	82	—	2
Third 25 percent	4	93	—	—	8	90	—	2
Highest 25 percent	6	91	—	—	16	79	—	6
Highest 10 percent	5	93	—	—	—	75	—	1
Establishment characteristics								
Goods-producing industries	—	94	—	4	11	82	—	7
Manufacturing	—	94	—	4	—	82	—	10
Service-providing industries	5	92	—	—	15	82	—	3
Trade, transportation, and utilities	—	97	—	1	—	86	—	6
Retail trade	—	97	—	1	—	81	—	12
Financial activities	3	95	—	2	—	90	—	4
Finance and insurance	3	95	—	2	—	90	—	2
Credit intermediation and related activities ..	—	97	—	1	—	93	—	—
Insurance carriers and related activities	—	93	—	1	—	84	—	1
Professional and business services	—	98	—	1	—	93	—	—
Education and health services	17	80	—	3	26	68	—	6
Educational services	4	96	—	—	—	89	—	1
Junior colleges, colleges, and universities ...	7	93	—	—	13	85	—	2
Health care and social assistance	18	78	—	4	32	60	—	8

See footnotes at end of table.

Table 12. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	5	92	—	2
50 to 99 workers	—	94	—	2
100 workers or more	7	90	—	—
100 to 499 workers	—	92	—	3
500 workers or more	10	86	—	4
Geographic areas				
Northeast	10	88	—	2
New England	—	90	—	1
Middle Atlantic	11	88	—	2
South	—	96	—	2
South Atlantic	2	95	—	3
East South Central	—	96	—	3
West South Central	—	96	—	1
Midwest	4	91	—	—
East North Central	—	91	—	5
West North Central	—	92	—	3
West	11	85	—	3
Mountain	—	93	—	3
Pacific	15	82	—	4

See footnotes at end of table.

Table 12. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	4	95	—	2	13	82	—	5
50 to 99 workers	—	97	—	1	—	77	—	10
100 workers or more	5	91	—	—	15	82	—	4
100 to 499 workers	3	93	—	—	—	86	—	4
500 workers or more	8	87	—	4	23	75	—	2
Geographic areas								
Northeast	10	88	—	2	—	90	—	1
New England	—	88	—	2	—	94	—	—
Middle Atlantic	11	88	—	2	—	87	—	2
South	—	97	—	2	3	89	—	8
South Atlantic	—	97	—	1	—	86	—	10
East South Central	—	96	—	3	—	96	—	1
West South Central	—	97	—	1	—	94	—	4
Midwest	—	91	—	5	—	92	—	3
East North Central	—	90	—	6	—	93	—	4
West North Central	—	93	—	3	—	84	—	—
West	6	91	—	3	26	70	—	4
Mountain	—	93	—	3	—	90	—	—
Pacific	—	89	—	3	30	65	—	5

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.5.

³ 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.

Table 12. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.5	0.7	—	—
Management, professional, and related	1.2	1.4	—	—
Management, business, and financial	1.0	1.5	—	—
Professional and related	1.8	1.9	—	0.7
Service	—	4.0	—	1.6
Sales and office	0.9	1.1	—	—
Sales and related	—	1.7	—	1.6
Office and administrative support	1.3	1.4	—	—
Natural resources, construction, and maintenance	—	1.7	—	0.6
Installation, maintenance, and repair	—	2.5	—	0.1
Production, transportation, and material moving	0.9	1.4	—	—
Production	—	1.5	—	1.2
Transportation and material moving	—	1.9	—	0.9
Full time	0.6	0.8	—	—
Part time	—	3.4	—	0.4
Union	1.9	2.1	—	—
Nonunion	0.6	0.8	—	—
Average wage within the following categories ³ :				
Second 25 percent	1.4	1.7	—	—
Third 25 percent	0.6	0.7	—	—
Highest 25 percent	1.2	1.4	—	—
Highest 10 percent	1.5	1.6	—	—
Establishment characteristics				
Goods-producing industries	0.8	1.6	—	1.3
Manufacturing	—	1.9	—	1.7
Service-providing industries	0.7	0.8	—	—
Trade, transportation, and utilities	0.6	0.9	—	—
Retail trade	—	1.4	—	1.1
Financial activities	0.7	1.1	—	0.5
Finance and insurance	1.0	1.0	—	0.6
Credit intermediation and related activities ..	—	1.1	—	0.3
Insurance carriers and related activities	—	2.4	—	0.5
Professional and business services	—	1.5	—	0.7
Education and health services	2.2	2.7	—	1.2
Educational services	1.3	1.3	—	0.1
Junior colleges, colleges, and universities ...	1.6	1.6	—	0.2
Health care and social assistance	2.7	3.2	—	1.4

See footnotes at end of table.

Table 12. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.6	0.8	—	—	1.7	2.4	—	1.5
Management, professional, and related	1.1	1.1	—	—	4.0	4.9	—	3.1
Management, business, and financial	—	1.2	—	0.8	2.7	7.1	—	6.2
Professional and related	1.7	1.8	—	0.7	5.7	5.7	—	1.1
Service	—	3.8	—	2.0	—	8.8	—	2.5
Sales and office	0.4	0.8	—	—	—	4.5	—	3.3
Sales and related	—	1.2	—	1.2	—	9.3	—	9.6
Office and administrative support	0.6	1.0	—	—	—	5.2	—	2.9
Natural resources, construction, and maintenance	—	1.9	—	0.6	—	3.2	—	0.3
Installation, maintenance, and repair	—	2.9	—	0.1	—	2.3	—	0.5
Production, transportation, and material moving	—	1.5	—	1.2	—	3.1	—	(²)
Production	—	1.7	—	1.4	—	2.2	—	(²)
Transportation and material moving	—	1.9	—	1.1	—	7.1	—	—
Full time	0.6	0.8	—	—	1.9	2.6	—	1.6
Part time	1.4	1.3	—	0.5	—	12.4	—	0.1
Union	2.4	2.7	—	—	4.2	4.9	—	3.3
Nonunion	0.6	0.8	—	—	2.0	2.6	—	1.7
Average wage within the following categories ³ :								
Second 25 percent	1.0	1.6	—	—	—	6.1	—	1.1
Third 25 percent	0.7	0.8	—	—	1.8	2.2	—	1.4
Highest 25 percent	1.2	1.2	—	—	3.6	4.8	—	3.6
Highest 10 percent	1.2	1.4	—	—	—	7.1	—	0.8
Establishment characteristics								
Goods-producing industries	—	1.3	—	1.2	2.7	7.0	—	6.0
Manufacturing	—	1.6	—	1.4	—	7.9	—	7.8
Service-providing industries	0.7	0.9	—	—	2.0	2.4	—	1.1
Trade, transportation, and utilities	—	0.6	—	0.3	—	5.7	—	4.0
Retail trade	—	0.8	—	0.4	—	9.2	—	8.9
Financial activities	0.6	1.1	—	0.6	—	3.4	—	2.2
Finance and insurance	0.9	1.0	—	0.8	—	2.8	—	1.2
Credit intermediation and related activities ..	—	1.1	—	0.4	—	3.0	—	—
Insurance carriers and related activities	—	2.4	—	0.5	—	7.0	—	0.6
Professional and business services	—	1.2	—	0.8	—	5.2	—	—
Education and health services	2.7	3.6	—	1.5	3.3	4.3	—	2.8
Educational services	0.9	0.9	—	—	—	3.4	—	0.3
Junior colleges, colleges, and universities ...	1.2	1.2	—	—	2.6	2.7	—	0.6
Health care and social assistance	3.1	4.1	—	1.8	4.4	5.8	—	3.7

See footnotes at end of table.

Table 12. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	1.1	1.3	—	0.7
50 to 99 workers	—	2.2	—	1.7
100 workers or more	1.0	1.1	—	—
100 to 499 workers	—	1.5	—	0.7
500 workers or more	1.6	1.7	—	0.7
Geographic areas				
Northeast	1.2	1.1	—	0.4
New England	—	3.0	—	0.9
Middle Atlantic	1.2	1.2	—	0.4
South	—	0.8	—	0.7
South Atlantic	0.6	0.9	—	1.0
East South Central	—	3.0	—	3.0
West South Central	—	1.3	—	0.5
Midwest	1.2	1.7	—	—
East North Central	—	2.3	—	1.8
West North Central	—	2.2	—	1.4
West	1.6	2.1	—	1.0
Mountain	—	2.9	—	1.7
Pacific	1.9	2.5	—	1.3

See footnotes at end of table.

Table 12. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	0.9	1.0	—	0.5	3.9	4.6	—	2.8
50 to 99 workers	—	1.2	—	0.4	—	10.1	—	8.9
100 workers or more	0.8	1.0	—	—	3.7	3.8	—	1.5
100 to 499 workers	0.9	1.3	—	—	—	4.6	—	1.9
500 workers or more	1.6	1.8	—	0.8	5.4	5.4	—	1.0
Geographic areas								
Northeast	1.4	1.4	—	0.6	—	3.4	—	0.8
New England	—	3.7	—	1.3	—	2.7	—	—
Middle Atlantic	1.4	1.5	—	0.5	—	5.0	—	1.2
South	—	0.8	—	0.7	0.9	3.6	—	3.2
South Atlantic	—	0.5	—	0.7	—	4.9	—	4.5
East South Central	—	3.0	—	3.0	—	2.9	—	1.4
West South Central	—	1.4	—	0.4	—	3.7	—	3.5
Midwest	—	2.1	—	1.6	—	3.8	—	2.5
East North Central	—	3.0	—	2.3	—	3.8	—	3.0
West North Central	—	2.5	—	1.5	—	10.3	—	—
West	1.7	2.0	—	0.8	3.8	4.9	—	3.1
Mountain	—	2.8	—	2.0	—	8.0	—	—
Pacific	—	2.7	—	0.6	4.1	5.3	—	3.8

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.05.

³ 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics						
All workers	12	69	7	7	74	8
Management, professional, and related	11	71	7	6	77	7
Management, business, and financial	12	71	7	5	77	7
Professional and related	11	72	7	7	77	7
Service	—	61	—	—	68	—
Sales and office	11	72	7	6	77	7
Sales and related	—	71	—	—	74	—
Office and administrative support	11	72	6	6	79	6
Natural resources, construction, and maintenance	10	69	6	—	75	—
Installation, maintenance, and repair	9	66	9	—	72	—
Production, transportation, and material moving	7	65	9	3	68	9
Production	6	71	5	4	74	6
Transportation and material moving	—	57	—	—	61	—
Full time	12	69	7	6	75	7
Part time	—	66	—	—	67	—
Union	—	58	—	—	64	—
Nonunion	11	70	7	6	76	8
Average wage within the following categories ¹ :						
Second 25 percent	10	69	7	6	75	8
Third 25 percent	11	67	8	6	73	8
Highest 25 percent	12	71	7	6	76	7
Highest 10 percent	10	74	8	5	79	8
Establishment characteristics						
Goods-producing industries	9	70	6	6	75	6
Manufacturing	7	74	7	4	78	8
Service-providing industries	12	68	8	7	74	8
Trade, transportation, and utilities	9	69	10	4	74	10
Retail trade	7	71	13	—	74	—
Financial activities	7	75	8	3	81	7
Finance and insurance	8	78	4	4	83	4
Credit intermediation and related activities ..	8	75	6	4	82	5
Insurance carriers and related activities	—	81	—	—	84	—
Professional and business services	—	76	—	—	80	—
Education and health services	18	64	7	—	72	—
Educational services	—	56	—	—	78	—
Junior colleges, colleges, and universities ...	—	53	—	15	68	5
Health care and social assistance	—	66	—	—	71	—

See footnotes at end of table.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics			
All workers	39	37	6
Management, professional, and related	—	41	—
Management, business, and financial	44	—	—
Professional and related	—	43	—
Service	54	—	—
Sales and office	41	35	4
Sales and related	49	—	—
Office and administrative support	39	—	—
Natural resources, construction, and maintenance	28	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving	—	42	—
Production	—	55	—
Transportation and material moving	53	—	—
Full time	40	36	6
Part time	—	54	—
Union	58	—	—
Nonunion	37	38	6
Average wage within the following categories ¹ :			
Second 25 percent	—	36	—
Third 25 percent	37	—	—
Highest 25 percent	43	39	6
Highest 10 percent	48	—	—
Establishment characteristics			
Goods-producing industries	—	41	—
Manufacturing	—	48	—
Service-providing industries	43	36	6
Trade, transportation, and utilities	53	—	—
Retail trade	51	—	—
Financial activities	37	—	—
Finance and insurance	42	—	—
Credit intermediation and related activities ..	—	35	—
Insurance carriers and related activities	52	43	—
Professional and business services	—	—	—
Education and health services	38	—	—
Educational services	61	—	—
Junior colleges, colleges, and universities ...	66	—	—
Health care and social assistance	—	42	—

See footnotes at end of table.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	11	69	6	6	74	6
50 to 99 workers	10	70	8	—	76	—
100 workers or more	12	69	9	7	75	9
100 to 499 workers	13	67	9	8	72	9
500 workers or more	12	72	8	—	78	—
Geographic areas						
Northeast	19	60	6	11	71	7
New England	—	49	—	—	65	—
Middle Atlantic	17	63	6	10	73	6
South	12	68	7	9	72	7
South Atlantic	15	65	7	11	71	6
East South Central	—	64	—	—	64	—
West South Central	—	73	—	—	77	—
Midwest	6	74	7	—	77	—
East North Central	8	75	8	—	77	—
West North Central	—	72	—	—	75	—
West	11	72	9	—	79	—
Mountain	—	71	—	—	73	—
Pacific	12	73	7	—	83	—

See footnotes at end of table.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	—	41	—
50 to 99 workers	39	—	—
100 workers or more	47	32	9
100 to 499 workers	41	—	—
500 workers or more	60	—	—
Geographic areas			
Northeast	46	—	—
New England	38	—	—
Middle Atlantic	51	—	—
South	43	—	—
South Atlantic	47	—	—
East South Central	—	—	—
West South Central	38	—	—
Midwest	—	53	—
East North Central	—	58	—
West North Central	—	—	—
West	—	48	—
Mountain	—	61	—
Pacific	—	43	—

¹ 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.

Table 13. Standard errors for hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics						
All workers	0.8	1.0	0.7	0.9	1.1	0.8
Management, professional, and related	1.1	1.7	1.2	1.1	1.9	1.3
Management, business, and financial	1.3	1.7	1.0	1.2	1.9	1.2
Professional and related	1.7	2.5	1.8	1.5	2.8	2.1
Service	–	3.7	–	–	3.7	–
Sales and office	1.0	1.6	1.4	1.0	1.8	1.6
Sales and related	–	3.2	–	–	3.5	–
Office and administrative support	1.4	1.9	1.0	1.3	2.1	1.2
Natural resources, construction, and maintenance	2.9	4.0	0.8	–	4.6	–
Installation, maintenance, and repair	2.3	4.4	1.7	–	4.6	–
Production, transportation, and material moving	1.3	2.7	1.6	0.7	2.8	1.6
Production	1.2	2.3	1.5	0.8	2.5	1.7
Transportation and material moving	–	4.9	–	–	5.0	–
Full time	0.8	1.1	0.6	0.8	1.2	0.7
Part time	–	4.3	–	–	4.5	–
Union	–	4.4	–	–	5.1	–
Nonunion	0.8	1.0	0.7	0.8	1.1	0.8
Average wage within the following categories ¹ :						
Second 25 percent	1.5	2.1	1.0	1.8	2.2	1.2
Third 25 percent	1.1	1.8	0.9	1.0	1.8	1.0
Highest 25 percent	1.1	1.7	1.1	1.0	1.9	1.3
Highest 10 percent	1.4	2.4	1.9	1.2	2.5	2.2
Establishment characteristics						
Goods-producing industries	1.6	2.3	1.1	1.8	2.6	1.3
Manufacturing	1.2	2.3	1.5	1.0	2.2	1.6
Service-providing industries	0.9	1.1	0.8	1.0	1.2	1.0
Trade, transportation, and utilities	0.9	2.2	1.6	1.0	2.2	1.5
Retail trade	1.2	1.9	2.3	–	1.8	–
Financial activities	1.0	1.9	1.4	0.7	1.9	1.2
Finance and insurance	1.3	1.8	0.8	0.8	1.6	0.8
Credit intermediation and related activities ..	1.7	2.6	1.3	1.0	2.3	1.3
Insurance carriers and related activities	–	3.1	–	–	3.2	–
Professional and business services	–	3.1	–	–	2.7	–
Education and health services	2.8	3.7	2.0	–	4.6	–
Educational services	–	5.0	–	–	3.3	–
Junior colleges, colleges, and universities ...	–	3.4	–	3.6	4.8	1.2
Health care and social assistance	–	4.4	–	–	5.5	–

See footnotes at end of table.

**Table 13. Standard errors for hospital room and board benefits:
Selected types of limits on coverage by type of plan, private industry
workers, 2015—continued**

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics			
All workers	2.9	3.3	1.3
Management, professional, and related	—	5.4	—
Management, business, and financial	7.6	—	—
Professional and related	—	6.7	—
Service	11.7	—	—
Sales and office	4.5	5.8	1.3
Sales and related	9.8	—	—
Office and administrative support	5.4	—	—
Natural resources, construction, and maintenance	6.9	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving	—	7.2	—
Production	—	8.7	—
Transportation and material moving	13.9	—	—
Full time	2.9	3.3	1.3
Part time	—	14.7	—
Union	8.3	—	—
Nonunion	3.1	3.6	1.4
Average wage within the following categories ¹ :			
Second 25 percent	—	6.8	—
Third 25 percent	4.5	—	—
Highest 25 percent	4.2	5.4	1.5
Highest 10 percent	6.2	—	—
Establishment characteristics			
Goods-producing industries	—	6.2	—
Manufacturing	—	6.9	—
Service-providing industries	3.4	3.8	1.5
Trade, transportation, and utilities	3.9	—	—
Retail trade	7.3	—	—
Financial activities	6.6	—	—
Finance and insurance	6.9	—	—
Credit intermediation and related activities ..	—	7.5	—
Insurance carriers and related activities	8.9	9.4	—
Professional and business services	—	—	—
Education and health services	5.1	—	—
Educational services	7.1	—	—
Junior colleges, colleges, and universities ...	5.8	—	—
Health care and social assistance	—	7.5	—

See footnotes at end of table.

Table 13. Standard errors for hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	1.3	1.8	0.9	1.3	2.1	1.1
50 to 99 workers	2.5	3.4	2.0	—	3.3	—
100 workers or more	1.2	1.5	1.1	1.1	1.6	1.4
100 to 499 workers	1.7	2.0	1.3	1.6	2.1	1.6
500 workers or more	1.7	2.4	2.3	—	2.7	—
Geographic areas						
Northeast	2.0	2.9	1.0	2.2	3.2	1.1
New England	—	5.9	—	—	5.5	—
Middle Atlantic	2.3	3.3	0.9	2.5	3.7	0.9
South	1.7	1.7	1.3	1.7	1.8	1.4
South Atlantic	2.6	2.5	1.4	2.5	2.4	1.7
East South Central	—	1.4	—	—	1.6	—
West South Central	—	3.5	—	—	4.1	—
Midwest	0.7	2.1	1.5	—	2.5	—
East North Central	1.0	2.7	2.1	—	3.1	—
West North Central	—	3.2	—	—	4.0	—
West	1.6	1.4	1.1	—	1.4	—
Mountain	—	2.2	—	—	2.1	—
Pacific	1.4	1.8	1.1	—	1.8	—

See footnotes at end of table.

**Table 13. Standard errors for hospital room and board benefits:
Selected types of limits on coverage by type of plan, private industry
workers, 2015—continued**

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	—	5.6	—
50 to 99 workers	11.5	—	—
100 workers or more	4.7	4.5	2.4
100 to 499 workers	5.9	—	—
500 workers or more	7.1	—	—
Geographic areas			
Northeast	5.3	—	—
New England	6.0	—	—
Middle Atlantic	7.3	—	—
South	6.0	—	—
South Atlantic	8.4	—	—
East South Central	—	—	—
West South Central	7.6	—	—
Midwest	—	10.2	—
East North Central	—	10.6	—
West North Central	—	—	—
West	—	5.1	—
Mountain	—	5.2	—
Pacific	—	6.5	—

¹ 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: 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.

Table 14. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	10	83	—	—
Management, professional, and related	11	82	—	—
Management, business, and financial	9	84	—	—
Professional and related	12	81	—	7
Service	21	72	—	6
Sales and office	6	85	—	—
Sales and related	5	89	—	—
Office and administrative support	6	84	—	—
Natural resources, construction, and maintenance	—	84	—	6
Installation, maintenance, and repair	—	83	—	8
Production, transportation, and material moving	6	88	—	—
Production	5	89	—	6
Transportation and material moving	—	88	—	5
Full time	10	83	—	—
Part time	11	86	—	3
Union	21	75	—	—
Nonunion	8	84	—	—
Average wage within the following categories ² :				
Second 25 percent	10	84	—	—
Third 25 percent	8	83	—	—
Highest 25 percent	10	82	—	—
Highest 10 percent	9	85	—	—
Establishment characteristics				
Goods-producing industries	7	83	—	10
Manufacturing	5	85	—	10
Service-providing industries	11	83	—	—
Trade, transportation, and utilities	4	90	—	—
Retail trade	—	92	—	4
Financial activities	6	84	—	10
Finance and insurance	6	81	—	13
Credit intermediation and related activities ..	5	79	—	16
Insurance carriers and related activities	8	88	—	4
Professional and business services	7	88	—	5
Education and health services	22	72	—	6
Educational services	14	84	—	2
Junior colleges, colleges, and universities ...	16	80	—	4
Health care and social assistance	23	70	—	7

See footnotes at end of table.

Table 14. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	7	87	—	—	27	64	—	8
Management, professional, and related	8	85	—	—	24	66	—	9
Management, business, and financial	5	88	—	—	28	63	—	9
Professional and related	10	83	—	7	22	69	—	9
Service	14	80	—	6	47	45	—	8
Sales and office	3	89	—	—	23	65	—	11
Sales and related	—	94	—	4	29	54	—	17
Office and administrative support	3	86	—	—	22	69	—	9
Natural resources, construction, and maintenance	—	86	—	7	—	70	—	3
Installation, maintenance, and repair	—	86	—	9	—	55	—	5
Production, transportation, and material moving	4	90	—	—	—	76	—	4
Production	5	88	—	7	—	91	—	—
Transportation and material moving	—	92	—	4	—	55	—	9
Full time	7	86	—	—	26	65	—	9
Part time	6	91	—	2	41	55	—	4
Union	16	81	—	—	48	42	—	10
Nonunion	5	88	—	—	24	68	—	8
Average wage within the following categories ² :								
Second 25 percent	7	87	—	—	29	67	—	4
Third 25 percent	6	86	—	—	21	69	—	10
Highest 25 percent	8	86	—	—	25	64	—	11
Highest 10 percent	5	89	—	—	30	60	—	9
Establishment characteristics								
Goods-producing industries	6	84	—	10	16	74	—	10
Manufacturing	4	87	—	10	16	73	—	11
Service-providing industries	7	87	—	—	30	62	—	8
Trade, transportation, and utilities	—	93	—	5	25	66	—	9
Retail trade	—	95	—	4	—	65	—	9
Financial activities	5	84	—	11	—	88	—	3
Finance and insurance	5	81	—	14	11	85	—	4
Credit intermediation and related activities ..	—	77	—	19	—	90	—	—
Insurance carriers and related activities	—	89	—	4	19	80	—	1
Professional and business services	—	93	—	4	—	66	—	11
Education and health services	17	77	—	5	36	56	—	8
Educational services	5	91	—	4	28	72	—	—
Junior colleges, colleges, and universities ...	8	85	—	6	33	67	—	—
Health care and social assistance	19	75	—	6	38	51	—	11

See footnotes at end of table.

Table 14. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	7	84	—	9
50 to 99 workers	4	84	—	12
100 workers or more	12	82	—	—
100 to 499 workers	10	86	—	—
500 workers or more	15	77	—	7
Geographic areas				
Northeast	15	79	—	6
New England	—	83	—	3
Middle Atlantic	16	77	—	7
South	8	85	—	—
South Atlantic	11	83	—	6
East South Central	—	88	—	8
West South Central	—	87	—	7
Midwest	6	86	—	—
East North Central	7	85	—	—
West North Central	—	90	—	7
West	12	80	—	8
Mountain	—	90	—	4
Pacific	16	75	—	9

See footnotes at end of table.

Table 14. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	4	87	—	8	20	69	—	11
50 to 99 workers	—	87	—	10	—	—	—	—
100 workers or more	8	86	—	—	35	59	—	5
100 to 499 workers	6	89	—	—	27	68	—	5
500 workers or more	10	82	—	7	51	44	—	5
Geographic areas								
Northeast	14	80	—	6	22	73	—	5
New England	—	84	—	4	—	79	—	2
Middle Atlantic	14	79	—	7	24	70	—	7
South	6	88	—	—	29	63	—	8
South Atlantic	—	87	—	5	—	58	—	10
East South Central	—	88	—	8	—	92	—	5
West South Central	—	89	—	7	—	68	—	4
Midwest	4	88	—	—	—	71	—	11
East North Central	—	87	—	9	—	72	—	9
West North Central	—	91	—	6	—	—	—	—
West	—	88	—	7	33	58	—	9
Mountain	—	91	—	5	—	86	—	2
Pacific	—	86	—	8	38	51	—	11

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.8	1.0	—	—
Management, professional, and related	1.3	1.8	—	—
Management, business, and financial	1.4	1.9	—	—
Professional and related	1.8	2.6	—	1.9
Service	4.1	4.1	—	1.7
Sales and office	1.0	1.3	—	—
Sales and related	1.3	2.1	—	—
Office and administrative support	1.3	1.7	—	—
Natural resources, construction, and maintenance	—	3.8	—	1.4
Installation, maintenance, and repair	—	3.5	—	2.4
Production, transportation, and material moving	1.4	1.8	—	—
Production	1.2	2.0	—	1.8
Transportation and material moving	—	2.9	—	1.8
Full time	0.9	1.1	—	—
Part time	3.1	2.8	—	0.8
Union	3.4	3.7	—	—
Nonunion	0.8	1.1	—	—
Average wage within the following categories ² :				
Second 25 percent	1.8	2.1	—	—
Third 25 percent	1.0	1.4	—	—
Highest 25 percent	1.2	1.8	—	—
Highest 10 percent	1.5	2.5	—	—
Establishment characteristics				
Goods-producing industries	1.5	2.2	—	1.4
Manufacturing	1.2	2.1	—	1.7
Service-providing industries	0.9	1.2	—	—
Trade, transportation, and utilities	1.0	1.5	—	—
Retail trade	—	1.7	—	0.6
Financial activities	0.8	1.8	—	1.6
Finance and insurance	1.1	2.3	—	1.8
Credit intermediation and related activities ..	1.4	2.9	—	3.1
Insurance carriers and related activities	2.4	3.0	—	1.6
Professional and business services	1.5	3.1	—	2.7
Education and health services	2.6	2.9	—	1.2
Educational services	3.0	3.0	—	1.3
Junior colleges, colleges, and universities ...	2.3	3.2	—	2.5
Health care and social assistance	3.1	3.4	—	1.4

See footnotes at end of table.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.8	1.0	—	—	3.1	3.0	—	2.2
Management, professional, and related	1.3	1.7	—	—	3.9	4.9	—	3.8
Management, business, and financial	1.3	1.7	—	—	5.7	7.0	—	6.2
Professional and related	1.9	2.5	—	1.7	5.0	5.9	—	4.2
Service	3.2	3.9	—	2.1	9.7	9.6	—	4.4
Sales and office	0.5	1.1	—	—	4.5	4.0	—	3.6
Sales and related	—	1.6	—	1.6	7.4	8.3	—	8.5
Office and administrative support	0.7	1.6	—	—	5.1	4.4	—	3.7
Natural resources, construction, and maintenance	—	4.2	—	1.5	—	8.3	—	1.9
Installation, maintenance, and repair	—	3.0	—	2.6	—	12.8	—	3.6
Production, transportation, and material moving	1.0	1.8	—	—	—	7.5	—	2.3
Production	1.4	2.3	—	2.1	—	2.8	—	—
Transportation and material moving	—	2.4	—	1.9	—	13.7	—	5.8
Full time	0.8	1.1	—	—	3.3	3.2	—	2.2
Part time	1.8	1.8	—	0.7	11.4	8.6	—	3.7
Union	3.6	3.8	—	—	10.3	7.4	—	5.6
Nonunion	0.8	1.1	—	—	2.7	2.9	—	2.3
Average wage within the following categories ² :								
Second 25 percent	1.7	2.1	—	—	5.8	5.2	—	1.4
Third 25 percent	0.8	1.4	—	—	4.7	4.0	—	3.1
Highest 25 percent	1.3	1.6	—	—	3.8	5.3	—	4.7
Highest 10 percent	1.3	1.9	—	—	4.9	6.9	—	5.7
Establishment characteristics								
Goods-producing industries	1.7	2.4	—	1.4	3.2	6.8	—	6.0
Manufacturing	1.0	2.0	—	1.6	4.6	7.4	—	7.9
Service-providing industries	0.9	1.1	—	—	3.7	3.4	—	2.2
Trade, transportation, and utilities	—	1.1	—	1.0	6.3	6.9	—	4.2
Retail trade	—	1.1	—	0.8	—	9.5	—	4.4
Financial activities	0.8	2.0	—	1.7	—	3.3	—	2.2
Finance and insurance	1.2	2.6	—	1.9	3.3	3.9	—	2.7
Credit intermediation and related activities ..	—	3.4	—	3.5	—	4.1	—	—
Insurance carriers and related activities	—	3.1	—	1.7	5.6	5.7	—	0.6
Professional and business services	—	2.2	—	2.0	—	10.4	—	7.5
Education and health services	3.1	3.4	—	1.0	4.5	5.0	—	3.2
Educational services	0.9	2.1	—	2.0	7.5	7.5	—	—
Junior colleges, colleges, and universities ...	1.2	3.6	—	3.5	5.9	5.9	—	—
Health care and social assistance	3.6	3.9	—	1.1	5.7	6.5	—	4.3

See footnotes at end of table.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	1.2	1.9	—	1.3
50 to 99 workers	0.9	3.3	—	3.1
100 workers or more	1.4	1.5	—	—
100 to 499 workers	1.9	2.1	—	—
500 workers or more	1.9	2.2	—	1.2
Geographic areas				
Northeast	1.5	2.2	—	1.4
New England	—	5.1	—	1.0
Middle Atlantic	1.4	2.5	—	1.9
South	1.7	2.3	—	—
South Atlantic	2.7	3.5	—	1.4
East South Central	—	4.3	—	3.6
West South Central	—	3.6	—	1.8
Midwest	1.0	1.0	—	—
East North Central	1.3	1.3	—	—
West North Central	—	1.5	—	1.5
West	1.7	2.0	—	1.9
Mountain	—	2.9	—	1.9
Pacific	2.4	2.5	—	2.7

See footnotes at end of table.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	1.1	1.7	—	1.2	3.8	4.7	—	3.8
50 to 99 workers	—	2.8	—	2.4	—	—	—	—
100 workers or more	1.1	1.3	—	—	4.5	4.3	—	1.8
100 to 499 workers	1.6	1.9	—	—	5.6	5.3	—	2.0
500 workers or more	1.8	2.2	—	1.3	6.3	6.3	—	2.7
Geographic areas								
Northeast	1.5	1.9	—	1.5	4.7	6.3	—	2.7
New England	—	4.2	—	1.5	—	8.6	—	1.6
Middle Atlantic	1.4	2.2	—	1.9	6.1	8.7	—	4.1
South	1.5	2.0	—	—	7.5	7.1	—	3.6
South Atlantic	—	2.5	—	1.4	—	10.1	—	5.2
East South Central	—	4.4	—	3.7	—	4.9	—	4.7
West South Central	—	3.9	—	2.0	—	6.4	—	3.6
Midwest	1.2	1.3	—	—	—	7.9	—	5.4
East North Central	—	1.8	—	1.4	—	8.6	—	5.6
West North Central	—	1.8	—	1.6	—	—	—	—
West	—	2.6	—	1.7	4.9	4.2	—	4.3
Mountain	—	3.6	—	2.3	—	7.9	—	0.4
Pacific	—	3.5	—	2.3	5.4	4.3	—	5.3

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 15. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	7	86	—	—
Management, professional, and related	6	86	—	—
Management, business, and financial	6	86	—	—
Professional and related	6	86	—	7
Service	19	76	—	6
Sales and office	4	87	—	—
Sales and related	—	91	—	5
Office and administrative support	5	85	—	—
Natural resources, construction, and maintenance	7	87	—	—
Installation, maintenance, and repair	—	83	—	8
Production, transportation, and material moving	5	90	—	—
Production	4	90	—	6
Transportation and material moving	—	90	—	4
Full time	7	86	—	—
Part time	—	85	—	3
Union	16	80	—	—
Nonunion	6	87	—	—
Average wage within the following categories ² :				
Second 25 percent	7	87	—	—
Third 25 percent	6	86	—	—
Highest 25 percent	6	87	—	—
Highest 10 percent	5	89	—	—
Establishment characteristics				
Goods-producing industries	4	86	—	10
Manufacturing	4	86	—	10
Service-providing industries	8	86	—	—
Trade, transportation, and utilities	4	91	—	—
Retail trade	—	92	—	3
Financial activities	4	86	—	10
Finance and insurance	4	83	—	13
Credit intermediation and related activities ..	—	81	—	16
Insurance carriers and related activities	—	90	—	4
Professional and business services	—	92	—	6
Education and health services	12	81	—	6
Educational services	12	87	—	1
Junior colleges, colleges, and universities ...	16	82	—	2
Health care and social assistance	13	80	—	7

See footnotes at end of table.

Table 15. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	5	88	—	—	17	77	—	5
Management, professional, and related	5	88	—	—	14	78	—	7
Management, business, and financial	—	89	—	7	17	75	—	9
Professional and related	5	88	—	7	—	81	—	6
Service	16	78	—	6	—	67	—	4
Sales and office	2	89	—	—	16	76	—	7
Sales and related	1	94	—	—	—	70	—	8
Office and administrative support	3	87	—	—	14	79	—	7
Natural resources, construction, and maintenance	—	88	—	7	—	77	—	1
Installation, maintenance, and repair	—	86	—	9	—	62	—	2
Production, transportation, and material moving	4	91	—	—	12	86	—	2
Production	4	89	—	7	—	93	—	—
Transportation and material moving	—	92	—	4	—	76	—	4
Full time	5	88	—	—	17	77	—	6
Part time	—	87	—	3	—	76	—	1
Union	13	83	—	—	31	64	—	5
Nonunion	4	88	—	—	15	79	—	6
Average wage within the following categories ² :								
Second 25 percent	5	88	—	—	19	79	—	2
Third 25 percent	5	87	—	—	14	81	—	5
Highest 25 percent	5	88	—	—	14	77	—	9
Highest 10 percent	3	90	—	—	14	78	—	7
Establishment characteristics								
Goods-producing industries	4	86	—	10	6	86	—	8
Manufacturing	3	87	—	10	8	82	—	10
Service-providing industries	5	88	—	—	20	75	—	5
Trade, transportation, and utilities	2	93	—	—	22	78	—	(³)
Retail trade	—	94	—	4	—	80	—	(³)
Financial activities	4	85	—	11	—	92	—	3
Finance and insurance	4	82	—	14	—	90	—	4
Credit intermediation and related activities ..	—	78	—	19	—	95	—	—
Insurance carriers and related activities	—	90	—	4	—	89	—	1
Professional and business services	—	94	—	4	—	81	—	11
Education and health services	10	83	—	6	20	74	—	6
Educational services	4	95	—	1	26	74	—	—
Junior colleges, colleges, and universities ...	6	91	—	2	37	63	—	—
Health care and social assistance	11	82	—	7	—	74	—	8

See footnotes at end of table.

Table 15. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	6	86	—	8
50 to 99 workers	4	85	—	11
100 workers or more	8	86	—	—
100 to 499 workers	5	90	—	—
500 workers or more	11	81	—	8
Geographic areas				
Northeast	13	80	—	6
New England	—	84	—	2
Middle Atlantic	13	79	—	8
South	5	89	—	—
South Atlantic	—	88	—	6
East South Central	—	88	—	8
West South Central	3	91	—	—
Midwest	5	87	—	—
East North Central	6	86	—	—
West North Central	—	90	—	7
West	8	85	—	7
Mountain	—	89	—	4
Pacific	8	83	—	8

See footnotes at end of table.

Table 15. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	4	87	—	8	13	79	—	7
50 to 99 workers	—	88	—	10	—	73	—	19
100 workers or more	6	88	—	—	21	75	—	4
100 to 499 workers	4	91	—	—	—	84	—	5
500 workers or more	7	84	—	9	40	59	—	1
Geographic areas								
Northeast	12	80	—	8	18	81	—	1
New England	—	84	—	4	—	85	—	—
Middle Atlantic	12	79	—	9	—	78	—	1
South	—	92	—	6	27	65	—	8
South Atlantic	—	92	—	5	30	60	—	10
East South Central	—	88	—	8	—	100	—	—
West South Central	—	93	—	6	—	69	—	4
Midwest	—	87	—	8	—	85	—	5
East North Central	—	86	—	9	—	86	—	4
West North Central	—	91	—	6	—	77	—	12
West	—	88	—	7	14	79	—	7
Mountain	—	89	—	5	—	90	—	(³)
Pacific	—	87	—	9	15	76	—	8

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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."

³ Less than 0.5.

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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.7	1.0	—	—
Management, professional, and related	0.8	1.6	—	—
Management, business, and financial	1.3	1.8	—	—
Professional and related	1.0	2.2	—	1.9
Service	3.6	3.7	—	1.6
Sales and office	0.7	1.3	—	—
Sales and related	—	2.0	—	1.6
Office and administrative support	0.9	1.6	—	—
Natural resources, construction, and maintenance	1.8	2.1	—	—
Installation, maintenance, and repair	—	3.4	—	2.3
Production, transportation, and material moving	0.9	1.5	—	—
Production	0.9	1.7	—	1.8
Transportation and material moving	—	2.4	—	1.8
Full time	0.7	1.0	—	—
Part time	—	4.5	—	0.8
Union	2.5	2.7	—	—
Nonunion	0.7	1.0	—	—
Average wage within the following categories ² :				
Second 25 percent	1.1	1.7	—	—
Third 25 percent	0.8	1.3	—	—
Highest 25 percent	0.8	1.5	—	—
Highest 10 percent	0.9	2.3	—	—
Establishment characteristics				
Goods-producing industries	0.6	1.5	—	1.4
Manufacturing	0.7	1.9	—	1.8
Service-providing industries	0.9	1.2	—	—
Trade, transportation, and utilities	0.9	1.6	—	—
Retail trade	—	1.6	—	0.7
Financial activities	0.6	1.7	—	1.6
Finance and insurance	0.9	2.2	—	1.8
Credit intermediation and related activities ..	—	3.1	—	3.1
Insurance carriers and related activities	—	2.7	—	1.6
Professional and business services	—	2.8	—	2.6
Education and health services	2.1	2.4	—	1.4
Educational services	3.1	3.1	—	0.5
Junior colleges, colleges, and universities ...	2.6	2.6	—	0.9
Health care and social assistance	2.4	2.8	—	1.6

See footnotes at end of table.

Table 15. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.7	1.0	—	—	2.6	2.6	—	2.0
Management, professional, and related	0.7	1.4	—	—	3.2	4.6	—	3.7
Management, business, and financial	—	1.6	—	1.1	4.6	6.5	—	6.2
Professional and related	0.9	2.0	—	1.6	—	5.4	—	3.9
Service	4.4	4.8	—	2.1	—	10.3	—	2.5
Sales and office	0.4	1.2	—	—	3.6	3.9	—	3.2
Sales and related	0.3	1.6	—	—	—	9.3	—	7.9
Office and administrative support	0.6	1.6	—	—	3.9	4.2	—	3.4
Natural resources, construction, and maintenance	—	2.0	—	1.5	—	7.9	—	1.0
Installation, maintenance, and repair	—	3.0	—	2.6	—	12.5	—	1.9
Production, transportation, and material moving	0.9	1.6	—	—	3.0	3.5	—	1.8
Production	1.0	2.0	—	2.1	—	2.6	—	—
Transportation and material moving	—	2.4	—	1.9	—	8.2	—	4.3
Full time	0.6	1.0	—	—	2.7	2.7	—	2.1
Part time	—	4.6	—	0.8	—	16.7	—	1.0
Union	2.3	2.8	—	—	7.7	7.6	—	3.3
Nonunion	0.6	1.0	—	—	2.4	2.5	—	2.2
Average wage within the following categories ² :								
Second 25 percent	1.2	1.8	—	—	5.6	5.6	—	0.9
Third 25 percent	0.7	1.5	—	—	2.9	3.4	—	2.3
Highest 25 percent	0.7	1.2	—	—	2.4	4.8	—	4.7
Highest 10 percent	0.8	1.7	—	—	2.8	6.7	—	5.8
Establishment characteristics								
Goods-producing industries	0.7	1.5	—	1.4	1.2	5.9	—	6.0
Manufacturing	0.9	1.8	—	1.6	1.6	7.6	—	7.8
Service-providing industries	0.9	1.2	—	—	3.3	2.9	—	1.9
Trade, transportation, and utilities	0.6	1.2	—	—	6.0	6.0	—	0.1
Retail trade	—	1.1	—	0.8	—	8.8	—	0.2
Financial activities	0.6	1.9	—	1.7	—	2.5	—	2.2
Finance and insurance	0.9	2.4	—	1.9	—	3.1	—	2.7
Credit intermediation and related activities ..	—	3.5	—	3.5	—	3.1	—	—
Insurance carriers and related activities	—	2.9	—	1.7	—	4.0	—	0.6
Professional and business services	—	2.0	—	1.7	—	8.4	—	7.5
Education and health services	2.0	2.9	—	1.4	5.0	5.0	—	2.8
Educational services	1.2	1.5	—	0.8	7.5	7.5	—	—
Junior colleges, colleges, and universities ...	1.8	2.3	—	1.3	5.2	5.2	—	—
Health care and social assistance	2.3	3.3	—	1.6	—	6.3	—	3.7

See footnotes at end of table.

Table 15. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	0.8	1.7	—	1.3
50 to 99 workers	1.0	3.2	—	3.0
100 workers or more	0.9	1.0	—	—
100 to 499 workers	1.1	1.4	—	—
500 workers or more	1.6	1.9	—	1.3
Geographic areas				
Northeast	1.8	2.2	—	1.3
New England	—	5.2	—	1.0
Middle Atlantic	1.7	2.5	—	1.7
South	1.1	1.8	—	—
South Atlantic	—	2.9	—	1.4
East South Central	—	5.2	—	3.6
West South Central	0.6	1.8	—	—
Midwest	1.2	1.4	—	—
East North Central	1.7	2.0	—	—
West North Central	—	1.5	—	1.3
West	1.7	2.1	—	2.0
Mountain	—	2.9	—	1.9
Pacific	2.3	2.8	—	2.8

See footnotes at end of table.

Table 15. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	1.0	1.6	—	1.2	2.9	4.6	—	3.6
50 to 99 workers	—	2.7	—	2.4	—	10.2	—	10.3
100 workers or more	0.8	1.1	—	—	3.5	3.5	—	1.5
100 to 499 workers	1.0	1.6	—	—	—	4.1	—	2.0
500 workers or more	1.3	1.9	—	1.5	5.7	5.7	—	1.0
Geographic areas								
Northeast	1.5	2.4	—	1.6	4.9	4.8	—	0.5
New England	—	5.0	—	1.5	—	6.9	—	—
Middle Atlantic	1.5	2.8	—	2.0	—	6.4	—	0.7
South	—	1.5	—	1.2	6.4	6.0	—	3.5
South Atlantic	—	2.0	—	1.4	8.8	8.3	—	5.2
East South Central	—	5.3	—	3.7	—	(³)	—	—
West South Central	—	1.9	—	2.0	—	6.2	—	3.5
Midwest	—	1.6	—	1.1	—	6.3	—	3.2
East North Central	—	2.2	—	1.4	—	6.7	—	3.0
West North Central	—	1.9	—	1.6	—	14.0	—	11.2
West	—	2.6	—	1.7	4.0	3.7	—	4.3
Mountain	—	4.7	—	2.3	—	8.6	—	0.2
Pacific	—	3.2	—	2.3	4.5	3.8	—	5.2

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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."

³ Less than 0.05.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 16. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	2	98	—	(²)
Management, professional, and related	3	97	—	(²)
Management, business, and financial	—	98	—	(²)
Professional and related	4	96	—	(²)
Service	—	95	—	1
Sales and office	—	99	—	(²)
Sales and related	—	99	—	(²)
Office and administrative support	—	99	—	(²)
Natural resources, construction, and maintenance	—	100	—	(²)
Installation, maintenance, and repair	—	99	—	(²)
Production, transportation, and material moving	—	99	—	—
Production	—	100	—	—
Transportation and material moving	—	99	—	—
Full time	2	98	—	(²)
Part time	—	98	—	1
Union	—	95	—	1
Nonunion	2	98	—	(²)
Average wage within the following categories ³ :				
Second 25 percent	—	98	—	(²)
Third 25 percent	—	98	—	(²)
Highest 25 percent	3	97	—	(²)
Highest 10 percent	—	97	—	1
Establishment characteristics				
Goods-producing industries	—	99	—	(²)
Manufacturing	—	99	—	(²)
Service-providing industries	2	97	—	(²)
Trade, transportation, and utilities	—	99	—	—
Retail trade	—	100	—	—
Financial activities	—	99	—	(²)
Finance and insurance	—	99	—	(²)
Credit intermediation and related activities ..	—	99	—	—
Insurance carriers and related activities	—	99	—	1
Professional and business services	—	96	—	—
Education and health services	5	95	—	1
Educational services	—	99	—	—
Junior colleges, colleges, and universities ...	—	99	—	—
Health care and social assistance	5	94	—	1

See footnotes at end of table.

Table 16. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	1	99	—	(²)	7	93	—	—
Management, professional, and related	2	98	—	(²)	—	92	—	—
Management, business, and financial	—	99	—	(²)	—	93	—	—
Professional and related	3	96	—	1	—	92	—	—
Service	—	97	—	1	—	89	—	—
Sales and office	—	99	—	(²)	—	96	—	—
Sales and related	—	99	—	(²)	—	97	—	—
Office and administrative support	—	100	—	(²)	—	95	—	—
Natural resources, construction, and maintenance	—	100	—	(²)	—	99	—	—
Installation, maintenance, and repair	—	99	—	(²)	—	98	—	—
Production, transportation, and material moving	—	100	—	—	—	96	—	—
Production	—	100	—	—	—	98	—	—
Transportation and material moving	—	100	—	—	—	93	—	—
Full time	1	99	—	(²)	7	93	—	—
Part time	—	98	—	1	—	96	—	—
Union	—	96	—	2	—	89	—	—
Nonunion	1	99	—	(²)	6	94	—	—
Average wage within the following categories ³ :								
Second 25 percent	—	99	—	(²)	—	92	—	—
Third 25 percent	—	99	—	(²)	—	94	—	—
Highest 25 percent	2	98	—	(²)	—	93	—	—
Highest 10 percent	—	98	—	1	—	93	—	—
Establishment characteristics								
Goods-producing industries	—	100	—	(²)	—	98	—	—
Manufacturing	—	100	—	(²)	—	98	—	—
Service-providing industries	1	98	—	(²)	8	92	—	—
Trade, transportation, and utilities	—	100	—	—	—	97	—	—
Retail trade	—	100	—	—	—	100	—	—
Financial activities	—	99	—	(²)	—	100	—	—
Finance and insurance	—	99	—	(²)	—	100	—	—
Credit intermediation and related activities ..	—	99	—	—	—	100	—	—
Insurance carriers and related activities	—	98	—	1	—	100	—	—
Professional and business services	—	99	—	—	—	84	—	—
Education and health services	4	95	—	1	—	94	—	—
Educational services	—	100	—	—	—	99	—	—
Junior colleges, colleges, and universities ...	—	99	—	—	—	98	—	—
Health care and social assistance	5	94	—	1	—	93	—	—

See footnotes at end of table.

Table 16. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	2	98	—	—
50 to 99 workers	—	98	—	—
100 workers or more	2	97	—	(²)
100 to 499 workers	—	98	—	(²)
500 workers or more	—	97	—	1
Geographic areas				
Northeast	—	95	—	1
New England	—	96	—	—
Middle Atlantic	—	95	—	1
South	2	98	—	(²)
South Atlantic	4	96	—	(²)
East South Central	—	99	—	(²)
West South Central	—	100	—	(²)
Midwest	—	99	—	—
East North Central	—	99	—	—
West North Central	—	99	—	—
West	—	99	—	(²)
Mountain	—	100	—	—
Pacific	—	98	—	1

See footnotes at end of table.

Table 16. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	—	99	—	—	—	93	—	—
50 to 99 workers	—	99	—	—	—	92	—	—
100 workers or more	1	98	—	1	—	94	—	—
100 to 499 workers	—	98	—	1	—	97	—	—
500 workers or more	2	98	—	1	—	89	—	—
Geographic areas								
Northeast	—	97	—	1	—	90	—	—
New England	—	99	—	—	—	90	—	—
Middle Atlantic	—	96	—	1	—	89	—	—
South	1	99	—	(²)	—	87	—	—
South Atlantic	—	98	—	(²)	—	81	—	—
East South Central	—	99	—	(²)	—	84	—	—
West South Central	—	100	—	(²)	—	100	—	—
Midwest	—	99	—	—	—	99	—	—
East North Central	—	99	—	—	—	99	—	—
West North Central	—	99	—	—	—	100	—	—
West	—	99	—	1	—	97	—	—
Mountain	—	100	—	—	—	100	—	—
Pacific	—	98	—	1	—	97	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.5.

³ 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 16. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.3	0.3	—	0.1
Management, professional, and related	0.8	0.8	—	0.2
Management, business, and financial	—	0.7	—	0.2
Professional and related	1.1	1.1	—	0.2
Service	—	1.4	—	0.3
Sales and office	—	0.3	—	0.1
Sales and related	—	0.4	—	0.1
Office and administrative support	—	0.4	—	0.1
Natural resources, construction, and maintenance	—	0.2	—	0.1
Installation, maintenance, and repair	—	0.3	—	0.1
Production, transportation, and material moving	—	0.3	—	—
Production	—	0.3	—	—
Transportation and material moving	—	0.7	—	—
Full time	0.3	0.3	—	0.1
Part time	—	0.9	—	0.4
Union	—	1.6	—	0.5
Nonunion	0.3	0.3	—	0.1
Average wage within the following categories ³ :				
Second 25 percent	—	0.6	—	0.1
Third 25 percent	—	0.6	—	0.1
Highest 25 percent	0.7	0.7	—	0.2
Highest 10 percent	—	1.0	—	0.4
Establishment characteristics				
Goods-producing industries	—	0.2	—	0.2
Manufacturing	—	0.3	—	0.2
Service-providing industries	0.4	0.4	—	0.1
Trade, transportation, and utilities	—	0.2	—	—
Retail trade	—	0.2	—	—
Financial activities	—	0.4	—	0.3
Finance and insurance	—	0.5	—	0.4
Credit intermediation and related activities ..	—	0.6	—	—
Insurance carriers and related activities	—	1.1	—	1.1
Professional and business services	—	1.5	—	—
Education and health services	0.9	0.8	—	0.4
Educational services	—	0.3	—	—
Junior colleges, colleges, and universities ...	—	0.4	—	—
Health care and social assistance	1.0	0.9	—	0.5

See footnotes at end of table.

Table 16. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.2	0.2	—	0.1	1.6	1.6	—	—
Management, professional, and related	0.5	0.6	—	0.2	—	3.3	—	—
Management, business, and financial	—	0.4	—	0.3	—	3.1	—	—
Professional and related	0.9	0.9	—	0.3	—	4.8	—	—
Service	—	0.9	—	0.3	—	6.1	—	—
Sales and office	—	0.2	—	0.1	—	1.9	—	—
Sales and related	—	0.3	—	0.2	—	2.6	—	—
Office and administrative support	—	0.2	—	0.1	—	2.4	—	—
Natural resources, construction, and maintenance	—	0.2	—	0.1	—	0.7	—	—
Installation, maintenance, and repair	—	0.3	—	0.2	—	1.3	—	—
Production, transportation, and material moving	—	(²)	—	—	—	2.5	—	—
Production	—	(²)	—	—	—	2.0	—	—
Transportation and material moving	—	(²)	—	—	—	5.3	—	—
Full time	0.2	0.2	—	0.1	1.6	1.6	—	—
Part time	—	0.9	—	0.5	—	3.6	—	—
Union	—	1.3	—	0.6	—	7.3	—	—
Nonunion	0.2	0.2	—	0.1	1.6	1.6	—	—
Average wage within the following categories ³ :								
Second 25 percent	—	0.3	—	0.1	—	4.3	—	—
Third 25 percent	—	0.2	—	0.1	—	3.4	—	—
Highest 25 percent	0.5	0.5	—	0.2	—	2.7	—	—
Highest 10 percent	—	0.7	—	0.4	—	3.9	—	—
Establishment characteristics								
Goods-producing industries	—	0.2	—	0.2	—	1.4	—	—
Manufacturing	—	0.3	—	0.3	—	1.9	—	—
Service-providing industries	0.3	0.3	—	0.1	2.0	2.0	—	—
Trade, transportation, and utilities	—	0.1	—	—	—	1.7	—	—
Retail trade	—	0.3	—	—	—	(²)	—	—
Financial activities	—	0.5	—	0.4	—	(²)	—	—
Finance and insurance	—	0.6	—	0.5	—	(²)	—	—
Credit intermediation and related activities ..	—	0.7	—	—	—	(²)	—	—
Insurance carriers and related activities	—	1.2	—	1.2	—	(²)	—	—
Professional and business services	—	0.9	—	—	—	5.9	—	—
Education and health services	1.1	1.1	—	0.5	—	2.6	—	—
Educational services	—	0.4	—	—	—	0.2	—	—
Junior colleges, colleges, and universities ...	—	0.6	—	—	—	0.3	—	—
Health care and social assistance	1.3	1.3	—	0.6	—	3.5	—	—

See footnotes at end of table.

Table 16. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	0.4	0.4	—	—
50 to 99 workers	—	1.0	—	—
100 workers or more	0.5	0.5	—	0.2
100 to 499 workers	—	0.6	—	0.2
500 workers or more	—	0.9	—	0.3
Geographic areas				
Northeast	—	1.3	—	0.3
New England	—	3.7	—	—
Middle Atlantic	—	1.2	—	0.4
South	0.6	0.6	—	0.1
South Atlantic	1.1	1.1	—	(²)
East South Central	—	0.7	—	0.2
West South Central	—	0.1	—	0.1
Midwest	—	0.3	—	—
East North Central	—	0.3	—	—
West North Central	—	0.7	—	—
West	—	0.4	—	0.3
Mountain	—	0.1	—	—
Pacific	—	0.6	—	0.4

See footnotes at end of table.

Table 16. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	—	0.3	—	—	—	2.1	—	—
50 to 99 workers	—	0.9	—	—	—	3.9	—	—
100 workers or more	0.3	0.3	—	0.2	—	2.4	—	—
100 to 499 workers	—	0.5	—	0.3	—	2.3	—	—
500 workers or more	0.5	0.6	—	0.3	—	5.3	—	—
Geographic areas								
Northeast	—	0.8	—	0.4	—	4.9	—	—
New England	—	0.8	—	—	—	9.6	—	—
Middle Atlantic	—	1.0	—	0.5	—	5.5	—	—
South	0.3	0.3	—	0.1	—	4.6	—	—
South Atlantic	—	0.6	—	0.1	—	6.3	—	—
East South Central	—	0.4	—	0.2	—	14.1	—	—
West South Central	—	0.2	—	0.1	—	(²)	—	—
Midwest	—	0.4	—	—	—	0.6	—	—
East North Central	—	0.5	—	—	—	0.7	—	—
West North Central	—	0.7	—	—	—	(²)	—	—
West	—	0.5	—	0.4	—	1.1	—	—
Mountain	—	0.1	—	—	—	(²)	—	—
Pacific	—	0.9	—	0.6	—	1.3	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² Less than 0.05.

³ 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 17. Fee-for-service plans: Summary of selected features, private industry workers, 2015

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	93	7	—	83	17	—	95	4	(¹)
Management, professional, and related	95	5	—	84	16	—	95	4	(¹)
Management, business, and financial	96	4	—	84	16	—	95	5	(¹)
Professional and related	94	6	—	83	17	—	96	4	(¹)
Service	91	9	—	77	23	—	92	—	—
Sales and office	96	4	—	86	14	—	96	3	1
Sales and related	96	—	—	88	12	—	97	—	—
Office and administrative support	97	3	—	84	16	—	95	3	1
Natural resources, construction, and maintenance	90	—	—	82	18	—	94	—	—
Installation, maintenance, and repair	95	—	—	82	18	—	92	—	—
Production, transportation, and material moving	89	11	—	80	20	—	96	4	—
Production	93	7	—	84	16	—	94	6	—
Transportation and material moving	85	15	—	75	25	—	98	—	—
Full time	94	6	—	83	17	—	95	5	(¹)
Part time	89	—	—	79	21	—	98	—	—
Union	84	16	—	72	28	—	90	10	—
Nonunion	95	5	—	84	16	—	96	4	(¹)
Average wage within the following categories ² :									
Second 25 percent	92	8	—	83	17	—	96	4	1
Third 25 percent	94	6	—	83	17	—	95	4	(¹)
Highest 25 percent	94	6	—	83	17	—	95	5	(¹)
Highest 10 percent	94	6	—	87	13	—	94	6	(¹)
Establishment characteristics									
Goods-producing industries	92	—	—	85	15	—	96	4	—
Manufacturing	94	6	—	89	11	—	96	4	—
Service-providing industries	94	6	—	82	18	—	95	5	(¹)
Trade, transportation, and utilities	94	6	—	84	16	—	97	3	—
Retail trade	98	—	—	89	11	—	97	—	—
Financial activities	98	2	—	87	13	—	94	4	2
Finance and insurance	98	2	—	87	13	—	94	5	1
Credit intermediation and related activities ..	98	—	—	86	14	—	95	—	—
Insurance carriers and related activities	97	—	—	86	14	—	93	7	1
Professional and business services	94	—	—	84	16	—	96	—	—
Education and health services	92	8	—	79	21	—	92	8	1
Educational services	93	7	—	86	14	—	99	—	—
Junior colleges, colleges, and universities ...	88	12	—	76	24	—	98	—	—
Health care and social assistance	92	8	—	78	22	—	91	9	1

See footnotes at end of table.

Table 17. Fee-for-service plans: Summary of selected features, private industry workers, 2015—continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	95	5	—	80	20	—	95	4	(¹)
50 to 99 workers	96	—	—	82	18	—	97	—	—
100 workers or more	92	8	—	85	15	—	95	5	(¹)
100 to 499 workers	92	8	—	83	17	—	95	5	(¹)
500 workers or more	92	8	—	87	13	—	95	4	(¹)
Geographic areas									
Northeast	92	8	—	73	27	—	89	11	—
New England	93	—	—	68	32	—	87	—	—
Middle Atlantic	92	8	—	75	25	—	90	10	—
South	94	6	—	82	18	—	96	4	1
South Atlantic	95	5	—	82	18	—	96	3	1
East South Central	92	8	—	80	—	—	97	—	—
West South Central	93	—	—	82	18	—	95	—	—
Midwest	94	6	—	85	15	—	96	4	1
East North Central	94	6	—	87	13	—	95	5	(¹)
West North Central	94	6	—	82	18	—	98	—	—
West	93	7	—	88	12	—	98	—	—
Mountain	93	—	—	87	—	—	100	—	—
Pacific	93	—	—	88	12	—	96	—	—

¹ Less than 0.5.

² 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.

Table 17. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, 2015

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	0.8	0.8	–	1.3	1.3	–	0.6	0.6	0.1
Management, professional, and related	0.8	0.8	–	1.8	1.8	–	0.8	0.7	0.1
Management, business, and financial	1.0	1.0	–	2.0	2.0	–	1.3	1.2	0.2
Professional and related	1.3	1.3	–	2.5	2.5	–	0.8	0.8	0.1
Service	2.6	2.6	–	4.8	4.8	–	2.5	–	–
Sales and office	0.9	0.9	–	1.5	1.5	–	0.9	0.7	0.4
Sales and related	2.2	–	–	2.3	2.3	–	1.5	–	–
Office and administrative support	0.6	0.6	–	1.8	1.8	–	1.0	0.8	0.5
Natural resources, construction, and maintenance	3.4	–	–	4.3	4.3	–	2.0	–	–
Installation, maintenance, and repair	2.2	–	–	4.0	4.0	–	3.1	–	–
Production, transportation, and material moving	2.2	2.2	–	2.5	2.5	–	1.0	1.0	–
Production	2.0	2.0	–	2.0	2.0	–	1.8	1.8	–
Transportation and material moving	3.8	3.8	–	5.1	5.1	–	0.3	–	–
Full time	0.8	0.8	–	1.3	1.3	–	0.6	0.6	0.2
Part time	3.4	–	–	5.5	5.5	–	0.9	–	–
Union	2.5	2.5	–	3.5	3.5	–	2.5	2.5	–
Nonunion	0.8	0.8	–	1.3	1.3	–	0.5	0.5	0.2
Average wage within the following categories ¹ :									
Second 25 percent	1.8	1.8	–	2.3	2.3	–	0.8	0.7	0.3
Third 25 percent	1.1	1.1	–	1.7	1.7	–	1.1	1.0	0.2
Highest 25 percent	1.0	1.0	–	1.6	1.6	–	0.8	0.8	0.1
Highest 10 percent	1.6	1.6	–	2.1	2.1	–	1.3	1.3	0.1
Establishment characteristics									
Goods-producing industries	2.4	–	–	2.5	2.5	–	0.8	0.8	–
Manufacturing	1.5	1.5	–	1.7	1.7	–	1.2	1.2	–
Service-providing industries	0.7	0.7	–	1.6	1.6	–	0.7	0.7	0.2
Trade, transportation, and utilities	1.4	1.4	–	2.3	2.3	–	0.5	0.5	–
Retail trade	1.0	–	–	2.1	2.1	–	1.0	–	–
Financial activities	0.5	0.5	–	1.5	1.5	–	1.8	1.2	1.0
Finance and insurance	0.6	0.6	–	1.7	1.7	–	2.1	1.2	1.2
Credit intermediation and related activities ..	1.0	–	–	2.3	2.3	–	2.9	–	–
Insurance carriers and related activities	1.3	–	–	2.9	2.9	–	2.1	2.0	0.3
Professional and business services	2.2	–	–	3.2	3.2	–	1.5	–	–
Education and health services	2.1	2.1	–	3.7	3.7	–	1.9	1.8	0.3
Educational services	1.7	1.7	–	2.7	2.7	–	0.4	–	–
Junior colleges, colleges, and universities ...	2.7	2.7	–	4.0	4.0	–	0.7	–	–
Health care and social assistance	2.4	2.4	–	4.3	4.3	–	2.2	2.1	0.4

See footnotes at end of table.

Table 17. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, 2015—continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	1.3	1.3	—	2.1	2.1	—	1.0	0.9	0.2
50 to 99 workers	1.7	—	—	3.8	3.8	—	1.3	—	—
100 workers or more	0.8	0.8	—	1.2	1.2	—	0.7	0.7	0.2
100 to 499 workers	1.1	1.1	—	1.6	1.6	—	1.1	1.0	0.3
500 workers or more	1.4	1.4	—	1.8	1.8	—	0.8	0.8	0.2
Geographic areas									
Northeast	1.9	1.9	—	3.7	3.7	—	2.0	2.0	—
New England	5.2	—	—	4.3	4.3	—	3.9	—	—
Middle Atlantic	1.9	1.9	—	4.4	4.4	—	2.3	2.3	—
South	1.6	1.6	—	2.3	2.3	—	1.0	0.9	0.3
South Atlantic	1.1	1.1	—	2.2	2.2	—	1.1	0.8	0.6
East South Central	2.0	2.0	—	7.2	—	—	1.6	—	—
West South Central	4.2	—	—	4.9	4.9	—	2.1	—	—
Midwest	0.6	0.6	—	2.6	2.6	—	0.9	0.8	0.4
East North Central	0.8	0.8	—	3.0	3.0	—	1.2	1.1	0.3
West North Central	0.9	0.9	—	4.7	4.7	—	1.0	—	—
West	2.0	2.0	—	2.1	2.1	—	1.1	—	—
Mountain	3.9	—	—	4.3	—	—	0.3	—	—
Pacific	2.2	—	—	2.3	2.3	—	1.8	—	—

¹ 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: 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/hcs/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 18. Fee-for-service plans: Coverage for selected services,¹ private industry workers, 2015

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristics				
All workers	97	93	93	100
Management, professional, and related	97	93	93	100
Management, business, and financial	97	93	93	100
Professional and related	97	93	93	99
Service	95	94	94	99
Sales and office	97	92	92	100
Sales and related	97	96	96	100
Office and administrative support	97	90	90	100
Natural resources, construction, and maintenance	99	93	93	100
Installation, maintenance, and repair	100	91	91	100
Production, transportation, and material moving	98	94	94	100
Production	98	93	93	100
Transportation and material moving	98	96	96	100
Full time	97	93	93	100
Part time	99	98	97	99
Union	99	97	96	98
Nonunion	97	93	92	100
Average wage within the following categories ² :				
Second 25 percent	97	93	93	100
Third 25 percent	98	92	92	100
Highest 25 percent	97	94	93	100
Highest 10 percent	98	94	94	99
Establishment characteristics				
Goods-producing industries	96	90	90	100
Manufacturing	96	90	90	100
Service-providing industries	97	94	94	100
Trade, transportation, and utilities	99	95	95	100
Retail trade	99	96	96	100
Financial activities	98	89	89	100
Finance and insurance	98	86	86	100
Credit intermediation and related activities ..	99	81	81	100
Insurance carriers and related activities	99	96	96	99
Professional and business services	99	96	96	100
Education and health services	97	95	94	99
Educational services	100	96	99	100
Junior colleges, colleges, and universities ...	100	94	98	100
Health care and social assistance	96	94	93	99

See footnotes at end of table.

Table 18. Fee-for-service plans: Coverage for selected services,¹ private industry workers, 2015—continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers	98	92	92	100
50 to 99 workers	99	90	90	100
100 workers or more	96	94	94	99
100 to 499 workers	97	95	95	99
500 workers or more	96	93	91	99
Geographic areas				
Northeast	98	94	92	99
New England	98	96	96	100
Middle Atlantic	98	93	91	99
South	98	94	94	100
South Atlantic	99	95	95	100
East South Central	97	92	92	100
West South Central	99	93	93	100
Midwest	95	92	92	100
East North Central	94	91	91	100
West North Central	97	94	94	100
West	97	93	93	99
Mountain	97	95	95	100
Pacific	97	92	91	99

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

² 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: 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.

Table 18. Standard errors for fee-for-service plans: Coverage for selected services,¹ private industry workers, 2015

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristics				
All workers	0.5	0.7	0.7	0.1
Management, professional, and related	0.5	1.1	1.1	0.2
Management, business, and financial	0.8	1.1	1.1	0.3
Professional and related	0.7	1.7	1.6	0.3
Service	2.0	2.1	2.1	0.3
Sales and office	0.7	1.1	1.1	0.1
Sales and related	1.2	1.6	1.6	0.2
Office and administrative support	0.9	1.5	1.5	0.1
Natural resources, construction, and maintenance	0.6	1.5	1.5	0.1
Installation, maintenance, and repair	0.1	2.6	2.6	0.2
Production, transportation, and material moving	1.2	1.4	1.4	(²)
Production	1.4	2.1	2.1	(²)
Transportation and material moving	1.1	1.9	1.9	(²)
Full time	0.5	0.7	0.7	0.1
Part time	0.5	0.7	0.8	0.5
Union	0.9	1.2	1.4	0.6
Nonunion	0.5	0.8	0.8	0.1
Average wage within the following categories ³ :				
Second 25 percent	1.0	1.1	1.1	0.1
Third 25 percent	0.5	1.2	1.2	0.1
Highest 25 percent	0.5	0.9	0.9	0.2
Highest 10 percent	0.8	1.4	1.4	0.4
Establishment characteristics				
Goods-producing industries	1.2	1.4	1.4	0.2
Manufacturing	1.4	1.6	1.6	0.3
Service-providing industries	0.6	0.8	0.8	0.1
Trade, transportation, and utilities	0.4	1.1	1.1	(²)
Retail trade	0.5	0.8	0.8	(²)
Financial activities	0.6	1.7	1.7	0.4
Finance and insurance	0.8	1.9	1.9	0.5
Credit intermediation and related activities ..	0.4	3.5	3.5	(²)
Insurance carriers and related activities	0.5	1.7	1.7	1.2
Professional and business services	0.8	2.0	1.7	(²)
Education and health services	1.5	1.0	1.4	0.5
Educational services	(²)	2.0	0.8	(²)
Junior colleges, colleges, and universities ...	(²)	3.5	1.3	(²)
Health care and social assistance	1.8	1.1	1.6	0.6

See footnotes at end of table.

Table 18. Standard errors for fee-for-service plans: Coverage for selected services,¹ private industry workers, 2015—continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers	0.5	1.2	1.2	(²)
50 to 99 workers	0.4	2.4	2.4	(²)
100 workers or more	0.7	0.7	0.8	0.2
100 to 499 workers	0.9	1.1	1.1	0.3
500 workers or more	0.8	1.3	1.5	0.3
Geographic areas				
Northeast	0.6	1.5	1.6	0.4
New England	1.3	1.5	1.5	(²)
Middle Atlantic	0.5	1.9	2.0	0.5
South	0.6	1.2	1.2	0.1
South Atlantic	0.7	1.4	1.4	0.1
East South Central	3.0	3.7	3.7	0.2
West South Central	0.3	2.1	2.1	0.1
Midwest	1.6	1.1	1.1	(²)
East North Central	2.3	1.4	1.4	(²)
West North Central	1.5	1.6	1.6	(²)
West	0.8	1.7	1.7	0.4
Mountain	2.0	2.3	2.3	(²)
Pacific	0.6	2.3	2.3	0.6

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

² Less than 0.05.

³ 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: 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.

Table 19. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, 2015

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

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Worker characteristics										
All workers	93	—	—	65	\$1,250	\$2,400	—	—	7	—
Management, professional, and related	95	—	—	65	1,000	2,000	—	—	5	—
Management, business, and financial	95	—	—	64	1,200	2,000	\$1,300	—	5	—
Professional and related	94	—	—	67	1,000	2,000	—	—	6	—
Service	91	—	—	60	—	—	—	—	9	—
Sales and office	96	—	—	73	1,500	3,000	—	—	4	—
Sales and related	96	—	—	74	1,750	3,500	—	—	—	—
Office and administrative support	96	—	—	72	1,500	3,000	—	—	4	—
Natural resources, construction, and maintenance	90	—	—	65	1,000	2,000	1,000	—	—	—
Installation, maintenance, and repair	95	—	—	77	—	—	—	—	—	—
Production, transportation, and material moving	89	—	—	59	1,300	2,600	1,300	—	11	—
Production	93	—	—	64	1,400	3,000	1,300	—	7	—
Transportation and material moving	85	—	—	52	1,000	—	—	—	15	—
Full time	94	—	—	65	1,250	2,400	—	—	6	—
Part time	89	—	—	69	1,750	3,000	—	—	—	—
Union	84	—	—	50	1,000	1,300	1,000	—	16	—
Nonunion	95	—	—	68	1,300	2,500	—	—	5	—
Average wage within the following categories ³ :										
Second 25 percent	92	—	—	66	1,500	3,000	—	—	8	—
Third 25 percent	93	—	—	66	1,200	2,400	1,200	—	7	—
Highest 25 percent	94	—	—	65	1,000	2,000	1,000	—	6	—
Highest 10 percent	94	—	—	62	1,000	2,000	—	—	6	—
Establishment characteristics										
Goods-producing industries	92	—	—	62	1,000	2,250	—	—	—	—
Manufacturing	94	—	—	62	1,300	2,500	—	—	6	—
Service-providing industries	94	—	—	66	1,250	2,400	—	—	6	—
Trade, transportation, and utilities	94	—	—	72	1,500	3,000	—	—	6	—
Retail trade	98	—	—	78	1,750	3,500	—	—	—	—
Financial activities	98	—	—	71	1,500	2,500	—	—	2	—
Finance and insurance	98	—	—	66	1,500	2,500	1,500	—	2	—
Credit intermediation and related activities	98	—	—	75	1,500	2,500	1,500	—	—	—
Insurance carriers and related activities	97	—	—	58	1,500	2,250	—	—	—	—
Professional and business services	93	—	—	68	1,500	3,000	—	—	—	—
Education and health services	92	—	—	59	1,000	2,000	—	—	8	—
Educational services	93	40	—	53	—	1,000	—	—	7	—
Junior colleges, colleges, and universities	88	23	—	66	—	1,000	—	—	12	—
Health care and social assistance	92	—	—	60	1,000	2,400	—	—	8	—

See footnotes at end of table.

Table 19. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, 2015—continued

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

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
1 to 99 workers	94	—	—	65	\$1,500	\$2,600	\$2,750	—	6	—
50 to 99 workers	96	—	—	65	1,250	—	—	—	—	—
100 workers or more	92	—	—	65	1,150	2,250	—	—	8	—
100 to 499 workers	92	—	—	68	1,500	3,000	1,500	—	8	—
500 workers or more	92	—	—	62	1,000	2,000	—	—	8	—
Geographic areas										
Northeast	92	—	—	61	1,000	2,000	—	—	8	—
New England	93	—	—	65	1,000	—	—	—	—	—
Middle Atlantic	92	—	—	60	1,000	2,000	1,000	—	8	—
South	94	—	—	67	1,500	3,000	—	—	6	—
South Atlantic	95	—	—	69	1,500	2,500	—	—	5	—
East South Central	92	—	—	64	1,500	3,000	—	—	8	—
West South Central	93	—	—	66	1,500	3,000	—	—	—	—
Midwest	94	—	—	71	1,500	3,000	1,300	—	6	—
East North Central	94	—	—	75	1,500	3,000	1,300	—	6	—
West North Central	93	—	—	63	1,250	2,500	1,500	—	7	—
West	93	—	—	59	1,000	2,000	—	—	7	—
Mountain	93	—	—	70	—	—	—	—	—	—
Pacific	93	—	—	53	1,000	2,000	—	—	—	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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.

Table 19. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, 2015

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Worker characteristics										
All workers	0.8	—	—	1.3	\$108	\$205	—	—	0.8	—
Management, professional, and related	0.8	—	—	2.3	150	281	—	—	0.8	—
Management, business, and financial	1.0	—	—	3.1	246	270	\$221	—	1.0	—
Professional and related	1.3	—	—	2.9	114	285	—	—	1.3	—
Service	2.6	—	—	3.3	—	—	—	—	2.6	—
Sales and office	0.9	—	—	1.8	65	91	—	—	0.9	—
Sales and related	2.2	—	—	3.0	175	187	—	—	—	—
Office and administrative support	0.7	—	—	2.0	0	279	—	—	0.7	—
Natural resources, construction, and maintenance	3.4	—	—	3.6	174	297	0	—	—	—
Installation, maintenance, and repair	2.2	—	—	3.3	—	—	—	—	—	—
Production, transportation, and material moving	2.2	—	—	2.5	330	499	0	—	2.2	—
Production	2.0	—	—	2.5	226	509	0	—	2.0	—
Transportation and material moving	3.8	—	—	4.1	208	—	—	—	3.8	—
Full time	0.8	—	—	1.4	156	206	—	—	0.8	—
Part time	3.4	—	—	3.8	121	878	—	—	—	—
Union	2.5	—	—	3.6	266	312	300	—	2.5	—
Nonunion	0.8	—	—	1.4	208	226	—	—	0.8	—
Average wage within the following categories ³ :										
Second 25 percent	1.8	—	—	2.2	0	0	—	—	1.8	—
Third 25 percent	1.1	—	—	2.1	242	271	253	—	1.1	—
Highest 25 percent	1.0	—	—	2.1	49	0	278	—	1.0	—
Highest 10 percent	1.6	—	—	2.8	45	169	—	—	1.6	—
Establishment characteristics										
Goods-producing industries	2.4	—	—	2.2	240	433	—	—	—	—
Manufacturing	1.5	—	—	2.3	360	401	—	—	1.5	—
Service-providing industries	0.7	—	—	1.5	163	291	—	—	0.7	—
Trade, transportation, and utilities	1.4	—	—	2.3	77	397	—	—	1.4	—
Retail trade	1.0	—	—	2.3	246	0	—	—	—	—
Financial activities	0.5	—	—	2.0	0	0	—	—	0.5	—
Finance and insurance	0.6	—	—	2.6	0	0	0	—	0.6	—
Credit intermediation and related activities ..	1.0	—	—	3.3	0	139	0	—	—	—
Insurance carriers and related activities	1.3	—	—	3.3	264	202	—	—	—	—
Professional and business services	2.2	—	—	2.9	0	0	—	—	—	—
Education and health services	2.1	—	—	4.3	0	415	—	—	—	—
Educational services	1.7	5.2	—	5.1	—	52	—	—	1.7	—
Junior colleges, colleges, and universities ...	2.7	3.7	—	3.7	—	103	—	—	2.7	—
Health care and social assistance	2.4	—	—	4.9	27	527	—	—	2.4	—

See footnotes at end of table.

Table 19. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, 2015—continued

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
1 to 99 workers	1.3	—	—	2.4	\$87	\$471	\$658	—	1.3	—
50 to 99 workers	1.7	—	—	4.9	350	—	—	—	—	—
100 workers or more	0.8	—	—	1.3	215	236	—	—	0.8	—
100 to 499 workers	1.1	—	—	2.3	171	321	268	—	1.1	—
500 workers or more	1.4	—	—	2.1	0	235	—	—	1.4	—
Geographic areas										
Northeast	1.8	—	—	2.7	18	202	—	—	1.8	—
New England	5.2	—	—	6.6	117	—	—	—	—	—
Middle Atlantic	1.9	—	—	3.0	95	79	0	—	1.9	—
South	1.6	—	—	2.1	149	325	—	—	1.6	—
South Atlantic	1.1	—	—	3.5	163	375	—	—	1.1	—
East South Central	2.0	—	—	4.1	276	707	—	—	2.0	—
West South Central	4.2	—	—	3.2	381	364	—	—	—	—
Midwest	0.7	—	—	2.0	84	357	150	—	0.7	—
East North Central	0.8	—	—	2.1	9	183	223	—	0.8	—
West North Central	1.2	—	—	3.8	355	745	184	—	1.2	—
West	1.9	—	—	3.5	0	0	—	—	1.9	—
Mountain	3.5	—	—	6.5	—	—	—	—	—	—
Pacific	2.2	—	—	3.8	0	594	—	—	—	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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: 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.

Table 20. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, 2015

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

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Worker characteristics										
All workers	93	—	—	65	\$3,000	\$5,800	—	—	7	—
Management, professional, and related	95	—	—	65	2,600	5,000	—	—	5	—
Management, business, and financial	95	—	—	64	2,600	4,800	\$2,700	—	5	—
Professional and related	94	—	—	66	2,600	5,000	—	—	6	—
Service	91	—	—	59	—	—	—	—	9	—
Sales and office	96	—	—	73	3,200	6,000	3,600	—	4	—
Sales and related	95	—	—	73	4,000	7,600	—	—	—	—
Office and administrative support	97	—	—	72	3,000	6,000	—	—	3	—
Natural resources, construction, and maintenance	90	—	—	65	2,400	4,000	2,000	—	—	—
Installation, maintenance, and repair	94	—	—	77	3,000	4,500	—	—	—	—
Production, transportation, and material moving	87	—	—	57	3,000	6,000	3,000	—	13	—
Production	93	—	—	64	3,000	6,000	3,000	—	7	—
Transportation and material moving	81	—	—	48	—	4,500	—	—	19	—
Full time	93	—	—	65	3,000	5,500	—	—	7	—
Part time	88	—	—	68	3,500	—	3,000	—	12	—
Union	83	—	—	50	2,000	2,600	3,000	—	17	—
Nonunion	94	—	—	67	3,000	6,000	—	—	6	—
Average wage within the following categories ³ :										
Second 25 percent	91	—	—	65	3,000	6,000	—	—	9	—
Third 25 percent	93	—	—	65	3,000	6,000	2,600	—	7	—
Highest 25 percent	93	—	—	64	2,500	4,800	—	—	7	—
Highest 10 percent	94	—	—	62	2,800	5,000	—	—	6	—
Establishment characteristics										
Goods-producing industries	92	—	—	62	3,000	6,000	—	—	8	—
Manufacturing	94	—	—	62	3,000	6,000	—	—	6	—
Service-providing industries	93	—	—	66	3,000	5,000	—	—	7	—
Trade, transportation, and utilities	93	—	—	71	3,000	6,000	—	—	7	—
Retail trade	95	—	—	76	3,500	7,000	—	—	—	—
Financial activities	98	—	—	71	3,000	5,000	—	—	2	—
Finance and insurance	97	—	—	65	3,000	5,000	2,600	—	3	—
Credit intermediation and related activities ..	97	—	—	74	3,000	5,000	2,600	—	7	—
Insurance carriers and related activities	97	—	—	58	3,000	5,000	—	—	—	—
Professional and business services	94	—	—	69	3,600	7,000	—	—	—	—
Education and health services	91	—	—	58	2,100	5,000	—	—	9	—
Educational services	93	40	—	53	1,500	2,500	2,000	—	7	—
Junior colleges, colleges, and universities ...	88	23	\$2,000	65	1,800	3,000	2,000	—	12	—
Health care and social assistance	91	—	—	59	2,300	5,000	—	—	9	—

See footnotes at end of table.

Table 20. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, 2015—continued

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

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
1 to 99 workers	94	—	—	65	\$3,000	\$6,000	\$4,500	—	6	—
50 to 99 workers	95	—	—	64	2,500	5,500	—	—	—	—
100 workers or more	92	—	—	65	3,000	5,000	—	—	8	—
100 to 499 workers	92	—	—	67	3,000	6,000	3,000	—	8	—
500 workers or more	92	—	—	62	2,250	4,000	1,500	—	8	—
Geographic areas										
Northeast	92	—	—	61	2,600	4,800	—	—	8	—
New England	93	—	—	65	—	—	—	—	—	—
Middle Atlantic	91	—	—	60	3,000	5,000	3,000	—	9	—
South	93	—	—	66	3,000	6,000	—	—	7	—
South Atlantic	94	—	—	68	3,000	5,000	—	—	6	—
East South Central	91	—	—	63	3,000	7,000	4,000	—	9	—
West South Central	93	—	—	66	3,000	6,750	—	—	—	—
Midwest	93	—	—	71	3,000	6,000	3,000	—	7	—
East North Central	93	—	—	74	3,000	6,000	3,000	—	7	—
West North Central	93	—	—	63	3,000	6,000	3,000	—	7	—
West	92	—	—	58	2,000	4,000	—	—	8	—
Mountain	92	—	—	69	—	—	—	—	—	—
Pacific	92	—	—	52	2,250	—	—	—	8	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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.

Table 20. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, 2015

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Worker characteristics										
All workers	0.8	—	—	1.4	\$0	\$767	—	—	0.8	—
Management, professional, and related	0.9	—	—	2.3	469	97	—	—	0.9	—
Management, business, and financial	1.0	—	—	3.1	483	277	\$444	—	1.0	—
Professional and related	1.3	—	—	2.9	536	373	—	—	1.3	—
Service	2.6	—	—	3.2	—	—	—	—	2.6	—
Sales and office	0.9	—	—	1.8	457	776	861	—	0.9	—
Sales and related	2.2	—	—	3.0	383	1,054	—	—	—	—
Office and administrative support	0.6	—	—	2.0	0	0	—	—	0.6	—
Natural resources, construction, and maintenance	3.4	—	—	3.6	686	509	0	—	—	—
Installation, maintenance, and repair	2.2	—	—	3.3	699	1,244	—	—	—	—
Production, transportation, and material moving	2.5	—	—	3.0	84	0	0	—	2.5	—
Production	2.0	—	—	2.5	0	91	0	—	2.0	—
Transportation and material moving	4.6	—	—	5.4	—	1,236	—	—	4.6	—
Full time	0.8	—	—	1.4	120	805	—	—	0.8	—
Part time	3.7	—	—	3.8	180	—	826	—	3.7	—
Union	2.7	—	—	3.6	353	603	0	—	2.7	—
Nonunion	0.8	—	—	1.5	0	290	—	—	0.8	—
Average wage within the following categories ³ :										
Second 25 percent	1.9	—	—	2.3	0	474	—	—	1.9	—
Third 25 percent	1.1	—	—	2.1	266	876	602	—	1.1	—
Highest 25 percent	1.0	—	—	2.1	289	651	—	—	1.0	—
Highest 10 percent	1.6	—	—	2.8	440	329	—	—	1.6	—
Establishment characteristics										
Goods-producing industries	2.4	—	—	2.2	0	0	—	—	2.4	—
Manufacturing	1.5	—	—	2.3	0	0	—	—	1.5	—
Service-providing industries	0.8	—	—	1.6	239	519	—	—	0.8	—
Trade, transportation, and utilities	1.7	—	—	2.7	165	1,001	—	—	1.7	—
Retail trade	1.7	—	—	2.8	659	0	—	—	—	—
Financial activities	0.7	—	—	2.0	0	0	—	—	0.7	—
Finance and insurance	0.8	—	—	2.7	0	0	32	—	0.8	—
Credit intermediation and related activities ..	1.4	—	—	3.6	0	406	0	—	—	—
Insurance carriers and related activities	1.3	—	—	3.3	206	302	—	—	—	—
Professional and business services	2.2	—	—	3.0	562	535	—	—	—	—
Education and health services	2.1	—	—	4.4	446	467	—	—	2.1	—
Educational services	1.7	5.2	—	5.1	391	657	308	—	1.7	—
Junior colleges, colleges, and universities ...	2.7	3.7	\$595	3.7	432	680	308	—	2.7	—
Health care and social assistance	2.4	—	—	5.0	630	837	—	—	2.4	—

See footnotes at end of table.

Table 20. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, 2015—continued

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
1 to 99 workers	1.4	—	—	2.5	\$0	\$574	\$944	—	1.4	—
50 to 99 workers	1.5	—	—	4.8	683	760	—	—	—	—
100 workers or more	0.8	—	—	1.4	391	1,116	—	—	0.8	—
100 to 499 workers	1.1	—	—	2.3	0	73	504	—	1.1	—
500 workers or more	1.5	—	—	2.2	336	888	403	—	1.5	—
Geographic areas										
Northeast	1.8	—	—	2.7	531	1,093	—	—	1.8	—
New England	5.2	—	—	6.6	—	—	—	—	—	—
Middle Atlantic	1.8	—	—	3.0	583	876	0	—	1.8	—
South	1.7	—	—	2.2	91	540	—	—	1.7	—
South Atlantic	1.7	—	—	3.9	226	513	—	—	1.7	—
East South Central	2.1	—	—	3.6	664	137	500	—	2.1	—
West South Central	4.2	—	—	3.2	321	986	—	—	—	—
Midwest	0.5	—	—	2.2	0	0	0	—	0.5	—
East North Central	0.6	—	—	2.4	0	0	0	—	0.6	—
West North Central	0.9	—	—	3.8	126	597	283	—	0.9	—
West	2.0	—	—	3.8	537	1,062	—	—	2.0	—
Mountain	3.8	—	—	6.5	—	—	—	—	—	—
Pacific	2.3	—	—	4.5	391	—	—	—	2.3	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ 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: 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.

Table 21. Fee-for-service plans: Amount of annual individual deductible, private industry workers, 2015

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

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	93	\$250	\$500	\$1,100	\$2,000	\$2,750	7	—
Management, professional, and related	95	300	500	1,000	1,800	2,500	5	—
Management, business, and financial	95	300	500	1,200	1,850	2,500	5	—
Professional and related	94	250	500	1,000	1,750	2,500	6	—
Service	91	200	—	—	1,800	3,000	9	—
Sales and office	96	350	750	1,500	2,500	3,000	4	—
Sales and related	96	400	750	1,750	2,750	—	—	—
Office and administrative support	96	300	500	1,500	2,000	2,750	4	—
Natural resources, construction, and maintenance	90	200	300	—	1,500	3,000	—	—
Installation, maintenance, and repair	95	—	500	—	2,000	3,000	—	—
Production, transportation, and material moving	89	250	500	1,000	2,000	—	11	—
Production	93	300	500	1,300	2,000	5,000	7	—
Transportation and material moving	85	250	—	1,000	2,000	3,000	15	—
Full time	94	250	500	1,100	2,000	2,850	6	—
Part time	89	300	600	1,550	2,500	2,750	—	—
Union	84	200	250	500	—	2,000	16	—
Nonunion	95	300	500	1,300	2,000	3,000	5	—
Average wage within the following categories ¹ :								
Second 25 percent	92	250	500	1,500	2,000	3,000	8	—
Third 25 percent	93	250	500	1,000	2,000	3,000	7	—
Highest 25 percent	94	250	500	1,000	1,650	2,500	6	—
Highest 10 percent	94	250	500	1,000	1,550	2,500	6	—
Establishment characteristics								
Goods-producing industries	92	250	500	1,000	2,000	3,000	—	—
Manufacturing	94	300	500	1,000	2,000	3,500	6	—
Service-providing industries	94	250	500	1,250	2,000	2,750	6	—
Trade, transportation, and utilities	94	250	500	1,450	2,500	3,000	6	—
Retail trade	98	—	750	1,750	2,750	3,000	—	—
Financial activities	98	450	750	1,500	2,000	2,700	2	—
Finance and insurance	98	500	750	1,500	2,000	2,650	2	—
Credit intermediation and related activities ..	98	500	1,000	1,500	2,000	2,700	—	—
Insurance carriers and related activities	97	450	750	1,300	2,000	2,700	—	—
Professional and business services	93	300	750	1,500	2,000	2,500	—	—
Education and health services	92	300	500	1,000	1,750	2,500	8	—
Educational services	93	250	300	—	1,500	2,000	7	—
Junior colleges, colleges, and universities ...	88	250	300	—	—	2,500	12	—
Health care and social assistance	92	300	500	1,000	1,750	2,500	8	—

See footnotes at end of table.

Table 21. Fee-for-service plans: Amount of annual individual deductible, private industry workers, 2015—continued

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

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	94	\$300	\$500	\$1,250	\$2,000	\$3,000	6	—
50 to 99 workers	96	250	500	1,000	2,000	4,000	—	—
100 workers or more	92	250	500	1,000	1,900	2,750	8	—
100 to 499 workers	92	250	500	1,300	2,000	3,000	8	—
500 workers or more	92	250	400	1,000	1,500	2,000	8	—
Geographic areas								
Northeast	92	250	500	1,150	1,800	2,500	8	—
New England	93	—	500	—	1,500	2,500	—	—
Middle Atlantic	92	250	500	1,250	2,000	—	8	—
South	94	250	500	1,250	2,250	3,000	6	—
South Atlantic	95	250	500	1,250	2,500	3,500	5	—
East South Central	92	500	750	1,100	—	3,000	8	—
West South Central	93	250	500	1,300	2,000	3,000	—	—
Midwest	94	300	500	1,300	2,000	2,750	6	—
East North Central	94	300	600	1,500	2,000	2,750	6	—
West North Central	93	350	500	—	2,000	2,500	7	—
West	93	250	300	1,000	1,500	2,500	7	—
Mountain	93	200	—	1,000	1,500	2,500	—	—
Pacific	93	250	300	1,000	1,500	2,500	—	—

¹ 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 21. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, 2015

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	0.8	\$0	\$0	\$130	\$0	\$229	0.8	—
Management, professional, and related	0.8	62	0	55	143	0	0.8	—
Management, business, and financial	1.0	47	0	190	174	61	1.0	—
Professional and related	1.3	63	0	36	221	168	1.3	—
Service	2.6	58	—	—	260	293	2.6	—
Sales and office	0.9	64	118	0	421	66	0.9	—
Sales and related	2.2	87	164	307	0	—	—	—
Office and administrative support	0.7	30	122	179	0	49	0.7	—
Natural resources, construction, and maintenance	3.4	55	64	—	243	164	—	—
Installation, maintenance, and repair	2.2	—	47	—	204	848	—	—
Production, transportation, and material moving	2.2	16	0	163	0	—	2.2	—
Production	2.0	34	0	309	463	1,012	2.0	—
Transportation and material moving	3.8	54	—	149	0	223	3.8	—
Full time	0.8	0	0	139	0	220	0.8	—
Part time	3.4	54	151	253	267	0	—	—
Union	2.5	22	12	28	—	258	2.5	—
Nonunion	0.8	10	18	76	0	248	0.8	—
Average wage within the following categories ¹ :								
Second 25 percent	1.8	29	0	111	271	0	1.8	—
Third 25 percent	1.1	22	0	18	0	226	1.1	—
Highest 25 percent	1.0	0	26	0	205	0	1.0	—
Highest 10 percent	1.6	0	66	52	221	73	1.6	—
Establishment characteristics								
Goods-producing industries	2.4	13	61	0	442	534	—	—
Manufacturing	1.5	24	0	174	295	961	1.5	—
Service-providing industries	0.7	9	0	118	0	0	0.7	—
Trade, transportation, and utilities	1.4	9	0	296	332	0	1.4	—
Retail trade	1.0	—	201	0	0	220	—	—
Financial activities	0.5	75	163	52	0	265	0.5	—
Finance and insurance	0.6	74	102	0	0	143	0.6	—
Credit intermediation and related activities ..	1.0	61	292	0	65	351	—	—
Insurance carriers and related activities	1.3	102	103	296	65	114	—	—
Professional and business services	2.2	68	202	63	0	237	—	—
Education and health services	2.1	26	0	0	222	163	2.1	—
Educational services	1.7	0	48	—	403	491	1.7	—
Junior colleges, colleges, and universities ...	2.7	26	34	—	—	0	2.7	—
Health care and social assistance	2.4	0	47	0	231	105	2.4	—

See footnotes at end of table.

Table 21. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, 2015—continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.3	\$9	\$9	\$266	\$46	\$55	1.3	—
50 to 99 workers	1.7	40	18	135	258	1,072	—	—
100 workers or more	0.8	0	0	80	182	9	0.8	—
100 to 499 workers	1.1	0	0	175	61	144	1.1	—
500 workers or more	1.4	19	103	221	0	161	1.4	—
Geographic areas								
Northeast	1.8	31	0	202	306	212	1.8	—
New England	5.2	—	13	—	398	297	—	—
Middle Atlantic	1.9	31	0	254	272	—	1.9	—
South	1.6	61	0	111	467	557	1.6	—
South Atlantic	1.1	13	0	90	115	769	1.1	—
East South Central	2.0	86	0	277	—	0	2.0	—
West South Central	4.2	20	0	264	209	382	—	—
Midwest	0.7	61	85	161	0	82	0.7	—
East North Central	0.8	54	158	262	78	313	0.8	—
West North Central	1.2	69	0	—	0	260	1.2	—
West	1.9	0	38	52	113	284	1.9	—
Mountain	3.5	30	—	0	253	316	—	—
Pacific	2.2	0	33	203	147	488	—	—

¹ 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: 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.

Table 22. Fee-for-service plans: Amount of annual family deductible, private industry workers, 2015

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

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	93	\$600	\$1,000	\$2,600	\$4,000	\$6,000	7	—
Management, professional, and related	95	600	1,100	2,500	4,000	5,000	5	—
Management, business, and financial	95	700	1,200	2,600	4,000	5,000	5	—
Professional and related	94	600	1,000	2,500	3,800	5,000	6	—
Service	91	—	1,000	—	3,750	7,000	9	—
Sales and office	96	750	1,500	3,000	5,000	6,000	4	—
Sales and related	95	1,000	2,250	3,600	5,500	—	—	—
Office and administrative support	97	700	1,500	3,000	4,000	5,500	3	—
Natural resources, construction, and maintenance	90	600	800	1,800	4,000	6,000	—	—
Installation, maintenance, and repair	94	—	1,000	—	4,500	7,500	—	—
Production, transportation, and material moving	87	500	1,000	2,500	4,500	7,000	13	—
Production	93	—	—	3,000	4,550	10,000	7	—
Transportation and material moving	81	500	1,000	2,000	4,000	5,500	19	—
Full time	93	600	1,000	2,600	4,000	6,000	7	—
Part time	88	700	1,400	3,500	5,500	—	12	—
Union	83	400	600	1,000	3,000	4,500	17	—
Nonunion	94	700	1,200	3,000	4,000	6,000	6	—
Average wage within the following categories ¹ :								
Second 25 percent	91	600	1,200	3,000	4,500	6,000	9	—
Third 25 percent	93	600	1,000	2,500	4,000	6,000	7	—
Highest 25 percent	93	600	1,000	2,500	3,750	5,000	7	—
Highest 10 percent	94	—	1,000	2,600	3,600	5,000	6	—
Establishment characteristics								
Goods-producing industries	92	600	1,000	2,600	4,000	7,000	8	—
Manufacturing	94	600	1,000	3,000	4,000	7,000	6	—
Service-providing industries	93	600	—	2,900	4,000	5,500	7	—
Trade, transportation, and utilities	93	600	1,000	2,600	5,250	6,000	7	—
Retail trade	95	—	2,000	3,500	5,500	6,000	—	—
Financial activities	98	1,000	1,800	3,000	4,000	5,300	2	—
Finance and insurance	97	1,000	1,600	3,000	4,000	5,300	3	—
Credit intermediation and related activities ..	97	1,000	2,000	3,000	4,000	5,450	—	—
Insurance carriers and related activities	97	1,000	1,800	3,000	4,000	5,450	—	—
Professional and business services	94	750	1,500	3,000	4,500	—	—	—
Education and health services	91	700	—	2,000	3,500	5,000	9	—
Educational services	93	500	750	—	3,000	5,000	7	—
Junior colleges, colleges, and universities ...	88	500	750	1,800	3,000	5,000	12	—
Health care and social assistance	91	800	—	—	3,600	5,000	9	—

See footnotes at end of table.

Table 22. Fee-for-service plans: Amount of annual family deductible, private industry workers, 2015—continued

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

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	94	\$700	—	\$3,000	\$4,500	\$6,000	6	—
50 to 99 workers	95	600	—	2,500	4,500	8,000	—	—
100 workers or more	92	—	\$1,000	2,500	4,000	5,500	8	—
100 to 499 workers	92	600	—	3,000	4,500	6,000	8	—
500 workers or more	92	500	1,000	2,000	3,000	4,500	8	—
Geographic areas								
Northeast	92	500	1,000	3,000	4,000	5,000	8	—
New England	93	—	—	2,500	—	5,000	—	—
Middle Atlantic	91	500	1,000	3,000	4,000	5,000	9	—
South	93	600	1,200	3,000	4,500	7,000	7	—
South Atlantic	94	600	1,100	2,800	5,000	7,500	6	—
East South Central	91	1,000	1,650	3,000	4,500	7,000	9	—
West South Central	93	—	—	3,000	4,500	6,000	—	—
Midwest	93	750	1,400	3,000	4,500	5,500	7	—
East North Central	93	750	1,500	3,000	4,500	6,000	7	—
West North Central	93	—	—	—	4,000	5,000	7	—
West	92	500	750	2,000	3,000	5,400	8	—
Mountain	92	500	900	2,000	3,000	5,500	—	—
Pacific	92	500	750	2,000	3,000	5,000	8	—

¹ 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/obs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 22. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, 2015

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	0.8	\$0	\$90	\$416	\$0	\$247	0.8	—
Management, professional, and related	0.9	111	191	177	302	0	0.9	—
Management, business, and financial	1.0	111	245	293	212	206	1.0	—
Professional and related	1.3	80	213	378	344	129	1.3	—
Service	2.6	—	235	—	413	1,048	2.6	—
Sales and office	0.9	84	120	71	551	122	0.9	—
Sales and related	2.2	143	323	359	0	—	—	—
Office and administrative support	0.6	78	61	0	0	381	0.6	—
Natural resources, construction, and maintenance	3.4	58	108	486	468	795	—	—
Installation, maintenance, and repair	2.2	—	85	—	223	1,591	—	—
Production, transportation, and material moving	2.5	137	9	630	419	707	2.5	—
Production	2.0	—	—	82	450	1,809	2.0	—
Transportation and material moving	4.6	18	237	397	0	705	4.6	—
Full time	0.8	36	65	275	0	236	0.8	—
Part time	3.7	104	314	604	191	—	3.7	—
Union	2.7	65	18	140	745	547	2.7	—
Nonunion	0.8	80	245	18	279	122	0.8	—
Average wage within the following categories ¹ :								
Second 25 percent	1.9	26	282	0	260	705	1.9	—
Third 25 percent	1.1	86	193	251	0	231	1.1	—
Highest 25 percent	1.0	42	0	299	265	0	1.0	—
Highest 10 percent	1.6	—	18	239	268	91	1.6	—
Establishment characteristics								
Goods-producing industries	2.4	0	18	452	182	1,056	2.4	—
Manufacturing	1.5	69	91	118	182	1,137	1.5	—
Service-providing industries	0.8	49	—	404	0	465	0.8	—
Trade, transportation, and utilities	1.7	117	107	570	489	0	1.7	—
Retail trade	1.7	—	313	158	0	447	—	—
Financial activities	0.7	0	277	0	261	338	0.7	—
Finance and insurance	0.8	0	302	0	36	282	0.8	—
Credit intermediation and related activities ..	1.4	0	389	0	685	521	—	—
Insurance carriers and related activities	1.3	125	364	445	157	246	—	—
Professional and business services	2.2	147	419	379	677	—	—	—
Education and health services	2.1	147	—	547	236	223	2.1	—
Educational services	1.7	26	51	—	516	1,183	1.7	—
Junior colleges, colleges, and universities ...	2.7	0	13	393	886	1,239	2.7	—
Health care and social assistance	2.4	214	—	—	341	226	2.4	—

See footnotes at end of table.

Table 22. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, 2015—continued

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.4	\$134	—	\$103	\$303	\$1,428	1.4	—
50 to 99 workers	1.5	77	—	513	524	1,158	—	—
100 workers or more	0.8	—	\$0	165	176	0	0.8	—
100 to 499 workers	1.1	127	—	18	358	0	1.1	—
500 workers or more	1.5	0	134	257	52	613	1.5	—
Geographic areas								
Northeast	1.8	130	86	468	332	133	1.8	—
New England	5.2	—	—	559	—	881	—	—
Middle Atlantic	1.8	132	68	343	272	769	1.8	—
South	1.7	114	276	143	520	701	1.7	—
South Atlantic	1.7	126	177	433	241	891	1.7	—
East South Central	2.1	83	245	104	562	1,576	2.1	—
West South Central	4.2	—	—	419	329	899	—	—
Midwest	0.5	71	208	0	388	702	0.5	—
East North Central	0.6	110	230	0	274	481	0.6	—
West North Central	0.9	—	—	—	607	610	0.9	—
West	2.0	29	146	136	406	624	2.0	—
Mountain	3.8	143	227	250	566	798	—	—
Pacific	2.3	0	114	250	494	867	2.3	—

¹ 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: 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.

Table 23. Fee-for-service plans: Coinsurance percentage, private industry workers, 2015

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

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
Worker characteristics							
All workers	—	—	88	80	60	90	—
Management, professional, and related	—	—	89	80	60	90	—
Management, business, and financial	—	—	87	80	60	90	—
Professional and related	—	—	91	80	60	90	—
Service	—	—	83	80	60	90	—
Sales and office	—	—	89	80	60	80	—
Sales and related	9	80	91	80	60	75	—
Office and administrative support	—	—	88	80	60	80	—
Natural resources, construction, and maintenance	13	80	87	80	60	90	—
Installation, maintenance, and repair	—	—	89	80	60	90	—
Production, transportation, and material moving	11	80	89	80	60	80	—
Production	7	80	93	80	60	80	—
Transportation and material moving	16	80	84	80	60	90	—
Full time	—	—	88	80	60	90	—
Part time	—	—	90	80	60	90	—
Union	—	—	87	80	60	90	—
Nonunion	—	—	88	80	60	90	—
Average wage within the following categories ² :							
Second 25 percent	—	—	89	80	60	80	—
Third 25 percent	—	—	89	80	60	90	—
Highest 25 percent	—	—	89	80	60	90	—
Highest 10 percent	—	—	88	80	60	90	—
Establishment characteristics							
Goods-producing industries	9	80	91	80	60	80	—
Manufacturing	8	80	92	80	60	80	—
Service-providing industries	—	—	87	80	60	90	—
Trade, transportation, and utilities	11	80	89	80	60	90	—
Retail trade	10	80	90	80	50	—	—
Financial activities	10	80	90	80	60	75	—
Finance and insurance	9	80	91	80	60	80	—
Credit intermediation and related activities ..	—	—	94	80	60	75	—
Insurance carriers and related activities	12	80	88	80	60	80	—
Professional and business services	13	80	87	80	60	—	—
Education and health services	—	—	85	80	60	90	—
Educational services	—	—	86	80	60	90	—
Junior colleges, colleges, and universities ...	9	90	91	90	70	90	—
Health care and social assistance	—	—	85	80	60	90	—

See footnotes at end of table.

Table 23. Fee-for-service plans: Coinsurance percentage, private industry workers, 2015—continued

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

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
1 to 99 workers	13	80	87	80	60	80	—
50 to 99 workers	11	80	89	80	60	—	—
100 workers or more	—	—	89	80	60	90	—
100 to 499 workers	—	—	89	80	60	85	—
500 workers or more	—	—	89	80	60	90	—
Geographic areas							
Northeast	—	—	84	80	60	100	—
New England	—	—	82	80	60	80	—
Middle Atlantic	15	80	85	80	60	100	—
South	—	—	85	80	60	85	—
South Atlantic	—	—	86	80	60	90	—
East South Central	—	—	80	80	60	70	—
West South Central	—	—	88	80	60	85	—
Midwest	—	—	94	80	60	90	—
East North Central	5	80	95	80	60	90	—
West North Central	—	—	93	80	60	90	—
West	—	—	89	80	60	90	—
Mountain	—	—	89	80	60	90	—
Pacific	11	80	89	80	60	90	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² 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.

Table 23. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, 2015

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
Worker characteristics							
All workers	—	—	1.0	0.0	0.0	0.9	—
Management, professional, and related	—	—	1.5	0.0	0.0	0.0	—
Management, business, and financial	—	—	2.7	0.0	0.0	8.9	—
Professional and related	—	—	1.6	0.0	0.0	0.0	—
Service	—	—	3.1	0.0	3.0	0.0	—
Sales and office	—	—	1.6	0.0	0.0	6.3	—
Sales and related	2.0	0.0	2.0	0.0	9.8	19.2	—
Office and administrative support	—	—	1.9	0.0	0.0	6.3	—
Natural resources, construction, and maintenance	2.9	0.0	2.9	0.0	0.0	0.0	—
Installation, maintenance, and repair	—	—	3.5	0.0	0.0	0.0	—
Production, transportation, and material moving	1.7	0.0	1.7	0.0	0.0	0.0	—
Production	1.0	0.0	1.0	0.0	0.0	0.0	—
Transportation and material moving	3.4	3.8	3.4	0.0	0.0	0.0	—
Full time	—	—	1.0	0.0	0.0	0.9	—
Part time	—	—	2.1	0.0	0.0	12.9	—
Union	—	—	2.8	5.2	0.0	0.0	—
Nonunion	—	—	1.0	0.0	0.0	2.0	—
Average wage within the following categories ² :							
Second 25 percent	—	—	1.5	0.0	0.0	10.1	—
Third 25 percent	—	—	1.4	0.0	0.0	11.4	—
Highest 25 percent	—	—	1.4	0.0	0.0	0.0	—
Highest 10 percent	—	—	2.5	0.0	0.0	0.0	—
Establishment characteristics							
Goods-producing industries	1.2	0.0	1.2	0.0	0.0	0.0	—
Manufacturing	1.1	0.0	1.1	0.0	0.0	0.0	—
Service-providing industries	—	—	1.2	0.0	0.0	0.0	—
Trade, transportation, and utilities	1.9	0.0	1.9	0.0	0.0	15.3	—
Retail trade	2.1	0.0	2.1	0.0	0.0	—	—
Financial activities	2.1	0.0	2.1	0.0	0.0	1.6	—
Finance and insurance	1.5	0.0	1.5	0.0	0.0	6.1	—
Credit intermediation and related activities ..	—	—	2.0	0.0	0.0	2.0	—
Insurance carriers and related activities	2.5	0.0	2.5	3.3	0.0	15.0	—
Professional and business services	2.3	0.0	2.3	0.0	0.0	—	—
Education and health services	—	—	2.2	0.0	0.0	0.0	—
Educational services	—	—	4.9	6.9	0.0	0.0	—
Junior colleges, colleges, and universities ...	2.5	6.8	2.5	0.0	6.3	0.0	—
Health care and social assistance	—	—	2.5	0.0	0.0	0.0	—

See footnotes at end of table.

Table 23. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, 2015—continued

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
1 to 99 workers	1.5	0.0	1.5	0.0	0.0	10.0	—
50 to 99 workers	2.3	1.6	2.3	0.0	0.0	—	—
100 workers or more	—	—	1.1	0.0	0.0	0.0	—
100 to 499 workers	—	—	1.7	0.0	0.0	6.1	—
500 workers or more	—	—	1.8	0.0	0.0	0.0	—
Geographic areas							
Northeast	—	—	2.6	0.0	0.0	6.6	—
New England	—	—	9.0	4.8	0.0	9.5	—
Middle Atlantic	2.5	0.0	2.5	0.0	0.0	0.0	—
South	—	—	2.1	0.0	0.0	7.0	—
South Atlantic	—	—	3.5	0.0	0.0	5.8	—
East South Central	—	—	2.4	0.0	0.0	0.0	—
West South Central	—	—	3.5	0.0	0.0	7.1	—
Midwest	—	—	1.1	0.0	0.0	3.6	—
East North Central	1.3	0.0	1.3	0.0	0.0	7.6	—
West North Central	—	—	1.9	0.0	0.0	14.5	—
West	—	—	1.4	0.0	0.0	0.0	—
Mountain	—	—	1.9	0.0	0.0	0.0	—
Pacific	1.9	0.0	1.9	0.0	0.0	9.3	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

² 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: 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.

Table 24. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

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

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	95	\$1,000	\$1,500	\$2,200	\$3,000	\$4,500	5	(²)
Management, professional, and related	95	1,000	1,500	2,000	3,000	4,350	4	(²)
Management, business, and financial	94	1,000	1,500	2,000	3,000	4,700	5	(²)
Professional and related	96	1,000	1,500	2,000	3,000	4,000	4	(²)
Service	92	1,000	1,600	2,250	3,750	4,950	—	—
Sales and office	96	1,100	1,750	2,400	3,050	4,350	4	1
Sales and related	97	1,100	1,700	2,350	3,350	4,500	—	—
Office and administrative support	95	1,250	1,800	2,500	3,000	4,250	4	1
Natural resources, construction, and maintenance	93	1,000	1,500	2,500	3,600	4,850	—	—
Installation, maintenance, and repair	92	1,000	1,700	2,250	3,500	4,250	—	—
Production, transportation, and material moving	95	1,000	1,350	2,000	3,000	4,250	5	—
Production	94	1,000	1,500	2,000	3,000	4,650	6	—
Transportation and material moving	97	900	1,000	2,000	3,000	3,700	—	—
Full time	95	1,000	1,500	2,150	3,000	4,500	5	(²)
Part time	96	1,000	1,800	2,250	3,250	4,700	—	—
Union	88	900	1,000	1,700	2,750	4,500	12	—
Nonunion	96	1,000	1,500	2,250	3,050	4,500	4	(²)
Average wage within the following categories ³ :								
Second 25 percent	96	1,000	1,500	2,300	3,350	4,750	4	1
Third 25 percent	95	1,000	1,500	2,200	3,000	4,350	5	(²)
Highest 25 percent	95	1,000	1,500	2,000	3,000	4,350	5	(²)
Highest 10 percent	94	1,000	1,500	2,000	3,000	4,500	6	(²)
Establishment characteristics								
Goods-producing industries	96	1,000	1,500	2,000	3,050	4,850	4	—
Manufacturing	96	1,000	1,500	2,000	3,000	4,200	4	—
Service-providing industries	95	1,000	1,500	2,250	3,000	4,500	5	(²)
Trade, transportation, and utilities	97	1,000	1,500	2,250	3,250	4,250	3	—
Retail trade	97	1,400	2,000	2,500	3,350	4,250	—	—
Financial activities	94	1,000	1,500	2,000	3,000	3,750	4	2
Finance and insurance	94	1,000	1,500	2,000	2,500	3,500	5	1
Credit intermediation and related activities ..	95	1,000	1,500	2,000	2,500	4,000	—	—
Insurance carriers and related activities	93	1,000	1,500	2,000	2,500	3,500	7	1
Professional and business services	96	1,350	1,750	2,200	3,050	4,350	—	—
Education and health services	92	1,000	1,500	2,500	3,500	4,600	8	1
Educational services	99	1,000	1,000	1,500	2,400	3,000	—	—
Junior colleges, colleges, and universities ...	98	—	1,000	1,600	2,300	3,000	—	—
Health care and social assistance	91	1,000	1,750	2,500	3,900	4,700	9	1

See footnotes at end of table.

Table 24. Fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—continued

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

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	95	\$1,000	\$1,500	\$2,400	\$3,500	\$4,700	5	(²)
50 to 99 workers	97	1,000	1,500	2,250	3,000	4,250	—	—
100 workers or more	95	1,000	1,500	2,000	3,000	4,200	5	(²)
100 to 499 workers	95	1,000	1,500	2,250	3,000	4,250	5	(²)
500 workers or more	95	1,000	1,500	2,000	2,700	4,200	5	(²)
Geographic areas								
Northeast	89	1,000	1,500	2,000	3,000	4,850	11	—
New England	87	600	1,500	2,000	2,500	4,000	—	—
Middle Atlantic	90	1,000	1,500	2,000	3,000	5,080	10	—
South	96	1,000	1,500	2,250	3,250	4,500	4	1
South Atlantic	95	1,000	1,500	2,250	3,150	4,450	4	1
East South Central	97	1,000	1,500	2,250	3,350	4,350	—	—
West South Central	95	1,000	1,500	2,200	3,300	4,600	—	—
Midwest	95	1,000	1,500	2,200	3,000	4,000	4	1
East North Central	94	1,000	1,500	2,250	3,000	4,000	5	(²)
West North Central	98	1,000	1,500	2,000	3,000	3,750	—	—
West	97	1,000	1,500	2,250	3,000	4,700	—	—
Mountain	99	1,500	1,750	2,500	4,000	4,850	—	—
Pacific	96	1,000	1,500	2,000	2,750	4,400	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.5.

³ 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.

Table 24. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	0.6	\$0	\$0	\$159	\$115	\$79	0.6	0.1
Management, professional, and related	0.8	0	0	0	9	213	0.8	0.1
Management, business, and financial	1.3	0	0	18	334	285	1.3	0.2
Professional and related	0.8	0	13	52	0	351	0.8	0.1
Service	2.5	250	218	327	451	296	–	–
Sales and office	0.9	183	66	165	237	101	0.8	0.4
Sales and related	1.5	194	194	139	146	167	–	–
Office and administrative support	1.1	106	91	227	0	136	0.8	0.5
Natural resources, construction, and maintenance	2.1	9	114	230	464	253	–	–
Installation, maintenance, and repair	3.1	104	278	404	234	130	–	–
Production, transportation, and material moving	1.1	71	183	9	122	399	1.1	–
Production	1.8	0	51	0	131	398	1.8	–
Transportation and material moving	1.2	73	111	412	280	526	–	–
Full time	0.6	0	0	191	65	96	0.6	0.2
Part time	1.7	173	376	0	87	315	–	–
Union	2.6	132	0	353	433	649	2.6	–
Nonunion	0.5	88	64	9	172	93	0.5	0.2
Average wage within the following categories ² :								
Second 25 percent	0.8	0	27	251	181	154	0.7	0.3
Third 25 percent	1.1	0	0	212	0	149	1.1	0.2
Highest 25 percent	0.9	0	0	0	0	224	0.9	0.1
Highest 10 percent	1.3	0	36	9	188	126	1.3	0.1
Establishment characteristics								
Goods-producing industries	0.9	0	0	0	402	350	0.9	–
Manufacturing	1.2	0	70	0	341	272	1.2	–
Service-providing industries	0.8	0	0	78	114	156	0.7	0.2
Trade, transportation, and utilities	0.5	0	0	0	229	263	0.5	–
Retail trade	1.0	109	0	115	71	170	–	–
Financial activities	1.8	158	207	82	275	385	1.2	1.0
Finance and insurance	2.1	0	29	0	0	137	1.2	1.2
Credit intermediation and related activities ..	2.9	52	82	0	546	414	–	–
Insurance carriers and related activities	2.1	0	32	0	219	249	2.0	0.3
Professional and business services	1.5	146	52	358	412	205	–	–
Education and health services	1.9	0	88	134	436	144	1.8	0.3
Educational services	0.4	217	0	100	423	126	–	–
Junior colleges, colleges, and universities ...	0.7	–	0	153	470	285	–	–
Health care and social assistance	2.2	293	363	586	504	100	2.1	0.4

See footnotes at end of table.

Table 24. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.0	\$0	\$20	\$193	\$260	\$71	0.9	0.2
50 to 99 workers	1.3	0	0	225	0	384	—	—
100 workers or more	0.7	0	0	106	0	166	0.7	0.2
100 to 499 workers	1.1	55	97	0	147	259	1.0	0.3
500 workers or more	0.9	0	0	0	224	241	0.9	0.2
Geographic areas								
Northeast	2.0	0	0	0	90	416	2.0	—
New England	3.9	93	32	0	252	252	—	—
Middle Atlantic	2.2	0	0	102	218	291	2.2	—
South	1.0	0	0	126	194	108	0.9	0.3
South Atlantic	1.2	0	76	139	236	205	0.9	0.6
East South Central	1.6	0	0	56	211	197	—	—
West South Central	2.1	209	245	376	433	279	—	—
Midwest	1.0	0	0	228	0	29	0.8	0.4
East North Central	1.3	0	144	141	95	310	1.2	0.3
West North Central	1.2	0	64	216	151	181	—	—
West	1.3	59	46	250	223	55	—	—
Mountain	0.7	227	164	449	522	124	—	—
Pacific	2.1	0	0	93	361	387	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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: 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.

Table 25. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015

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

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	92	\$2,000	\$3,000	\$4,500	\$6,500	\$9,000	7	(²)
Management, professional, and related	93	2,000	3,000	4,500	6,000	8,600	6	(²)
Management, business, and financial	93	2,300	3,000	4,000	6,450	9,000	6	(²)
Professional and related	94	2,000	3,000	4,500	6,000	8,500	6	(²)
Service	88	2,700	3,600	5,000	7,500	10,000	—	—
Sales and office	95	3,000	3,750	5,000	6,500	8,700	5	1
Sales and related	95	3,000	3,750	4,800	6,700	8,700	—	—
Office and administrative support	94	2,700	3,800	5,000	6,000	8,500	5	1
Natural resources, construction, and maintenance	91	3,000	3,750	5,500	7,700	10,000	—	—
Installation, maintenance, and repair	92	2,500	3,500	4,500	7,200	8,500	—	—
Production, transportation, and material moving	91	2,000	2,850	4,000	6,000	8,700	9	—
Production	91	2,000	3,000	4,000	5,650	9,000	9	—
Transportation and material moving	90	1,800	—	4,500	6,000	7,850	10	—
Full time	92	2,300	3,000	4,500	6,500	9,000	8	(²)
Part time	96	2,000	3,500	4,500	6,700	9,250	—	—
Union	84	2,000	2,000	4,000	5,650	8,950	16	—
Nonunion	94	2,600	3,300	4,500	6,700	9,000	6	(²)
Average wage within the following categories ³ :								
Second 25 percent	92	2,400	3,000	5,000	6,900	9,900	7	1
Third 25 percent	93	2,000	3,000	4,500	6,100	8,900	6	(²)
Highest 25 percent	92	2,000	3,000	4,000	6,000	8,500	8	(²)
Highest 10 percent	91	2,200	3,000	4,000	6,250	8,700	9	(²)
Establishment characteristics								
Goods-producing industries	91	2,000	3,000	4,450	6,750	9,500	9	—
Manufacturing	90	2,000	3,000	4,000	5,500	8,200	10	—
Service-providing industries	93	2,300	3,250	4,500	6,500	8,700	7	(²)
Trade, transportation, and utilities	95	2,000	3,000	4,500	6,500	8,000	5	—
Retail trade	94	3,000	4,000	5,000	6,700	8,500	6	—
Financial activities	93	2,400	3,300	4,000	6,000	7,500	6	2
Finance and insurance	93	2,000	3,000	4,000	5,200	7,000	5	1
Credit intermediation and related activities ..	94	2,250	3,000	4,000	5,700	7,500	—	—
Insurance carriers and related activities	92	2,000	3,000	4,000	5,200	7,000	7	1
Professional and business services	96	2,800	3,600	4,500	6,100	8,700	—	—
Education and health services	90	2,000	3,200	5,000	7,500	9,200	9	1
Educational services	97	2,000	2,500	3,300	5,000	6,000	—	—
Junior colleges, colleges, and universities ...	96	—	2,500	3,500	5,000	6,000	—	—
Health care and social assistance	89	2,400	4,000	5,200	8,400	9,400	10	1

See footnotes at end of table.

Table 25. Fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015—continued

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

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	93	\$2,400	\$3,200	\$5,000	\$7,500	\$9,400	7	(²)
50 to 99 workers	93	2,400	3,000	4,950	6,000	8,200	—	—
100 workers or more	92	2,000	3,000	4,500	6,000	8,200	8	(²)
100 to 499 workers	92	2,400	3,000	4,500	6,000	8,200	7	(²)
500 workers or more	92	2,000	3,000	—	6,000	8,350	8	(²)
Geographic areas								
Northeast	88	2,000	3,000	4,500	6,000	9,750	12	—
New England	86	1,200	3,000	4,000	5,600	7,500	14	—
Middle Atlantic	88	2,400	3,000	4,500	6,000	10,000	12	—
South	93	2,000	3,400	4,500	6,700	9,000	7	1
South Atlantic	93	2,000	3,300	4,500	6,500	8,900	6	1
East South Central	93	3,000	3,000	4,500	7,000	8,700	—	—
West South Central	93	2,500	3,750	5,000	6,700	9,200	—	—
Midwest	94	2,000	3,000	4,500	6,000	8,200	5	1
East North Central	93	2,000	3,000	4,500	6,300	8,400	7	(²)
West North Central	96	2,000	3,000	4,000	6,000	7,500	—	—
West	93	2,500	3,250	5,000	7,000	9,400	—	—
Mountain	95	3,000	4,000	6,000	7,850	9,900	—	—
Pacific	92	2,400	3,000	4,500	6,700	8,700	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Less than 0.5.

³ 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 25. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	0.7	\$367	\$112	\$41	\$196	\$182	0.7	0.1
Management, professional, and related	1.1	464	18	469	336	315	1.1	0.1
Management, business, and financial	1.1	402	0	407	684	524	1.0	0.2
Professional and related	1.7	407	90	290	158	598	1.6	0.1
Service	3.2	222	568	253	320	1,965	–	–
Sales and office	0.8	255	128	91	191	314	0.7	0.4
Sales and related	1.5	52	417	326	265	372	–	–
Office and administrative support	0.9	184	147	0	294	402	0.7	0.5
Natural resources, construction, and maintenance	2.3	427	383	251	440	808	–	–
Installation, maintenance, and repair	3.1	669	182	566	280	528	–	–
Production, transportation, and material moving	1.9	155	274	290	283	622	1.9	–
Production	2.4	209	87	36	503	717	2.4	–
Transportation and material moving	2.7	167	–	273	316	1,010	2.7	–
Full time	0.8	359	82	68	258	260	0.7	0.2
Part time	1.1	0	715	0	482	347	–	–
Union	3.1	226	195	91	179	1,363	3.1	–
Nonunion	0.8	178	141	330	238	175	0.8	0.2
Average wage within the following categories ² :								
Second 25 percent	1.2	359	354	240	303	485	1.1	0.3
Third 25 percent	1.2	130	205	82	428	316	1.2	0.2
Highest 25 percent	1.2	3	0	294	284	334	1.2	0.1
Highest 10 percent	1.7	403	0	184	612	539	1.7	0.1
Establishment characteristics								
Goods-producing industries	1.7	168	0	453	469	893	1.7	–
Manufacturing	2.5	0	0	0	450	526	2.5	–
Service-providing industries	0.8	419	209	102	249	416	0.7	0.2
Trade, transportation, and utilities	1.1	135	222	0	271	460	1.1	–
Retail trade	1.8	210	0	244	141	356	1.8	–
Financial activities	2.0	358	176	52	0	658	1.4	1.0
Finance and insurance	2.2	339	66	0	398	235	1.3	1.2
Credit intermediation and related activities ..	3.1	347	122	137	813	858	–	–
Insurance carriers and related activities	2.1	304	181	52	525	379	2.0	0.3
Professional and business services	1.5	236	182	420	1,161	378	–	–
Education and health services	2.3	513	372	32	914	195	2.2	0.3
Educational services	1.0	0	389	242	154	82	–	–
Junior colleges, colleges, and universities ...	1.5	–	518	400	241	983	–	–
Health care and social assistance	2.7	572	503	1,029	962	336	2.5	0.4

See footnotes at end of table.

Table 25. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015—continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	1.1	\$241	\$234	\$63	\$230	\$253	1.1	0.2
50 to 99 workers	2.0	367	109	418	188	909	—	—
100 workers or more	1.1	167	58	0	32	309	1.0	0.2
100 to 499 workers	1.3	536	268	192	284	420	1.3	0.3
500 workers or more	1.8	0	26	—	491	376	1.8	0.2
Geographic areas								
Northeast	2.2	364	0	602	148	969	2.2	—
New England	3.8	302	0	58	765	1,190	3.8	—
Middle Atlantic	2.6	401	0	469	549	536	2.6	—
South	0.9	541	203	327	322	398	0.8	0.3
South Atlantic	1.0	0	306	199	331	475	0.7	0.6
East South Central	2.9	660	418	0	569	193	—	—
West South Central	1.7	366	355	507	971	597	—	—
Midwest	1.1	0	0	13	326	335	0.9	0.4
East North Central	1.5	0	0	0	434	735	1.3	0.3
West North Central	1.2	244	0	672	463	697	—	—
West	2.1	391	289	172	511	317	—	—
Mountain	2.0	0	455	936	835	271	—	—
Pacific	3.0	468	68	322	349	675	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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: 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.

Table 26. Fee-for-service plans: Coverage for mental health care,¹ private industry workers, 2015

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

Characteristics	Inpatient mental health care	Outpatient mental health care
Worker characteristics		
All workers	80	80
Service	84	82
Sales and office	81	81
Sales and related	84	84
Natural resources, construction, and maintenance	–	83
Installation, maintenance, and repair	–	83
Production, transportation, and material moving	82	82
Production	80	80
Transportation and material moving	85	85
Part time	88	89
Union	84	84
Average wage within the following categories ² :		
Second 25 percent	81	81
Third 25 percent	–	81
Highest 25 percent:		
Highest 10 percent	81	–
Establishment characteristics		
Service-providing industries	82	81
Trade, transportation, and utilities	84	85
Retail trade	82	82
Financial activities:		
Finance and insurance:		
Insurance carriers and related activities	82	–
Professional and business services	89	89
Education and health services:		
Educational services	88	82
Junior colleges, colleges, and universities	91	89
1 to 99 workers	82	81
Geographic areas		
Northeast	82	81
Middle Atlantic	83	82
South	81	80
East South Central	84	84
West South Central	83	82
Midwest:		
West North Central	81	81
West	82	82
Mountain	85	83
Pacific	81	81

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

² 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: 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.

**Table 26. Standard errors for fee-for-service plans:
Coverage for mental health care,¹ private industry workers,
2015**

Characteristics	Inpatient mental health care	Outpatient mental health care
Worker characteristics		
All workers	1.2	1.3
Service	2.8	2.9
Sales and office	1.6	1.6
Sales and related	2.1	2.1
Natural resources, construction, and maintenance	–	2.1
Installation, maintenance, and repair	–	3.3
Production, transportation, and material moving	2.7	2.7
Production	3.5	3.5
Transportation and material moving	3.5	3.5
Part time	1.9	1.9
Union	4.3	4.4
Average wage within the following categories ² :		
Second 25 percent	1.9	1.8
Third 25 percent	–	1.5
Highest 25 percent:		
Highest 10 percent	2.7	–
Establishment characteristics		
Service-providing industries	1.3	1.4
Trade, transportation, and utilities	1.4	1.4
Retail trade	2.0	2.0
Financial activities:		
Finance and insurance:		
Insurance carriers and related activities	3.7	–
Professional and business services	3.2	3.2
Education and health services:		
Educational services	5.0	3.5
Junior colleges, colleges, and universities ...	3.0	3.0
1 to 99 workers	1.4	1.4
Geographic areas		
Northeast	2.5	2.5
Middle Atlantic	2.9	2.7
South	1.9	2.0
East South Central	5.4	5.4
West South Central	2.6	2.6
Midwest:		
West North Central	3.4	3.3
West	2.3	2.4
Mountain	3.4	3.5
Pacific	3.0	3.1

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

² 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: 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.

Table 27. Health maintenance organizations: Summary of selected features, private industry workers, 2015

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	57	43	—	33	67	—	92	8	—
Management, professional, and related	55	45	—	38	62	—	91	9	—
Management, business, and financial	57	43	—	40	60	—	91	9	—
Professional and related	53	47	—	37	63	—	92	—	—
Service	54	46	—	—	72	—	88	—	—
Sales and office	55	45	—	27	73	—	88	—	—
Sales and related	39	61	—	—	—	—	87	—	—
Office and administrative support	61	39	—	28	72	—	88	—	—
Natural resources, construction, and maintenance	60	40	—	24	76	—	98	—	—
Installation, maintenance, and repair	51	49	—	16	84	—	97	—	—
Production, transportation, and material moving	70	30	—	37	63	—	98	—	—
Production	78	22	—	44	56	—	98	—	—
Transportation and material moving	59	41	—	—	73	—	97	—	—
Full time	58	42	—	33	67	—	92	8	—
Part time	38	62	—	34	66	—	91	—	—
Union	68	32	—	23	77	—	87	—	—
Nonunion	56	44	—	34	66	—	92	8	—
Average wage within the following categories ¹ :									
Second 25 percent	59	41	—	33	67	—	94	—	—
Third 25 percent	63	37	—	31	69	—	91	9	—
Highest 25 percent	54	46	—	36	64	—	90	10	—
Highest 10 percent	40	60	—	27	73	—	91	9	—
Establishment characteristics									
Goods-producing industries	69	31	—	41	59	—	—	—	—
Manufacturing	72	28	—	46	54	—	98	—	—
Service-providing industries	54	46	—	31	69	—	91	9	—
Trade, transportation, and utilities	44	56	—	23	77	—	89	—	—
Retail trade	—	—	—	—	—	—	86	—	—
Financial activities	69	31	—	40	60	—	91	—	—
Finance and insurance	72	28	—	42	58	—	91	—	—
Credit intermediation and related activities ..	78	—	—	48	52	—	94	—	—
Insurance carriers and related activities	67	33	—	37	63	—	88	—	—
Professional and business services	63	37	—	—	60	—	99	—	—
Education and health services	49	51	—	28	72	—	82	18	—
Educational services	46	54	—	30	70	—	88	12	—
Junior colleges, colleges, and universities ...	51	49	—	24	76	—	80	20	—
Health care and social assistance	50	50	—	27	73	—	81	19	—

See footnotes at end of table.

Table 27. Health maintenance organizations: Summary of selected features, private industry workers, 2015—continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	58	42	—	36	64	—	93	—	—
50 to 99 workers	54	46	—	40	60	—	98	—	—
100 workers or more	56	44	—	30	70	—	90	10	—
100 to 499 workers	61	39	—	35	65	—	92	8	—
500 workers or more	48	52	—	19	81	—	85	—	—
Geographic areas									
Northeast	70	30	—	18	82	—	85	15	—
New England	76	—	—	16	84	—	97	—	—
Middle Atlantic	67	33	—	19	81	—	79	21	—
South	66	34	—	30	70	—	91	—	—
South Atlantic	63	37	—	—	71	—	87	—	—
East South Central	82	—	—	—	—	—	—	—	—
West South Central	70	—	—	—	72	—	97	—	—
Midwest	72	28	—	40	60	—	93	—	—
East North Central	80	—	—	44	56	—	96	—	—
West North Central	—	74	—	—	82	—	69	—	—
West	39	61	—	40	60	—	95	5	—
Mountain	—	—	—	64	36	—	98	—	—
Pacific	39	61	—	34	66	—	95	—	—

¹ 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.

Table 27. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, 2015

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristics									
All workers	2.6	2.6	–	2.9	2.9	–	1.5	1.5	–
Management, professional, and related	4.4	4.4	–	5.2	5.2	–	2.1	2.1	–
Management, business, and financial	7.4	7.4	–	7.9	7.9	–	2.6	2.6	–
Professional and related	5.7	5.7	–	6.1	6.1	–	3.1	–	–
Service	10.1	10.1	–	–	8.9	–	4.7	–	–
Sales and office	4.1	4.1	–	3.9	3.9	–	3.9	–	–
Sales and related	9.4	9.4	–	–	–	–	9.5	–	–
Office and administrative support	5.5	5.5	–	4.1	4.1	–	3.8	–	–
Natural resources, construction, and maintenance	7.9	7.9	–	5.7	5.7	–	1.0	–	–
Installation, maintenance, and repair	11.7	11.7	–	4.7	4.7	–	1.7	–	–
Production, transportation, and material moving	5.2	5.2	–	6.8	6.8	–	1.4	–	–
Production	5.9	5.9	–	8.7	8.7	–	2.0	–	–
Transportation and material moving	10.0	10.0	–	–	10.8	–	1.6	–	–
Full time	2.6	2.6	–	3.1	3.1	–	1.5	1.5	–
Part time	8.5	8.5	–	7.9	7.9	–	5.2	–	–
Union	6.6	6.6	–	6.1	6.1	–	4.2	–	–
Nonunion	2.9	2.9	–	3.2	3.2	–	1.4	1.4	–
Average wage within the following categories ¹ :									
Second 25 percent	4.7	4.7	–	4.1	4.1	–	2.5	–	–
Third 25 percent	4.8	4.8	–	4.1	4.1	–	2.0	2.0	–
Highest 25 percent	4.2	4.2	–	5.2	5.2	–	2.1	2.1	–
Highest 10 percent	4.8	4.8	–	5.3	5.3	–	2.7	2.7	–
Establishment characteristics									
Goods-producing industries	5.1	5.1	–	5.7	5.7	–	–	–	–
Manufacturing	6.5	6.5	–	7.3	7.3	–	1.4	–	–
Service-providing industries	3.0	3.0	–	3.3	3.3	–	1.8	1.8	–
Trade, transportation, and utilities	5.2	5.2	–	5.7	5.7	–	5.3	–	–
Retail trade	–	–	–	–	–	–	9.8	–	–
Financial activities	6.1	6.1	–	6.3	6.3	–	3.1	–	–
Finance and insurance	4.4	4.4	–	4.6	4.6	–	2.9	–	–
Credit intermediation and related activities ..	6.6	–	–	7.9	7.9	–	3.0	–	–
Insurance carriers and related activities	8.2	8.2	–	8.6	8.6	–	4.2	–	–
Professional and business services	8.5	8.5	–	–	11.5	–	0.9	–	–
Education and health services	3.9	3.9	–	5.2	5.2	–	4.1	4.1	–
Educational services	6.4	6.4	–	6.2	6.2	–	3.2	3.2	–
Junior colleges, colleges, and universities ...	4.9	4.9	–	4.8	4.8	–	4.4	4.4	–
Health care and social assistance	4.8	4.8	–	6.7	6.7	–	5.4	5.4	–

See footnotes at end of table.

Table 27. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, 2015—continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	3.5	3.5	—	4.8	4.8	—	2.1	—	—
50 to 99 workers	9.5	9.5	—	10.6	10.6	—	0.9	—	—
100 workers or more	4.0	4.0	—	3.5	3.5	—	2.5	2.5	—
100 to 499 workers	5.3	5.3	—	4.6	4.6	—	2.2	2.2	—
500 workers or more	5.7	5.7	—	4.0	4.0	—	5.1	—	—
Geographic areas									
Northeast	4.3	4.3	—	3.3	3.3	—	4.0	4.0	—
New England	9.1	—	—	4.7	4.7	—	1.1	—	—
Middle Atlantic	4.2	4.2	—	4.3	4.3	—	5.8	5.8	—
South	4.7	4.7	—	6.8	6.8	—	3.4	—	—
South Atlantic	5.2	5.2	—	—	9.5	—	4.8	—	—
East South Central	10.9	—	—	—	—	—	—	—	—
West South Central	10.8	—	—	—	8.9	—	2.3	—	—
Midwest	7.6	7.6	—	9.4	9.4	—	3.7	—	—
East North Central	6.9	—	—	10.2	10.2	—	1.4	—	—
West North Central	—	15.0	—	—	14.3	—	19.1	—	—
West	4.5	4.5	—	4.2	4.2	—	1.4	1.4	—
Mountain	—	—	—	10.6	10.6	—	1.8	—	—
Pacific	5.5	5.5	—	4.3	4.3	—	1.7	—	—

¹ 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: 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.

Table 28. Health maintenance organizations: Coverage for selected services,¹ private industry workers, 2015

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristics				
All workers	96	92	95	100
Management, professional, and related	95	91	93	100
Management, business, and financial	91	91	91	100
Professional and related	98	91	94	100
Service	96	92	96	100
Sales and office	93	89	93	100
Sales and related	87	83	92	100
Office and administrative support	95	91	93	100
Natural resources, construction, and maintenance	100	97	99	100
Installation, maintenance, and repair	99	95	98	100
Production, transportation, and material moving	100	96	98	100
Production	100	100	100	100
Transportation and material moving	100	91	96	100
Full time	96	91	94	100
Part time	100	96	99	100
Union	95	90	95	100
Nonunion	96	92	94	100
Average wage within the following categories ² :				
Second 25 percent	98	96	98	100
Third 25 percent	98	90	95	100
Highest 25 percent	94	89	91	100
Highest 10 percent	99	91	93	100
Establishment characteristics				
Goods-producing industries	93	90	92	100
Manufacturing	90	89	90	100
Service-providing industries	97	92	95	100
Trade, transportation, and utilities	94	91	100	100
Retail trade	88	91	100	100
Financial activities	96	97	97	100
Finance and insurance	98	96	96	100
Credit intermediation and related activities ..	100	100	100	100
Insurance carriers and related activities	99	99	99	100
Professional and business services	100	89	89	100
Education and health services	94	92	94	100
Educational services	99	100	100	100
Junior colleges, colleges, and universities ...	98	100	100	100
Health care and social assistance	92	89	92	100

See footnotes at end of table.

Table 28. Health maintenance organizations: Coverage for selected services,¹ private industry workers, 2015—continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers	95	89	93	100
50 to 99 workers	90	—	81	100
100 workers or more	96	95	96	100
100 to 499 workers	96	95	95	100
500 workers or more	98	95	99	100
Geographic areas				
Northeast	99	95	99	100
New England	100	98	100	100
Middle Atlantic	98	93	99	100
South	92	92	92	100
South Atlantic	90	90	90	100
East South Central	99	95	100	100
West South Central	96	96	96	100
Midwest	97	89	95	100
East North Central	96	91	96	100
West North Central	—	—	88	100
West	96	91	93	100
Mountain	100	98	100	100
Pacific	95	89	92	100

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

² 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: 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.

Table 28. Standard errors for health maintenance organizations: Coverage for selected services,¹ private industry workers, 2015

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
Worker characteristics				
All workers	1.5	2.2	2.0	(²)
Management, professional, and related	3.1	3.8	3.7	(²)
Management, business, and financial	6.2	6.2	6.2	(²)
Professional and related	1.1	4.2	3.9	(²)
Service	2.5	4.4	2.5	(²)
Sales and office	3.3	3.6	3.2	(²)
Sales and related	9.6	8.5	7.9	(²)
Office and administrative support	2.9	3.7	3.4	(²)
Natural resources, construction, and maintenance	0.3	1.9	1.0	(²)
Installation, maintenance, and repair	0.5	3.6	1.9	(²)
Production, transportation, and material moving	(²)	2.3	1.8	(²)
Production	(²)	(²)	(²)	(²)
Transportation and material moving	(²)	5.8	4.3	(²)
Full time	1.6	2.2	2.1	(²)
Part time	0.1	3.7	1.0	(²)
Union	3.3	5.6	3.3	(²)
Nonunion	1.7	2.3	2.2	(²)
Average wage within the following categories ³ :				
Second 25 percent	1.1	1.4	0.9	(²)
Third 25 percent	1.4	3.1	2.3	(²)
Highest 25 percent	3.6	4.7	4.7	(²)
Highest 10 percent	0.8	5.7	5.8	(²)
Establishment characteristics				
Goods-producing industries	6.0	6.0	6.0	(²)
Manufacturing	7.8	7.9	7.8	(²)
Service-providing industries	1.1	2.2	1.9	(²)
Trade, transportation, and utilities	4.0	4.2	0.1	(²)
Retail trade	8.9	4.4	0.2	(²)
Financial activities	2.2	2.2	2.2	(²)
Finance and insurance	1.2	2.7	2.7	(²)
Credit intermediation and related activities ..	(²)	(²)	(²)	(²)
Insurance carriers and related activities	0.6	0.6	0.6	(²)
Professional and business services	(²)	7.5	7.5	(²)
Education and health services	2.8	3.2	2.8	(²)
Educational services	0.3	(²)	(²)	(²)
Junior colleges, colleges, and universities ...	0.6	(²)	(²)	(²)
Health care and social assistance	3.7	4.3	3.7	(²)

See footnotes at end of table.

Table 28. Standard errors for health maintenance organizations: Coverage for selected services,¹ private industry workers, 2015—continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers	2.8	3.8	3.6	(²)
50 to 99 workers	8.9	—	10.3	(²)
100 workers or more	1.5	1.8	1.5	(²)
100 to 499 workers	1.9	2.0	2.0	(²)
500 workers or more	1.0	2.7	1.0	(²)
Geographic areas				
Northeast	0.8	2.7	0.5	(²)
New England	(²)	1.6	(²)	(²)
Middle Atlantic	1.2	4.1	0.7	(²)
South	3.2	3.6	3.5	(²)
South Atlantic	4.5	5.2	5.2	(²)
East South Central	1.4	4.7	(²)	(²)
West South Central	3.5	3.6	3.5	(²)
Midwest	2.5	5.4	3.2	(²)
East North Central	3.0	5.6	3.0	(²)
West North Central	—	—	11.2	(²)
West	3.1	4.3	4.3	(²)
Mountain	(²)	0.4	0.2	(²)
Pacific	3.8	5.3	5.2	(²)

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

² Less than 0.05.

³ 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: 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.

Table 29. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	92	\$1,500	\$1,500	\$2,500	\$3,500	\$5,350	8	—
Management, professional, and related	91	1,500	1,500	2,500	3,500	4,850	9	—
Management, business, and financial	91	1,400	1,500	2,500	3,500	4,850	9	—
Professional and related	92	1,500	1,500	2,300	3,500	4,850	—	—
Service	88	1,500	1,500	2,250	—	4,850	—	—
Sales and office	88	1,500	1,500	2,500	3,350	5,350	—	—
Sales and related	87	1,500	1,500	2,500	2,500	3,350	—	—
Office and administrative support	88	1,500	1,500	2,500	4,000	5,350	—	—
Natural resources, construction, and maintenance	98	1,500	1,500	2,000	3,000	4,500	—	—
Installation, maintenance, and repair	97	1,500	1,500	2,000	—	5,350	—	—
Production, transportation, and material moving	98	1,000	1,500	2,500	3,500	5,850	—	—
Production	98	1,000	1,900	2,500	—	5,850	—	—
Transportation and material moving	97	—	1,500	3,000	3,500	—	—	—
Full time	92	1,500	1,500	2,500	3,500	4,850	8	—
Part time	91	1,500	1,500	—	—	5,350	—	—
Union	87	1,500	—	2,500	3,000	6,250	—	—
Nonunion	92	1,500	1,500	2,500	3,500	4,850	8	—
Average wage within the following categories ² :								
Second 25 percent	94	1,500	1,500	2,500	4,250	5,350	—	—
Third 25 percent	91	—	1,500	2,500	3,350	5,350	9	—
Highest 25 percent	90	1,500	1,500	2,500	3,500	4,850	10	—
Highest 10 percent	91	1,500	1,500	2,200	3,000	4,250	9	—
Establishment characteristics								
Goods-producing industries:								
Manufacturing	98	—	—	2,600	3,500	5,850	—	—
Service-providing industries:								
Trade, transportation, and utilities	91	1,500	1,500	2,350	3,500	5,350	9	—
Retail trade	89	1,500	1,500	2,500	3,500	—	—	—
Retail trade	86	1,500	—	2,500	3,000	—	—	—
Financial activities	91	1,000	1,500	2,000	3,000	4,000	—	—
Finance and insurance	91	1,000	1,500	2,200	3,500	—	—	—
Credit intermediation and related activities ..	94	1,000	—	2,500	4,000	5,350	—	—
Insurance carriers and related activities	88	—	—	1,500	—	3,000	—	—
Professional and business services	99	1,500	2,000	2,500	—	4,850	—	—
Education and health services	82	1,500	1,500	2,000	4,250	5,350	18	—
Educational services	88	1,000	1,500	2,000	3,000	3,500	12	—
Junior colleges, colleges, and universities ...	80	1,000	—	1,500	2,000	3,000	20	—
Health care and social assistance	81	1,500	1,500	2,350	5,350	6,250	19	—

See footnotes at end of table.

Table 29. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	93	\$1,500	\$1,500	\$2,500	\$4,250	\$5,350	—	—
50 to 99 workers	98	—	1,500	2,300	2,600	3,500	—	—
100 workers or more	90	1,500	1,700	2,500	3,000	4,850	10	—
100 to 499 workers	92	1,500	2,000	2,500	3,350	4,250	8	—
500 workers or more	85	—	1,500	2,000	3,000	6,250	—	—
Geographic areas								
Northeast	85	1,000	—	2,500	4,000	6,250	15	—
New England	97	1,000	—	2,000	—	—	—	—
Middle Atlantic	79	—	2,000	3,000	4,000	6,250	21	—
South	91	1,500	2,000	2,500	4,250	6,250	—	—
South Atlantic	87	1,500	2,000	2,500	4,000	5,350	—	—
West South Central	97	1,500	—	3,500	—	6,350	—	—
Midwest	93	1,500	1,700	2,350	4,850	5,350	—	—
East North Central	96	1,500	1,900	2,350	—	4,850	—	—
West North Central	69	1,500	1,500	—	4,850	6,350	—	—
West	95	1,500	1,500	2,250	2,700	4,000	5	—
Mountain	98	1,500	—	2,500	3,350	—	—	—
Pacific	95	1,500	1,500	2,000	2,600	4,000	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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/eps/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.5	\$0	\$0	\$196	\$188	\$695	1.5	–
Management, professional, and related	2.1	18	179	130	354	639	2.1	–
Management, business, and financial	2.6	197	298	84	442	1,385	2.6	–
Professional and related	3.1	0	279	264	775	664	–	–
Service	4.7	0	426	279	–	651	–	–
Sales and office	3.9	0	172	0	595	409	–	–
Sales and related	9.5	0	365	0	223	477	–	–
Office and administrative support	3.8	36	248	172	502	431	–	–
Natural resources, construction, and maintenance	1.0	0	0	26	744	292	–	–
Installation, maintenance, and repair	1.7	151	0	430	–	1,261	–	–
Production, transportation, and material moving	1.4	205	295	534	526	1,205	–	–
Production	2.0	203	560	682	–	953	–	–
Transportation and material moving	1.6	–	0	791	707	–	–	–
Full time	1.5	0	123	165	188	508	1.5	–
Part time	5.2	164	0	–	–	284	–	–
Union	4.2	0	–	551	64	1,463	–	–
Nonunion	1.4	0	0	215	474	619	1.4	–
Average wage within the following categories ² :								
Second 25 percent	2.5	0	440	69	453	0	–	–
Third 25 percent	2.0	–	323	204	322	1,101	2.0	–
Highest 25 percent	2.1	157	66	228	608	387	2.1	–
Highest 10 percent	2.7	0	0	465	266	449	2.7	–
Establishment characteristics								
Goods-producing industries:								
Manufacturing	1.4	–	–	121	216	1,179	–	–
Service-providing industries								
Trade, transportation, and utilities	5.3	0	0	0	516	–	–	–
Retail trade	9.8	0	–	202	122	–	–	–
Financial activities	3.1	0	80	164	643	1,016	–	–
Finance and insurance	2.9	0	0	270	796	–	–	–
Credit intermediation and related activities ..	3.0	0	–	716	243	886	–	–
Insurance carriers and related activities	4.2	–	–	354	–	55	–	–
Professional and business services	0.9	216	237	137	–	0	–	–
Education and health services	4.1	0	0	436	720	788	4.1	–
Educational services	3.2	137	112	0	826	246	3.2	–
Junior colleges, colleges, and universities ...	4.4	292	–	102	79	555	4.4	–
Health care and social assistance	5.4	0	0	408	1,344	658	5.4	–

See footnotes at end of table.

Table 29. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.1	\$166	\$0	\$239	\$644	\$456	—	—
50 to 99 workers	0.9	—	97	266	125	303	—	—
100 workers or more	2.5	0	406	237	417	916	2.5	—
100 to 499 workers	2.2	0	144	125	336	737	2.2	—
500 workers or more	5.1	—	0	89	91	900	—	—
Geographic areas								
Northeast	4.0	0	—	269	440	1,003	4.0	—
New England	1.1	0	—	438	—	—	—	—
Middle Atlantic	5.8	—	533	483	344	690	5.8	—
South	3.4	0	65	514	723	1,131	—	—
South Atlantic	4.8	0	33	221	971	1,202	—	—
West South Central	2.3	36	—	830	—	1,090	—	—
Midwest	3.7	0	432	423	1,384	946	—	—
East North Central	1.4	0	503	461	—	1,112	—	—
West North Central	19.1	0	303	—	1,251	707	—	—
West	1.4	0	0	325	399	884	1.4	—
Mountain	1.8	0	—	0	798	—	—	—
Pacific	1.7	0	0	271	129	1,142	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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: 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.

Table 30. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	92	\$3,000	\$3,000	\$5,000	\$7,500	\$9,700	8	-
Management, professional, and related	91	3,000	3,000	5,000	8,000	9,700	9	-
Management, business, and financial	91	-	-	5,200	7,500	9,700	9	-
Professional and related	92	3,000	3,000	5,000	8,000	9,700	-	-
Service	88	3,000	-	5,000	-	9,700	-	-
Sales and office	88	3,000	-	5,000	7,500	10,700	-	-
Sales and related	87	3,000	4,400	5,000	5,400	7,500	-	-
Office and administrative support	88	3,000	3,000	5,000	8,000	10,700	-	-
Natural resources, construction, and maintenance	98	3,000	3,000	4,000	6,000	9,000	-	-
Installation, maintenance, and repair	97	3,000	3,000	4,000	-	10,700	-	-
Production, transportation, and material moving	98	2,000	-	6,000	8,000	11,700	-	-
Production	98	2,000	3,800	-	8,000	11,700	-	-
Transportation and material moving	97	-	3,000	6,000	8,000	-	-	-
Full time	92	3,000	3,000	5,000	7,500	9,700	8	-
Part time	91	3,000	3,000	-	-	10,700	-	-
Union	87	3,000	4,000	5,000	6,000	12,400	-	-
Nonunion	92	3,000	3,000	5,000	8,000	9,700	8	-
Average wage within the following categories ² :								
Second 25 percent	94	3,000	-	5,000	8,500	10,700	-	-
Third 25 percent	91	-	4,000	5,000	7,500	10,700	9	-
Highest 25 percent	90	3,000	3,000	5,000	7,500	9,700	10	-
Highest 10 percent	91	3,000	3,000	4,500	7,500	9,000	9	-
Establishment characteristics								
Goods-producing industries:								
Manufacturing	98	-	4,000	5,200	7,000	11,700	-	-
Service-providing industries:								
Trade, transportation, and utilities	89	3,000	3,000	5,000	8,000	9,700	9	-
Retail trade	86	3,000	4,500	5,000	6,000	-	-	-
Financial activities	91	2,000	3,000	4,400	6,700	-	-	-
Finance and insurance	91	2,000	3,000	4,400	8,000	10,700	-	-
Credit intermediation and related activities ..	94	2,000	3,000	-	8,000	10,700	-	-
Insurance carriers and related activities	88	-	-	-	5,000	-	-	-
Professional and business services	99	3,000	4,000	6,000	9,000	9,700	-	-
Education and health services	82	3,000	3,000	4,700	9,000	10,700	18	-
Educational services	88	2,000	3,000	4,000	-	9,400	12	-
Junior colleges, colleges, and universities ...	80	2,000	-	3,500	4,000	6,000	20	-
Health care and social assistance	81	3,000	3,000	5,000	9,700	12,400	19	-

See footnotes at end of table.

Table 30. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015—continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	93	\$3,000	\$3,000	\$5,000	\$9,000	\$10,700	—	—
50 to 99 workers	98	—	3,000	4,600	7,000	9,400	—	—
100 workers or more	90	3,000	3,800	5,000	6,700	9,700	10	—
100 to 499 workers	92	3,000	4,000	5,000	7,000	8,500	8	—
500 workers or more	85	—	3,000	5,000	6,000	12,400	—	—
Geographic areas								
Northeast	85	2,000	—	5,000	8,000	12,400	15	—
New England	97	2,000	—	4,000	—	—	—	—
Middle Atlantic	79	—	4,500	6,000	8,500	12,400	21	—
South	91	3,000	4,500	5,000	9,000	12,400	—	—
South Atlantic	87	3,000	4,600	5,000	9,000	—	—	—
West South Central	97	3,000	—	7,000	8,500	12,700	—	—
Midwest	93	3,000	3,800	4,700	9,700	10,700	—	—
East North Central	96	3,000	4,000	4,700	—	9,700	—	—
West North Central	69	3,000	3,000	—	9,700	12,500	—	—
West	95	3,000	3,000	4,500	7,000	9,000	5	—
Mountain	98	3,000	—	7,000	7,500	9,000	—	—
Pacific	95	3,000	3,000	4,500	6,000	9,000	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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/eps/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.5	\$0	\$374	\$95	\$678	\$1,238	1.5	—
Management, professional, and related	2.1	100	732	214	670	983	2.1	—
Management, business, and financial	2.6	—	—	736	759	2,409	2.6	—
Professional and related	3.1	0	817	521	1,414	1,032	—	—
Service	4.7	0	—	478	—	994	—	—
Sales and office	3.9	0	—	0	1,078	730	—	—
Sales and related	9.5	0	609	0	858	847	—	—
Office and administrative support	3.8	73	869	747	710	880	—	—
Natural resources, construction, and maintenance	1.0	0	137	258	885	1,916	—	—
Installation, maintenance, and repair	1.7	258	0	867	—	2,207	—	—
Production, transportation, and material moving	1.4	410	—	1,274	1,080	2,411	—	—
Production	2.0	406	1,111	—	1,745	1,905	—	—
Transportation and material moving	1.6	—	545	1,298	1,527	—	—	—
Full time	1.5	0	855	95	683	577	1.5	—
Part time	5.2	258	0	—	—	95	—	—
Union	4.2	0	620	708	338	2,400	—	—
Nonunion	1.4	0	220	275	660	1,064	1.4	—
Average wage within the following categories ² :								
Second 25 percent	2.5	0	—	103	878	0	—	—
Third 25 percent	2.0	—	1,062	356	685	1,782	2.0	—
Highest 25 percent	2.1	489	560	335	524	352	2.1	—
Highest 10 percent	2.7	0	0	800	736	644	2.7	—
Establishment characteristics								
Goods-producing industries:								
Manufacturing	1.4	—	1,179	555	760	2,358	—	—
Service-providing industries								
Trade, transportation, and utilities	5.3	0	748	0	930	—	—	—
Retail trade	9.8	0	516	403	245	—	—	—
Financial activities	3.1	0	328	770	1,268	—	—	—
Finance and insurance	2.9	0	0	541	1,780	3,184	—	—
Credit intermediation and related activities ..	3.0	0	887	—	359	1,791	—	—
Insurance carriers and related activities	4.2	—	—	—	1,277	—	—	—
Professional and business services	0.9	463	479	1,280	2,188	0	—	—
Education and health services	4.1	0	0	647	899	1,491	4.1	—
Educational services	3.2	348	456	0	—	752	3.2	—
Junior colleges, colleges, and universities ...	4.4	584	—	619	182	966	4.4	—
Health care and social assistance	5.4	0	0	475	1,831	1,245	5.4	—

See footnotes at end of table.

Table 30. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015—continued

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.1	\$504	\$164	\$371	\$1,019	\$912	—	—
50 to 99 workers	0.9	—	335	348	1,948	1,735	—	—
100 workers or more	2.5	0	597	91	780	1,114	2.5	—
100 to 499 workers	2.2	0	98	458	494	1,517	2.2	—
500 workers or more	5.1	—	109	589	182	1,328	—	—
Geographic areas								
Northeast	4.0	0	—	620	961	2,021	4.0	—
New England	1.1	0	—	944	—	—	—	—
Middle Atlantic	5.8	—	1,176	763	792	1,504	5.8	—
South	3.4	0	612	1,190	1,333	2,452	—	—
South Atlantic	4.8	0	320	547	2,292	—	—	—
West South Central	2.3	73	—	1,755	2,122	3,664	—	—
Midwest	3.7	0	916	699	2,377	1,843	—	—
East North Central	1.4	0	856	759	—	2,132	—	—
West North Central	19.1	0	795	—	2,392	1,131	—	—
West	1.4	0	0	560	1,422	1,461	1.4	—
Mountain	1.8	0	—	1,580	605	1,605	—	—
Pacific	1.7	0	0	457	950	1,787	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² 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: 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.

Table 31. Health maintenance organizations: Coverage for mental health care,¹ private industry workers, 2015

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Inpatient mental health care	Outpatient mental health care
Worker characteristics		
All workers	82	82
Management, professional, and related	84	84
Professional and related	87	87
Natural resources, construction, and maintenance	95	93
Installation, maintenance, and repair	93	90
Production, transportation, and material moving	91	89
Production	90	87
Transportation and material moving	92	92
Full time	82	81
Part time	86	86
Union	91	89
Nonunion	81	—
Average wage within the following categories ² :		
Second 25 percent	82	81
Third 25 percent	88	87
Highest 25 percent	81	80
Highest 10 percent	81	81
Establishment characteristics		
Service-providing industries	83	82
Trade, transportation, and utilities	83	82
Financial activities	89	86
Finance and insurance	88	87
Credit intermediation and related activities ..	85	85
Insurance carriers and related activities	90	90
Professional and business services	95	94
Education and health services	83	82
Educational services	81	81
Junior colleges, colleges, and universities ...	90	90
Health care and social assistance	83	83
1 to 99 workers	81	—
100 workers or more	84	84
500 workers or more	92	92
Geographic areas		
Northeast	88	86
New England	88	84
Middle Atlantic	88	87
South:		
East South Central	89	89
Midwest	92	91
West North Central	98	98
West:		
Mountain	90	90

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

² 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: 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for health maintenance organizations: Coverage for mental health care,¹ private industry workers, 2015

Characteristics	Inpatient mental health care	Outpatient mental health care
Worker characteristics		
All workers	2.8	2.8
Management, professional, and related	3.8	3.8
Professional and related	3.3	3.3
Natural resources, construction, and maintenance	2.4	3.1
Installation, maintenance, and repair	4.5	5.6
Production, transportation, and material moving	3.2	3.5
Production	4.1	4.6
Transportation and material moving	3.7	3.7
Full time	2.8	2.8
Part time	12.3	12.3
Union	3.5	3.5
Nonunion	3.2	–
Average wage within the following categories ² :		
Second 25 percent	5.6	5.7
Third 25 percent	2.7	2.7
Highest 25 percent	4.7	4.7
Highest 10 percent	4.4	4.4
Establishment characteristics		
Service-providing industries	2.8	2.9
Trade, transportation, and utilities	4.0	4.9
Financial activities	3.6	4.4
Finance and insurance	4.5	4.5
Credit intermediation and related activities ..	6.6	6.6
Insurance carriers and related activities	5.0	5.0
Professional and business services	3.4	3.6
Education and health services	4.4	4.3
Educational services	7.4	7.4
Junior colleges, colleges, and universities ...	3.7	3.7
Health care and social assistance	5.3	5.2
1 to 99 workers	4.9	–
100 workers or more	3.5	3.5
500 workers or more	1.7	1.8
Geographic areas		
Northeast	3.4	3.6
New England	5.9	6.7
Middle Atlantic	4.2	4.2
South:		
East South Central	7.6	7.6
Midwest	3.5	3.5
West North Central	1.4	1.4
West:		
Mountain	8.8	8.8

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

² 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: 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.

Table 32. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	5	76	—	—
Management, professional, and related	—	—	—	—
Professional and related	—	—	—	—
Service	—	73	—	17
Sales and office	2	79	—	—
Sales and related	—	81	—	18
Natural resources, construction, and maintenance	6	76	—	—
Installation, maintenance, and repair	—	—	—	—
Production, transportation, and material moving	4	79	—	—
Production	—	79	—	18
Transportation and material moving	—	79	—	14
Full time	5	75	—	—
Part time	—	85	—	12
Union	10	76	—	—
Nonunion	—	—	—	—
Average wage within the following categories ² :				
Second 25 percent	4	77	—	—
Third 25 percent	5	76	—	—
Highest 25 percent	—	—	—	—
Highest 10 percent	6	75	—	—
Establishment characteristics				
Service-providing industries	5	77	—	—
Trade, transportation, and utilities	2	82	—	—
Retail trade	—	80	—	18
Financial activities	—	—	—	—
Finance and insurance	—	—	—	—
Credit intermediation and related activities ..	—	—	—	—
Insurance carriers and related activities	—	77	—	18
Professional and business services	—	85	—	10
Education and health services	—	—	—	—
Educational services	—	75	—	14
Junior colleges, colleges, and universities ...	8	83	—	—
Health care and social assistance	—	—	—	—
1 to 99 workers	3	78	—	—
100 workers or more	—	—	—	—
500 workers or more	7	74	—	—

See footnotes at end of table.

Table 32. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	3	78	—	—	16	67	—	18
Management, professional, and related	—	—	—	—	16	67	—	16
Professional and related	—	—	—	—	—	70	—	13
Service	—	79	—	15	—	—	—	—
Sales and office	1	80	—	—	—	—	—	—
Sales and related	—	84	—	15	—	—	—	—
Natural resources, construction, and maintenance	—	—	—	—	—	82	—	5
Installation, maintenance, and repair	—	—	—	—	—	88	—	7
Production, transportation, and material moving	—	80	—	17	—	70	—	9
Production	—	79	—	19	—	76	—	10
Transportation and material moving	—	81	—	15	—	60	—	8
Full time	—	—	—	—	16	66	—	18
Part time	—	86	—	11	—	79	—	14
Union	6	78	—	—	—	62	—	9
Nonunion	—	—	—	—	14	67	—	19
Average wage within the following categories ² :								
Second 25 percent	3	78	—	—	—	76	—	18
Third 25 percent	—	—	—	—	15	72	—	12
Highest 25 percent	—	—	—	—	23	58	—	19
Highest 10 percent	—	78	—	19	28	53	—	19
Establishment characteristics								
Service-providing industries	3	79	—	—	15	68	—	17
Trade, transportation, and utilities	—	83	—	16	—	74	—	17
Retail trade	—	82	—	17	—	—	—	—
Financial activities	—	—	—	—	10	79	—	11
Finance and insurance	—	—	—	—	12	76	—	12
Credit intermediation and related activities ..	—	—	—	—	—	77	—	15
Insurance carriers and related activities	—	78	—	18	—	68	—	10
Professional and business services	—	87	—	11	—	76	—	5
Education and health services	—	—	—	—	—	61	—	17
Educational services	2	85	—	—	—	56	—	19
Junior colleges, colleges, and universities ...	4	87	—	—	17	73	—	10
Health care and social assistance	—	—	—	—	—	63	—	17
1 to 99 workers	—	79	—	18	8	73	—	19
100 workers or more	—	—	—	—	24	60	—	16
500 workers or more	—	—	—	—	31	61	—	8

See footnotes at end of table.

Table 32. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas				
Northeast	9	74	—	16
New England	10	71	—	18
Middle Atlantic	9	75	—	16
South	2	78	—	—
East South Central	—	83	—	16
West South Central	—	81	—	16
Midwest	—	—	—	—
East North Central	—	—	—	—
West North Central	—	80	—	18
West	7	74	—	19
Mountain	—	82	—	14
Pacific	—	—	—	—

See footnotes at end of table.

Table 32. Inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas								
Northeast	7	75	—	18	16	72	—	12
New England	—	—	—	—	17	71	—	12
Middle Atlantic	7	76	—	17	—	73	—	12
South	—	80	—	18	—	—	—	—
East South Central	—	83	—	16	—	86	—	11
West South Central	—	82	—	16	—	—	—	—
Midwest	—	—	—	—	—	79	—	8
East North Central	—	—	—	—	—	79	—	9
West North Central	—	80	—	19	—	79	—	2
West	—	80	—	18	—	—	—	—
Mountain	—	83	—	15	—	80	—	10
Pacific	—	78	—	19	—	—	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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.

Table 32. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.6	1.3	—	—
Management, professional, and related	—	—	—	—
Professional and related	—	—	—	—
Service	—	3.7	—	3.1
Sales and office	0.3	1.7	—	—
Sales and related	—	2.2	—	2.2
Natural resources, construction, and maintenance	1.6	2.6	—	—
Installation, maintenance, and repair	—	—	—	—
Production, transportation, and material moving	1.3	2.9	—	—
Production	—	3.4	—	2.9
Transportation and material moving	—	4.5	—	2.8
Full time	0.7	1.3	—	—
Part time	—	2.9	—	2.2
Union	2.1	4.2	—	—
Nonunion	—	—	—	—
Average wage within the following categories ² :				
Second 25 percent	0.8	2.2	—	—
Third 25 percent	0.8	1.5	—	—
Highest 25 percent	—	—	—	—
Highest 10 percent	1.4	3.0	—	—
Establishment characteristics				
Service-providing industries	0.8	1.5	—	—
Trade, transportation, and utilities	0.6	1.6	—	—
Retail trade	—	1.7	—	1.5
Financial activities	—	—	—	—
Finance and insurance	—	—	—	—
Credit intermediation and related activities ..	—	—	—	—
Insurance carriers and related activities	—	3.8	—	3.4
Professional and business services	—	4.0	—	3.1
Education and health services	—	—	—	—
Educational services	—	5.2	—	4.7
Junior colleges, colleges, and universities ...	0.9	2.6	—	—
Health care and social assistance	—	—	—	—
1 to 99 workers	0.7	1.7	—	—
100 workers or more	—	—	—	—
500 workers or more	1.2	2.0	—	—

See footnotes at end of table.

Table 32. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.5	1.3	—	—	3.0	4.2	—	2.8
Management, professional, and related	—	—	—	—	4.0	5.3	—	3.8
Professional and related	—	—	—	—	—	6.5	—	3.3
Service	—	3.7	—	2.7	—	—	—	—
Sales and office	0.2	1.6	—	—	—	—	—	—
Sales and related	—	2.2	—	2.2	—	—	—	—
Natural resources, construction, and maintenance	—	—	—	—	—	4.9	—	2.4
Installation, maintenance, and repair	—	—	—	—	—	5.0	—	4.5
Production, transportation, and material moving	—	2.8	—	2.5	—	7.3	—	3.2
Production	—	3.6	—	3.3	—	6.8	—	4.1
Transportation and material moving	—	3.9	—	3.5	—	12.7	—	3.7
Full time	—	—	—	—	3.0	3.8	—	2.8
Part time	—	2.2	—	1.8	—	16.6	—	12.3
Union	1.4	4.5	—	—	—	9.0	—	3.5
Nonunion	—	—	—	—	3.1	4.5	—	3.2
Average wage within the following categories ² :								
Second 25 percent	0.9	2.3	—	—	—	7.1	—	5.6
Third 25 percent	—	—	—	—	4.3	4.6	—	2.7
Highest 25 percent	—	—	—	—	4.4	6.0	—	4.7
Highest 10 percent	—	2.7	—	2.7	6.7	6.6	—	4.4
Establishment characteristics								
Service-providing industries	0.6	1.5	—	—	3.6	4.7	—	2.8
Trade, transportation, and utilities	—	1.7	—	1.3	—	5.0	—	4.0
Retail trade	—	2.1	—	2.0	—	—	—	—
Financial activities	—	—	—	—	2.6	4.4	—	3.6
Finance and insurance	—	—	—	—	3.0	5.1	—	4.5
Credit intermediation and related activities ..	—	—	—	—	—	7.0	—	6.6
Insurance carriers and related activities	—	3.9	—	3.7	—	7.8	—	5.0
Professional and business services	—	3.4	—	3.2	—	10.3	—	3.4
Education and health services	—	—	—	—	—	10.6	—	4.4
Educational services	0.4	5.0	—	—	—	9.6	—	7.4
Junior colleges, colleges, and universities ...	0.6	3.0	—	—	2.3	4.0	—	3.7
Health care and social assistance	—	—	—	—	—	13.8	—	5.3
1 to 99 workers	—	1.6	—	1.4	2.3	5.8	—	4.9
100 workers or more	—	—	—	—	4.2	4.5	—	3.5
500 workers or more	—	—	—	—	5.3	5.3	—	1.7

See footnotes at end of table.

Table 32. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas				
Northeast	1.4	2.8	—	2.2
New England	3.1	4.5	—	4.3
Middle Atlantic	1.6	3.3	—	2.5
South	0.6	2.1	—	—
East South Central	—	5.3	—	5.1
West South Central	—	2.4	—	2.1
Midwest	—	—	—	—
East North Central	—	—	—	—
West North Central	—	3.1	—	3.1
West	2.0	3.4	—	2.6
Mountain	—	5.3	—	3.8
Pacific	—	—	—	—

See footnotes at end of table.

Table 32. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas								
Northeast	1.2	2.9	—	2.5	3.9	4.9	—	3.4
New England	—	—	—	—	4.2	5.5	—	5.9
Middle Atlantic	1.2	3.2	—	2.9	—	6.9	—	4.2
South	—	2.0	—	1.9	—	—	—	—
East South Central	—	5.5	—	5.4	—	8.1	—	7.6
West South Central	—	2.6	—	2.6	—	—	—	—
Midwest	—	—	—	—	—	7.8	—	3.5
East North Central	—	—	—	—	—	8.9	—	4.2
West North Central	—	3.5	—	3.4	—	10.5	—	1.4
West	—	2.6	—	2.3	—	—	—	—
Mountain	—	4.5	—	3.4	—	13.5	—	8.8
Pacific	—	3.2	—	3.0	—	—	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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: 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.

Table 33. Outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015

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

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	1	79	—	—	1	79	—	—
Management, professional, and related	—	—	—	—	—	—	—	—
Professional and related	—	—	—	—	—	—	—	—
Service	—	80	—	19	—	82	—	18
Sales and office	—	80	—	19	—	81	—	18
Sales and related	—	82	—	18	—	84	—	15
Natural resources, construction, and maintenance	—	79	—	16	—	77	—	17
Installation, maintenance, and repair	—	78	—	16	—	76	—	17
Production, transportation, and material moving	—	83	—	16	—	82	—	17
Production	—	80	—	17	—	79	—	18
Transportation and material moving	—	85	—	14	—	84	—	15
Full time	—	—	—	—	—	—	—	—
Part time	—	88	—	11	—	89	—	11
Union	—	82	—	15	—	81	—	16
Average wage within the following categories ² :								
Second 25 percent	—	80	—	19	—	80	—	19
Third 25 percent	—	81	—	18	—	79	—	19
Highest 25 percent	—	—	—	—	—	—	—	—
Highest 10 percent	—	—	—	—	—	—	—	—
Establishment characteristics								
Service-providing industries	1	80	—	—	—	80	—	18
Trade, transportation, and utilities	—	84	—	15	—	84	—	15
Retail trade	—	81	—	18	—	82	—	17
Financial activities	—	—	—	—	—	—	—	—
Finance and insurance	—	—	—	—	—	—	—	—
Credit intermediation and related activities ..	—	—	—	—	—	—	—	—
Insurance carriers and related activities	—	—	—	—	—	—	—	—
Professional and business services	—	88	—	10	—	86	—	11
Education and health services	—	—	—	—	—	—	—	—
Educational services	—	77	—	17	—	82	—	16
Junior colleges, colleges, and universities ...	1	89	—	—	—	89	—	8
Health care and social assistance	—	—	—	—	—	—	—	—
1 to 99 workers	—	80	—	18	—	80	—	18
100 workers or more	—	—	—	—	—	—	—	—
500 workers or more	—	81	—	19	—	—	—	—

See footnotes at end of table.

Table 33. Outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	—	80	—	18
Management, professional, and related	—	82	—	16
Professional and related	—	85	—	13
Service	—	—	—	—
Sales and office	—	—	—	—
Sales and related	—	—	—	—
Natural resources, construction, and maintenance	—	93	—	7
Installation, maintenance, and repair	—	89	—	10
Production, transportation, and material moving	—	88	—	10
Production	—	87	—	11
Transportation and material moving	—	90	—	8
Full time	—	80	—	18
Part time	—	84	—	14
Union	—	87	—	10
Average wage within the following categories ² :				
Second 25 percent	—	79	—	19
Third 25 percent	—	86	—	13
Highest 25 percent	—	78	—	19
Highest 10 percent	—	80	—	19
Establishment characteristics				
Service-providing industries	—	81	—	18
Trade, transportation, and utilities	—	81	—	17
Retail trade	—	—	—	—
Financial activities	—	84	—	14
Finance and insurance	—	84	—	13
Credit intermediation and related activities ..	—	82	—	15
Insurance carriers and related activities	—	87	—	10
Professional and business services	—	94	—	6
Education and health services	—	79	—	18
Educational services	—	69	—	19
Junior colleges, colleges, and universities ...	—	87	—	10
Health care and social assistance	—	83	—	17
1 to 99 workers	—	—	—	—
100 workers or more	—	82	—	16
500 workers or more	—	90	—	8

See footnotes at end of table.

Table 33. Outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas								
Northeast	—	81	—	18	—	79	—	19
New England	—	—	—	—	—	—	—	—
Middle Atlantic	—	82	—	17	—	81	—	18
South	—	—	—	—	—	79	—	19
East South Central	—	84	—	16	—	84	—	16
West South Central	—	82	—	16	—	82	—	16
Midwest	—	—	—	—	—	—	—	—
East North Central	—	—	—	—	—	—	—	—
West North Central	—	82	—	18	—	81	—	18
West	—	79	—	19	—	80	—	18
Mountain	—	83	—	16	—	82	—	17
Pacific	—	—	—	—	—	79	—	19

See footnotes at end of table.

Table 33. Outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

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

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas				
Northeast	—	85	—	14
New England	—	83	—	16
Middle Atlantic	—	86	—	13
South	—	—	—	—
East South Central	—	86	—	11
West South Central	—	—	—	—
Midwest	—	91	—	9
East North Central	—	90	—	10
West North Central	—	98	—	2
West	—	—	—	—
Mountain	—	90	—	10
Pacific	—	—	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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.

Table 33. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.3	1.1	—	—	0.3	1.3	—	—
Management, professional, and related	—	—	—	—	—	—	—	—
Professional and related	—	—	—	—	—	—	—	—
Service	—	3.4	—	3.3	—	2.9	—	2.9
Sales and office	—	1.5	—	1.6	—	1.6	—	1.7
Sales and related	—	2.2	—	2.2	—	2.2	—	2.2
Natural resources, construction, and maintenance	—	2.3	—	1.9	—	2.5	—	2.1
Installation, maintenance, and repair	—	3.7	—	2.9	—	3.9	—	3.3
Production, transportation, and material moving	—	2.3	—	2.2	—	2.7	—	2.5
Production	—	3.1	—	2.9	—	3.6	—	3.3
Transportation and material moving	—	2.8	—	2.8	—	3.5	—	3.5
Full time	—	—	—	—	—	—	—	—
Part time	—	2.2	—	2.2	—	1.9	—	1.8
Union	—	3.8	—	3.9	—	4.4	—	4.4
Average wage within the following categories ² :								
Second 25 percent	—	1.8	—	1.8	—	1.8	—	1.8
Third 25 percent	—	1.5	—	1.4	—	1.7	—	1.5
Highest 25 percent	—	—	—	—	—	—	—	—
Highest 10 percent	—	—	—	—	—	—	—	—
Establishment characteristics								
Service-providing industries	0.3	1.3	—	—	—	1.4	—	1.4
Trade, transportation, and utilities	—	1.5	—	1.2	—	1.6	—	1.3
Retail trade	—	1.5	—	1.5	—	2.0	—	2.0
Financial activities	—	—	—	—	—	—	—	—
Finance and insurance	—	—	—	—	—	—	—	—
Credit intermediation and related activities ..	—	—	—	—	—	—	—	—
Insurance carriers and related activities	—	—	—	—	—	—	—	—
Professional and business services	—	3.3	—	3.1	—	3.5	—	3.2
Education and health services	—	—	—	—	—	—	—	—
Educational services	—	4.8	—	4.3	—	3.5	—	3.7
Junior colleges, colleges, and universities ...	0.4	2.5	—	—	—	3.0	—	3.1
Health care and social assistance	—	—	—	—	—	—	—	—
1 to 99 workers	—	1.5	—	1.5	—	1.5	—	1.4
100 workers or more	—	—	—	—	—	—	—	—
500 workers or more	—	1.9	—	1.9	—	—	—	—

See footnotes at end of table.

Table 33. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	—	2.9	—	2.8
Management, professional, and related	—	3.9	—	3.8
Professional and related	—	3.8	—	3.3
Service	—	—	—	—
Sales and office	—	—	—	—
Sales and related	—	—	—	—
Natural resources, construction, and maintenance	—	3.1	—	3.1
Installation, maintenance, and repair	—	5.7	—	5.6
Production, transportation, and material moving	—	3.8	—	3.3
Production	—	4.6	—	4.2
Transportation and material moving	—	5.0	—	3.7
Full time	—	2.8	—	2.8
Part time	—	12.5	—	12.3
Union	—	3.6	—	3.5
Average wage within the following categories ² :				
Second 25 percent	—	5.9	—	5.7
Third 25 percent	—	2.7	—	2.7
Highest 25 percent	—	4.7	—	4.7
Highest 10 percent	—	4.2	—	4.4
Establishment characteristics				
Service-providing industries	—	2.9	—	2.8
Trade, transportation, and utilities	—	4.5	—	4.0
Retail trade	—	—	—	—
Financial activities	—	4.6	—	4.4
Finance and insurance	—	4.6	—	4.5
Credit intermediation and related activities ..	—	7.0	—	6.6
Insurance carriers and related activities	—	5.6	—	5.0
Professional and business services	—	3.6	—	3.6
Education and health services	—	4.7	—	4.3
Educational services	—	9.6	—	7.4
Junior colleges, colleges, and universities ...	—	3.5	—	3.7
Health care and social assistance	—	5.2	—	5.2
1 to 99 workers	—	—	—	—
100 workers or more	—	3.6	—	3.5
500 workers or more	—	2.0	—	1.8

See footnotes at end of table.

Table 33. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas								
Northeast	—	2.6	—	2.2	—	3.0	—	2.5
New England	—	—	—	—	—	—	—	—
Middle Atlantic	—	2.8	—	2.4	—	3.1	—	2.7
South	—	—	—	—	—	2.1	—	2.0
East South Central	—	5.2	—	5.1	—	5.5	—	5.4
West South Central	—	1.9	—	2.1	—	2.6	—	2.6
Midwest	—	—	—	—	—	—	—	—
East North Central	—	—	—	—	—	—	—	—
West North Central	—	2.9	—	2.9	—	3.3	—	3.3
West	—	2.2	—	2.4	—	2.4	—	2.4
Mountain	—	3.2	—	3.9	—	3.0	—	3.5
Pacific	—	—	—	—	—	3.4	—	3.2

See footnotes at end of table.

Table 33. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Geographic areas				
Northeast	—	3.7	—	3.6
New England	—	6.7	—	6.7
Middle Atlantic	—	4.5	—	4.2
South	—	—	—	—
East South Central	—	8.1	—	7.6
West South Central	—	—	—	—
Midwest	—	3.5	—	3.5
East North Central	—	4.2	—	4.2
West North Central	—	1.4	—	1.4
West	—	—	—	—
Mountain	—	8.8	—	8.8
Pacific	—	—	—	—

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

² 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: 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.

Table 34. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, 2015

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
Worker characteristics				
All workers	100	99	85	88
Management, professional, and related	100	99	90	88
Management, business, and financial	100	99	92	90
Professional and related	100	99	88	87
Service	100	99	83	88
Sales and office	100	99	81	87
Sales and related	100	–	73	84
Office and administrative support	100	99	85	89
Natural resources, construction, and maintenance	100	99	92	92
Installation, maintenance, and repair	100	99	89	89
Production, transportation, and material moving	100	100	77	89
Production	100	99	84	89
Transportation and material moving	100	100	68	89
Full time	100	99	86	89
Part time	99	98	67	85
Union	100	99	79	94
Nonunion	100	99	86	87
Average wage within the following categories ² :				
Second 25 percent	100	99	84	88
Third 25 percent	100	100	86	88
Highest 25 percent	100	99	87	90
Highest 10 percent	100	99	87	91
Establishment characteristics				
Goods-producing industries	100	98	89	92
Manufacturing	100	98	86	92
Service-providing industries	100	99	84	87
Trade, transportation, and utilities	100	–	70	87
Retail trade	100	–	68	83
Transportation and warehousing	100	100	56	90
Information	100	100	92	94
Financial activities	100	99	88	86
Finance and insurance	100	99	87	90
Credit intermediation and related activities ..	100	99	85	88
Insurance carriers and related activities	100	98	94	92
Real estate and rental and leasing	100	100	93	69
Professional and business services	100	100	88	85
Professional and technical services	100	100	90	88
Education and health services	100	99	88	88
Educational services	100	99	88	89
Junior colleges, colleges, and universities ...	100	100	93	89
Health care and social assistance	100	99	88	88
Other services	100	96	90	88

See footnotes at end of table.

Table 34. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, 2015—continued

(All workers participating in outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
1 to 99 workers:				
50 to 99 workers	99	97	86	90
100 workers or more	100	99	81	91
100 to 499 workers	100	—	81	91
500 workers or more	100	99	81	91
Geographic areas				
Northeast	100	99	86	89
New England	100	99	88	83
Middle Atlantic	100	99	86	91
South	100	99	86	88
South Atlantic	100	99	86	89
West South Central	100	100	88	87
Midwest	100	—	85	86
East North Central	100	99	86	88
West North Central	100	99	83	83
West	100	99	81	91
Mountain	100	100	87	90
Pacific	100	99	78	91

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² 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: 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.

Table 34. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, 2015

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
Worker characteristics				
All workers	(²)	0.2	0.9	0.7
Management, professional, and related	(²)	0.4	1.3	1.2
Management, business, and financial	(²)	0.4	1.1	1.5
Professional and related	0.1	0.5	2.1	1.7
Service	0.2	0.3	3.3	3.3
Sales and office	(²)	0.4	1.2	1.4
Sales and related	(²)	–	2.0	3.1
Office and administrative support	(²)	0.3	1.3	1.4
Natural resources, construction, and maintenance	(²)	0.3	1.4	1.8
Installation, maintenance, and repair	(²)	0.6	2.1	3.0
Production, transportation, and material moving	(²)	0.2	3.0	2.0
Production	(²)	0.4	3.0	2.8
Transportation and material moving	(²)	0.2	5.1	2.0
Full time	(²)	0.2	0.9	0.7
Part time	0.4	1.0	3.7	3.8
Union	(²)	0.6	3.3	1.7
Nonunion	(²)	0.2	1.0	0.8
Average wage within the following categories ³ :				
Second 25 percent	(²)	0.3	2.0	1.2
Third 25 percent	(²)	0.2	1.3	1.2
Highest 25 percent	(²)	0.4	1.5	1.1
Highest 10 percent	(²)	0.4	1.9	1.1
Establishment characteristics				
Goods-producing industries	(²)	0.6	1.8	1.3
Manufacturing	(²)	0.8	2.5	1.8
Service-providing industries	(²)	0.2	1.1	0.8
Trade, transportation, and utilities	(²)	–	2.6	1.4
Retail trade	(²)	–	2.3	2.2
Transportation and warehousing	(²)	(²)	7.2	5.1
Information	(²)	(²)	3.3	2.7
Financial activities	0.1	0.4	1.2	1.9
Finance and insurance	0.1	0.5	1.3	1.1
Credit intermediation and related activities ..	0.2	0.1	2.2	1.3
Insurance carriers and related activities	(²)	1.3	1.9	2.2
Real estate and rental and leasing	(²)	(²)	4.9	9.3
Professional and business services	(²)	(²)	2.9	2.3
Professional and technical services	(²)	(²)	3.2	2.7
Education and health services	(²)	0.3	1.9	1.9
Educational services	(²)	1.2	3.3	2.0
Junior colleges, colleges, and universities ...	(²)	(²)	2.1	3.4
Health care and social assistance	(²)	0.3	2.1	2.2
Other services	(²)	4.4	5.1	6.5

See footnotes at end of table.

Table 34. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, 2015—continued

Characteristics	Generic drugs	Brand-name drugs on formulary	Brand-name nonformulary drugs	Mail order drugs
1 to 99 workers:				
50 to 99 workers	0.2	1.0	2.7	2.0
100 workers or more	(²)	0.3	1.4	1.0
100 to 499 workers	(²)	—	1.7	1.3
500 workers or more	(²)	0.4	2.5	1.6
Geographic areas				
Northeast	(²)	0.7	2.0	1.9
New England	(²)	0.9	3.8	2.9
Middle Atlantic	(²)	0.9	2.3	2.4
South	(²)	0.3	1.8	0.9
South Atlantic	(²)	0.5	2.2	1.2
West South Central	(²)	0.2	3.8	1.6
Midwest	0.1	—	1.9	1.5
East North Central	0.1	0.6	2.4	1.8
West North Central	0.3	0.6	2.8	2.9
West	(²)	0.5	1.6	1.7
Mountain	(²)	(²)	1.9	4.3
Pacific	0.1	0.7	2.1	1.4

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.05.

³ 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: 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.

Table 35. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs ²				Brand-name drugs on formulary ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristics								
All workers	80	19	1	\$10	78	22	1	\$30
Management, professional, and related	79	20	1	10	75	25	(⁵)	30
Management, business, and financial	78	21	1	10	76	24	(⁵)	30
Professional and related	80	20	1	10	75	25	(⁵)	30
Service	83	16	1	10	82	18	1	30
Sales and office	83	16	2	10	80	18	1	35
Sales and related	84	15	1	10	81	18	1	30
Office and administrative support	83	16	2	10	80	18	1	35
Natural resources, construction, and maintenance	83	16	1	10	83	16	1	30
Installation, maintenance, and repair	82	16	1	10	82	17	1	35
Production, transportation, and material moving	76	24	(⁵)	10	73	27	(⁵)	30
Production	80	19	1	10	76	23	1	30
Transportation and material moving	71	29	—	10	69	31	(⁵)	30
Full time	80	19	1	10	77	22	1	30
Part time	88	10	1	7	82	17	1	30
Union	76	23	1	10	74	25	1	25
Nonunion	81	18	1	10	78	21	1	30
Average wage within the following categories ⁶ :								
Second 25 percent	83	16	1	10	82	18	1	35
Third 25 percent	79	20	1	10	77	23	(⁵)	30
Highest 25 percent	78	21	1	10	74	25	1	30
Highest 10 percent	79	21	1	10	75	24	(⁵)	30
Establishment characteristics								
Goods-producing industries	80	20	(⁵)	10	76	23	(⁵)	30
Manufacturing	78	22	(⁵)	10	73	26	(⁵)	30
Service-providing industries	80	18	1	10	78	21	1	30
Trade, transportation, and utilities	77	22	1	10	73	26	1	30
Retail trade	84	15	1	7	80	19	1	30
Transportation and warehousing	65	31	3	—	64	33	3	30
Information	71	29	—	10	69	31	—	30
Financial activities	76	22	2	10	75	24	1	30
Finance and insurance	74	23	2	10	72	27	1	30
Credit intermediation and related activities ..	81	18	1	10	79	20	1	30
Insurance carriers and related activities	66	31	3	10	63	35	2	30
Real estate and rental and leasing	83	17	—	10	88	12	—	35
Professional and business services	81	19	—	10	76	24	—	35
Professional and technical services	82	18	—	10	80	20	—	35
Education and health services	89	10	1	10	83	16	1	30
Educational services	93	4	3	10	94	4	2	30
Junior colleges, colleges, and universities ...	89	8	3	10	90	7	3	30
Health care and social assistance	88	11	1	10	81	18	1	30
Other services	82	—	—	10	86	—	—	30

See footnotes at end of table.

Table 35. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015—continued

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Brand-name drugs not on formulary ⁴			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristics				
All workers	75	25	(⁵)	\$55
Management, professional, and related	72	28	(⁵)	55
Management, business, and financial	72	28	(⁵)	50
Professional and related	71	28	(⁵)	55
Service	78	21	1	50
Sales and office	78	21	1	60
Sales and related	76	23	1	50
Office and administrative support	78	21	1	60
Natural resources, construction, and maintenance	81	19	(⁵)	55
Installation, maintenance, and repair	79	20	1	60
Production, transportation, and material moving	70	30	(⁵)	55
Production	73	26	(⁵)	55
Transportation and material moving	66	34	—	60
Full time	74	25	(⁵)	55
Part time	80	19	1	—
Union	73	27	1	50
Nonunion	75	25	(⁵)	55
Average wage within the following categories ⁶ :				
Second 25 percent	79	21	(⁵)	60
Third 25 percent	77	23	(⁵)	55
Highest 25 percent	70	29	1	50
Highest 10 percent	75	25	(⁵)	50
Establishment characteristics				
Goods-producing industries	72	27	(⁵)	50
Manufacturing	68	32	(⁵)	50
Service-providing industries	75	24	1	55
Trade, transportation, and utilities	70	30	1	50
Retail trade	74	25	1	50
Transportation and warehousing	55	43	1	50
Information	66	34	—	60
Financial activities	76	23	1	60
Finance and insurance	74	25	1	55
Credit intermediation and related activities ..	81	18	(⁵)	55
Insurance carriers and related activities	66	32	2	60
Real estate and rental and leasing	85	—	—	60
Professional and business services	75	25	—	60
Professional and technical services	79	21	—	60
Education and health services	76	23	1	—
Educational services	90	8	1	50
Junior colleges, colleges, and universities ...	89	9	3	50
Health care and social assistance	73	26	1	55
Other services	86	—	—	50

See footnotes at end of table.

Table 35. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015—continued

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Generic drugs ²				Brand-name drugs on formulary ³			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers:								
50 to 99 workers	79	19	2	\$10	80	20	(⁵)	\$35
100 workers or more	80	19	1	10	76	24	1	30
100 to 499 workers	83	17	(⁵)	10	80	20	(⁵)	30
500 workers or more	76	22	1	10	70	29	1	30
Geographic areas								
Northeast	77	21	2	10	79	20	1	30
New England	75	23	2	10	77	21	1	30
Middle Atlantic	77	21	2	10	80	19	1	30
South	84	15	(⁵)	10	82	17	(⁵)	35
South Atlantic	85	14	1	10	82	17	1	35
West South Central	82	18	(⁵)	10	81	19	(⁵)	35
Midwest	75	24	1	10	72	28	(⁵)	30
East North Central	78	21	1	10	75	25	(⁵)	30
West North Central	69	30	1	10	64	35	1	30
West	82	17	1	10	75	24	1	30
Mountain	81	19	(⁵)	10	71	29	(⁵)	30
Pacific	83	16	1	10	77	22	1	30

See footnotes at end of table.

Table 35. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015—continued

(All workers participating in selected outpatient prescription drug plans = 100 percent)

Characteristics	Brand-name drugs not on formulary ⁴			
	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers:				
50 to 99 workers	76	24	(⁵)	\$60
100 workers or more	73	27	(⁵)	50
100 to 499 workers	76	24	(⁵)	55
500 workers or more	68	31	(⁵)	50
Geographic areas				
Northeast	78	21	1	50
New England	77	22	1	45
Middle Atlantic	79	20	1	—
South	79	21	(⁵)	60
South Atlantic	78	21	(⁵)	60
West South Central	76	23	(⁵)	60
Midwest	70	30	(⁵)	55
East North Central	73	27	(⁵)	60
West North Central	63	37	(⁵)	50
West	71	29	(⁵)	50
Mountain	68	32	(⁵)	60
Pacific	72	28	(⁵)	50

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² All workers participating in an outpatient prescription drug plan with a generic drug provision equals 100 percent.

³ All workers participating in an outpatient prescription drug plan with a brand-name drug on formulary provision equals 100 percent.

⁴ All workers participating in an outpatient prescription drug plan with a brand-name drug not on formulary provision equals 100 percent.

⁵ Less than 0.5.

⁶ 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.

Table 35. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015

Characteristics	Generic drugs				Brand-name drugs on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristics								
All workers	1.1	1.1	0.2	\$0	1.3	1.3	0.2	\$0
Management, professional, and related	1.7	1.7	0.3	0	2.0	2.0	0.1	0
Management, business, and financial	2.0	2.0	0.4	0	2.2	2.2	0.1	0
Professional and related	2.3	2.4	0.2	0	2.9	2.9	0.1	2
Service	2.4	2.4	0.4	0	2.2	2.1	0.4	(²)
Sales and office	1.7	1.5	0.5	0	1.6	1.5	0.5	5
Sales and related	2.5	2.4	0.5	1	2.6	2.5	0.5	2
Office and administrative support	1.8	1.5	0.8	0	1.8	1.6	0.7	1
Natural resources, construction, and maintenance	2.2	2.2	0.4	0	1.8	1.9	0.4	5
Installation, maintenance, and repair	3.4	3.3	0.7	0	2.3	2.2	0.7	0
Production, transportation, and material moving	2.5	2.6	0.3	0	2.6	2.6	0.3	1
Production	2.9	2.8	0.5	0	2.8	2.8	0.5	1
Transportation and material moving	4.1	4.1	–	(²)	4.2	4.2	0.1	3
Full time	1.1	1.2	0.2	0	1.3	1.3	0.2	0
Part time	2.0	1.9	0.6	2	1.8	1.8	0.6	1
Union	2.4	2.4	0.3	1	2.9	3.0	0.3	4
Nonunion	1.2	1.2	0.2	0	1.4	1.4	0.2	0
Average wage within the following categories ³ :								
Second 25 percent	1.7	1.6	0.5	0	2.0	1.9	0.5	2
Third 25 percent	1.6	1.6	0.2	0	1.6	1.6	0.2	0
Highest 25 percent	1.8	1.9	0.4	0	2.0	2.0	0.2	0
Highest 10 percent	2.3	2.3	0.2	0	2.5	2.5	0.2	0
Establishment characteristics								
Goods-producing industries	1.9	2.0	0.2	0	2.1	2.1	0.2	6
Manufacturing	2.4	2.5	0.2	0	2.6	2.7	0.2	6
Service-providing industries	1.2	1.2	0.3	0	1.4	1.4	0.2	0
Trade, transportation, and utilities	2.6	2.7	0.5	0	2.7	2.7	0.5	3
Retail trade	2.5	2.5	0.4	1	2.2	2.2	0.5	6
Transportation and warehousing	5.9	6.1	1.9	–	6.7	6.9	1.9	1
Information	4.9	4.9	–	0	4.2	4.2	–	6
Financial activities	2.2	2.1	0.7	0	2.3	2.2	0.5	0
Finance and insurance	2.5	2.3	0.8	0	2.5	2.5	0.6	0
Credit intermediation and related activities ..	2.7	2.6	0.5	0	2.8	2.8	0.5	0
Insurance carriers and related activities	5.0	4.4	1.7	0	5.0	4.8	1.2	7
Real estate and rental and leasing	3.8	3.8	–	0	3.3	3.3	–	4
Professional and business services	2.5	2.5	–	0	3.1	3.1	–	0
Professional and technical services	4.0	4.0	–	0	4.4	4.4	–	7
Education and health services	2.2	2.1	0.5	0	2.7	2.6	0.5	0
Educational services	1.6	1.0	1.3	0	1.2	0.9	1.0	0
Junior colleges, colleges, and universities ...	2.0	1.5	1.9	0	1.9	1.4	1.9	0
Health care and social assistance	2.6	2.5	0.6	0	3.2	3.1	0.6	0
Other services	6.2	–	–	0	4.5	–	–	6

See footnotes at end of table.

Table 35. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015—continued

Characteristics	Brand-name drugs not on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription
Worker characteristics				
All workers	1.4	1.4	0.1	\$1
Management, professional, and related	2.3	2.3	0.1	3
Management, business, and financial	2.7	2.7	0.1	6
Professional and related	3.0	3.0	0.1	2
Service	2.7	2.6	0.5	2
Sales and office	1.8	1.7	0.4	0
Sales and related	3.2	3.2	0.4	2
Office and administrative support	1.8	1.8	0.5	0
Natural resources, construction, and maintenance	2.2	2.2	0.2	2
Installation, maintenance, and repair	2.6	2.6	0.4	2
Production, transportation, and material moving	2.9	3.0	0.2	7
Production	2.8	2.8	0.3	8
Transportation and material moving	5.6	5.6	—	3
Full time	1.5	1.5	0.1	1
Part time	2.9	2.9	0.8	—
Union	3.4	3.5	0.4	8
Nonunion	1.5	1.5	0.1	3
Average wage within the following categories ³ :				
Second 25 percent	2.1	2.1	0.2	2
Third 25 percent	1.8	1.8	0.2	5
Highest 25 percent	2.4	2.4	0.2	0
Highest 10 percent	3.1	3.0	0.2	0
Establishment characteristics				
Goods-producing industries	2.4	2.4	0.1	4
Manufacturing	3.2	3.2	0.1	3
Service-providing industries	1.7	1.7	0.2	5
Trade, transportation, and utilities	3.1	3.2	0.2	2
Retail trade	3.3	3.3	0.3	3
Transportation and warehousing	8.5	9.0	1.0	12
Information	4.6	4.6	—	1
Financial activities	2.6	2.5	0.5	0
Finance and insurance	2.7	2.7	0.6	9
Credit intermediation and related activities ..	2.9	2.9	0.3	9
Insurance carriers and related activities	5.2	5.0	1.3	10
Real estate and rental and leasing	4.4	—	—	0
Professional and business services	3.4	3.4	—	0
Professional and technical services	5.3	5.3	—	7
Education and health services	3.3	3.2	0.6	—
Educational services	2.6	2.3	1.0	0
Junior colleges, colleges, and universities ...	2.5	2.0	1.7	0
Health care and social assistance	3.9	3.8	0.7	5
Other services	5.0	—	—	14

See footnotes at end of table.

Table 35. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015—continued

Characteristics	Generic drugs				Brand-name drugs on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers:								
50 to 99 workers	2.6	2.7	1.0	\$0	2.7	2.7	0.2	\$6
100 workers or more	1.3	1.3	0.2	0	1.5	1.5	0.2	0
100 to 499 workers	1.5	1.5	0.1	0	1.7	1.7	0.1	5
500 workers or more	2.3	2.2	0.5	0	2.8	2.7	0.5	4
Geographic areas								
Northeast	2.3	2.6	0.9	0	1.9	1.8	0.5	0
New England	3.3	3.0	1.3	0	3.2	2.9	0.9	3
Middle Atlantic	2.8	3.3	1.1	0	2.6	2.5	0.6	0
South	1.6	1.6	0.2	0	2.0	2.1	0.2	0
South Atlantic	2.2	2.4	0.3	0	3.2	3.4	0.3	3
West South Central	2.8	2.8	0.2	0	3.5	3.3	0.2	0
Midwest	2.2	2.3	0.3	0	2.7	2.8	0.2	6
East North Central	1.9	2.0	0.3	0	2.8	3.0	0.2	7
West North Central	5.0	5.4	0.5	0	5.2	5.5	0.5	5
West	2.7	2.6	0.4	0	3.1	3.0	0.4	0
Mountain	4.1	4.0	0.1	0	5.4	5.4	0.1	0
Pacific	3.4	3.3	0.6	0	3.8	3.7	0.6	0

See footnotes at end of table.

Table 35. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, 2015—continued

Characteristics	Brand-name drugs not on formulary			
	Copayment	No copayment	Not determinable	Median copayment per prescription
1 to 99 workers:				
50 to 99 workers	3.2	3.2	(⁴)	\$4
100 workers or more	1.8	1.8	0.1	6
100 to 499 workers	2.1	2.1	0.1	5
500 workers or more	3.0	3.0	0.2	0
Geographic areas				
Northeast	2.8	2.8	0.6	0
New England	3.8	3.4	1.0	8
Middle Atlantic	3.7	3.6	0.7	—
South	2.2	2.3	0.1	0
South Atlantic	3.5	3.6	0.3	1
West South Central	3.9	3.8	0.2	0
Midwest	3.0	3.0	0.1	5
East North Central	3.0	3.0	0.1	7
West North Central	6.7	6.7	0.2	7
West	3.5	3.5	0.1	0
Mountain	5.8	5.8	0.1	6
Pacific	4.4	4.5	0.1	0

¹ Outpatient prescription drug benefits include both stand-alone drug plans and prescription drug benefits included as part of a medical plan.

² Less than 0.5.

³ 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."

⁴ Less than 0.05.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 36. Dental care benefits: Coverage for selected services, private industry workers, 2015

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

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Worker characteristics						
All workers	100	100	96	77	47	30
Management, professional, and related	100	100	97	77	47	30
Management, business, and financial	100	100	97	76	45	31
Professional and related	100	100	96	78	48	30
Service	100	100	99	79	42	37
Sales and office	100	100	94	74	49	25
Sales and related	100	100	96	74	59	15
Office and administrative support	100	100	93	74	45	29
Natural resources, construction, and maintenance	100	100	96	78	40	38
Installation, maintenance, and repair	100	100	94	70	36	34
Production, transportation, and material moving	100	100	98	79	49	30
Production	100	100	97	74	39	35
Transportation and material moving	100	100	98	86	62	23
Full time	100	100	96	77	46	31
Part time	100	100	98	78	56	22
Union	100	100	98	85	56	29
Nonunion	100	100	96	75	45	30
Average wage within the following categories ⁴ :						
Second 25 percent	100	100	96	82	50	32
Third 25 percent	100	100	96	76	44	32
Highest 25 percent	100	100	97	78	49	29
Highest 10 percent	100	100	96	79	52	27
Establishment characteristics						
Goods-producing industries	100	100	98	76	48	29
Manufacturing	100	100	97	75	49	26
Service-providing industries	100	100	96	77	47	30
Trade, transportation, and utilities	100	100	97	79	59	20
Wholesale trade	100	100	95	63	—	—
Retail trade	100	100	97	77	67	10
Transportation and warehousing	100	100	100	94	64	30
Utilities	100	100	100	93	34	59
Information	100	100	98	79	—	—
Financial activities	100	100	92	84	48	36
Finance and insurance	100	100	93	86	50	36
Credit intermediation and related activities ..	100	100	95	89	45	44
Insurance carriers and related activities	100	100	91	81	54	27
Professional and business services:						
Professional and technical services	100	100	92	69	30	39
Education and health services	100	100	98	81	42	39
Educational services	100	100	98	82	—	—
Junior colleges, colleges, and universities ...	100	100	97	75	45	29
Health care and social assistance	100	100	98	81	41	40
Leisure and hospitality	100	100	100	87	50	38

See footnotes at end of table.

Table 36. Dental care benefits: Coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
1 to 99 workers	100	100	97	71	40	32
50 to 99 workers	100	100	98	76	45	31
100 workers or more	100	100	96	80	51	29
100 to 499 workers	100	100	96	76	47	30
500 workers or more	100	100	95	84	56	28
Geographic areas						
Northeast	100	100	96	80	42	38
New England	100	100	93	74	43	30
Middle Atlantic	100	100	97	83	41	41
South	100	100	95	77	46	31
South Atlantic	100	100	95	74	45	29
East South Central	100	100	98	88	57	31
West South Central	100	100	93	77	44	33
Midwest	100	100	95	77	46	32
East North Central	100	100	97	80	44	35
West North Central	100	100	92	74	48	26
West	100	100	98	74	52	22
Mountain	100	100	98	63	46	16

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for dental care benefits: Coverage for selected services, private industry workers, 2015

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
Worker characteristics						
All workers	(⁴)	(⁴)	0.5	1.7	1.9	1.9
Management, professional, and related	(⁴)	(⁴)	0.8	2.5	2.5	2.7
Management, business, and financial	(⁴)	(⁴)	0.7	3.7	3.2	3.2
Professional and related	(⁴)	(⁴)	1.1	3.1	3.7	3.3
Service	(⁴)	(⁴)	0.5	4.2	4.7	4.3
Sales and office	(⁴)	(⁴)	1.1	2.8	2.7	2.8
Sales and related	(⁴)	(⁴)	1.1	3.9	4.9	4.1
Office and administrative support	(⁴)	(⁴)	1.5	3.5	2.9	3.1
Natural resources, construction, and maintenance	(⁴)	(⁴)	1.3	3.2	4.3	4.1
Installation, maintenance, and repair	(⁴)	(⁴)	2.1	4.5	5.0	5.6
Production, transportation, and material moving	(⁴)	0.1	0.7	2.6	3.5	2.8
Production	(⁴)	0.1	0.9	3.6	4.2	3.7
Transportation and material moving	(⁴)	(⁴)	1.0	3.4	5.4	4.6
Full time	(⁴)	(⁴)	0.6	1.8	1.9	1.9
Part time	(⁴)	(⁴)	1.0	4.5	7.9	4.7
Union	(⁴)	0.1	0.5	2.5	3.9	3.9
Nonunion	(⁴)	(⁴)	0.6	1.9	2.0	2.1
Average wage within the following categories ⁵ :						
Second 25 percent	(⁴)	(⁴)	0.9	2.8	3.5	3.6
Third 25 percent	(⁴)	(⁴)	0.9	2.0	2.2	2.4
Highest 25 percent	(⁴)	(⁴)	0.6	2.2	2.4	2.3
Highest 10 percent	(⁴)	(⁴)	1.1	2.5	3.5	3.5
Establishment characteristics						
Goods-producing industries	(⁴)	(⁴)	0.8	2.2	3.2	2.5
Manufacturing	(⁴)	(⁴)	1.0	2.6	3.4	2.8
Service-providing industries	(⁴)	(⁴)	0.7	2.1	2.3	2.3
Trade, transportation, and utilities	(⁴)	0.1	0.7	2.2	3.3	3.6
Wholesale trade	(⁴)	0.3	2.7	4.6	—	—
Retail trade	(⁴)	(⁴)	1.2	2.5	3.1	2.1
Transportation and warehousing	(⁴)	(⁴)	(⁴)	2.2	9.5	8.9
Utilities	(⁴)	(⁴)	(⁴)	2.8	7.2	7.3
Information	(⁴)	(⁴)	1.1	4.6	—	—
Financial activities	(⁴)	(⁴)	1.3	1.9	2.2	2.3
Finance and insurance	(⁴)	(⁴)	0.9	2.1	1.9	2.6
Credit intermediation and related activities ..	(⁴)	(⁴)	1.5	2.9	3.0	4.1
Insurance carriers and related activities	(⁴)	(⁴)	1.3	4.0	3.0	3.5
Professional and business services:						
Professional and technical services	(⁴)	(⁴)	2.2	6.8	7.9	9.0
Education and health services	(⁴)	(⁴)	1.3	6.1	5.9	4.5
Educational services	(⁴)	(⁴)	0.7	5.2	—	—
Junior colleges, colleges, and universities ...	(⁴)	(⁴)	1.3	4.3	3.9	3.9
Health care and social assistance	(⁴)	(⁴)	1.6	7.2	6.7	5.0
Leisure and hospitality	(⁴)	(⁴)	(⁴)	3.8	6.6	8.5

See footnotes at end of table.

Table 36. Standard errors for dental care benefits: Coverage for selected services, private industry workers, 2015—continued

Characteristics	Preventive services ¹	Basic services ²	Major services ³	Orthodontia		
				Total	Employee and dependent	Dependent only
1 to 99 workers	(⁴)	(⁴)	0.6	2.9	3.4	3.3
50 to 99 workers	(⁴)	(⁴)	0.6	6.7	5.9	6.4
100 workers or more	(⁴)	(⁴)	0.8	1.8	2.2	2.1
100 to 499 workers	(⁴)	(⁴)	1.0	2.6	3.3	3.2
500 workers or more	(⁴)	(⁴)	1.2	2.0	2.5	2.7
Geographic areas						
Northeast	(⁴)	(⁴)	0.8	2.1	4.4	5.6
New England	(⁴)	(⁴)	2.7	5.7	5.0	6.5
Middle Atlantic	(⁴)	(⁴)	0.6	2.1	5.3	6.7
South	(⁴)	(⁴)	1.3	2.5	3.2	3.7
South Atlantic	(⁴)	(⁴)	1.4	2.7	4.1	4.8
East South Central	(⁴)	(⁴)	1.3	6.5	13.6	7.7
West South Central	(⁴)	(⁴)	3.0	5.9	3.6	7.8
Midwest	(⁴)	0.1	1.4	4.3	3.3	3.1
East North Central	(⁴)	(⁴)	1.9	6.4	4.6	4.5
West North Central	(⁴)	0.2	1.2	4.2	4.5	2.8
West	(⁴)	(⁴)	0.4	3.9	4.5	2.9
Mountain	(⁴)	(⁴)	0.7	7.9	6.3	4.4

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁴ Less than 0.05.

⁵ 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: 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.

Table 37. Dental care benefits: Extent of coverage for selected services, private industry workers, 2015

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

Characteristics	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics								
All workers	12	88	—	—	2	98	—	(⁵)
Management, professional, and related	14	86	—	—	—	98	—	(⁵)
Management, business, and financial	12	88	—	—	—	97	—	(⁵)
Professional and related	15	85	—	—	—	99	—	(⁵)
Service	—	90	—	—	—	99	—	—
Sales and office	14	86	—	—	—	99	—	—
Sales and related	15	85	—	—	—	98	—	—
Office and administrative support	14	86	—	—	—	99	—	—
Natural resources, construction, and maintenance	9	91	—	—	—	97	—	—
Installation, maintenance, and repair	—	93	—	—	—	97	—	—
Production, transportation, and material moving	6	94	—	—	—	98	—	(⁵)
Production	7	93	—	—	1	98	—	(⁵)
Transportation and material moving	—	—	—	—	—	98	—	—
Full time	12	88	—	—	2	98	—	(⁵)
Part time	—	89	—	—	—	96	—	—
Union	9	91	—	—	5	95	—	(⁵)
Nonunion	12	88	—	—	—	99	—	(⁵)
Average wage within the following categories ⁶ :								
Second 25 percent	8	92	—	—	—	99	—	—
Third 25 percent	14	86	—	—	3	97	—	(⁵)
Highest 25 percent	12	88	—	—	—	98	—	(⁵)
Highest 10 percent	15	85	—	—	—	98	—	(⁵)
Establishment characteristics								
Goods-producing industries	6	94	—	—	1	99	—	—
Manufacturing	5	95	—	—	1	99	—	—
Service-providing industries	13	87	—	—	—	98	—	(⁵)
Trade, transportation, and utilities	9	91	—	—	—	99	—	(⁵)
Wholesale trade	12	88	—	—	—	97	—	(⁵)
Retail trade	—	88	—	—	—	100	—	—
Transportation and warehousing	—	—	—	—	—	98	—	—
Utilities	—	96	—	—	—	100	—	—
Information	—	97	—	—	—	100	—	—
Financial activities	23	77	—	—	2	98	—	—
Finance and insurance	23	77	—	—	—	98	—	—
Credit intermediation and related activities ..	31	69	—	—	—	97	—	—
Insurance carriers and related activities	13	87	—	—	—	100	—	—
Professional and business services:								
Professional and technical services	—	77	—	—	—	100	—	—
Education and health services	—	90	—	—	—	99	—	—
Educational services	—	96	—	—	—	100	—	—
Junior colleges, colleges, and universities ...	6	94	—	—	—	100	—	—
Health care and social assistance	—	89	—	—	—	99	—	—
Leisure and hospitality	—	97	—	—	—	97	—	—

See footnotes at end of table.

Table 37. Dental care benefits: Extent of coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics				
All workers	—	96	3	—
Management, professional, and related	—	96	3	—
Management, business, and financial	—	97	3	—
Professional and related	—	96	—	(⁵)
Service	—	98	—	—
Sales and office	—	93	6	—
Sales and related	—	95	—	1
Office and administrative support	—	93	7	—
Natural resources, construction, and maintenance	—	96	—	—
Installation, maintenance, and repair	—	94	—	—
Production, transportation, and material moving	—	97	—	1
Production	—	97	—	(⁵)
Transportation and material moving	—	98	—	1
Full time	—	96	4	—
Part time	—	97	—	(⁵)
Union	—	98	—	(⁵)
Nonunion	—	96	4	—
Average wage within the following categories ⁶ :				
Second 25 percent	—	96	4	—
Third 25 percent	—	96	4	—
Highest 25 percent	—	97	2	—
Highest 10 percent	—	96	—	(⁵)
Establishment characteristics				
Goods-producing industries	—	97	—	—
Manufacturing	—	97	—	—
Service-providing industries	—	96	4	—
Trade, transportation, and utilities	—	97	—	1
Wholesale trade	—	95	—	3
Retail trade	—	97	—	(⁵)
Transportation and warehousing	—	100	—	—
Utilities	—	100	—	—
Information	—	98	—	—
Financial activities	—	92	6	—
Finance and insurance	—	93	5	—
Credit intermediation and related activities ..	—	94	—	3
Insurance carriers and related activities	—	91	8	1
Professional and business services:				
Professional and technical services	—	92	—	—
Education and health services	—	98	—	—
Educational services	—	98	—	—
Junior colleges, colleges, and universities ...	—	97	—	—
Health care and social assistance	—	97	—	—
Leisure and hospitality	—	99	—	—

See footnotes at end of table.

Table 37. Dental care benefits: Extent of coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers	14	86	—	—	—	98	—	—
50 to 99 workers	—	87	—	—	—	99	—	—
100 workers or more	11	89	—	—	2	98	—	(⁵)
100 to 499 workers	10	90	—	—	—	98	—	(⁵)
500 workers or more	11	89	—	—	—	98	—	—
Geographic areas								
Northeast	22	78	—	—	—	96	—	—
New England	—	89	—	—	—	98	—	—
Middle Atlantic	25	75	—	—	—	95	—	—
South	9	91	—	—	—	100	—	—
South Atlantic	11	89	—	—	—	99	—	—
East South Central	—	95	—	—	—	100	—	—
West South Central	—	94	—	—	—	100	—	—
Midwest	9	91	—	—	—	98	—	(⁵)
East North Central	10	90	—	—	—	97	—	—
West North Central	—	95	—	—	—	99	—	(⁵)
West	11	89	—	—	—	99	—	—
Mountain	—	87	—	—	—	100	—	—

See footnotes at end of table.

Table 37. Dental care benefits: Extent of coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers	—	97	3	—
50 to 99 workers	—	98	—	—
100 workers or more	—	96	4	—
100 to 499 workers	—	96	4	—
500 workers or more	—	95	4	—
Geographic areas				
Northeast	—	96	3	—
New England	—	93	—	3
Middle Atlantic	—	97	2	—
South	—	95	5	—
South Atlantic	—	95	5	(⁵)
East South Central	—	98	—	(⁵)
West South Central	—	93	—	1
Midwest	—	95	—	(⁵)
East North Central	—	97	—	—
West North Central	—	92	8	—
West	—	98	1	—
Mountain	—	98	—	(⁵)

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar limitations.

³ Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

⁴ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁵ Less than 0.5.

⁶ 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.

Table 37. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, 2015

Characteristics	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics								
All workers	1.5	1.5	–	–	0.5	0.5	–	(⁵)
Management, professional, and related	2.3	2.3	–	–	–	0.7	–	(⁵)
Management, business, and financial	2.5	2.5	–	–	–	1.4	–	(⁵)
Professional and related	2.8	2.8	–	–	–	0.6	–	(⁵)
Service	–	4.5	–	–	–	1.0	–	–
Sales and office	1.8	1.8	–	–	–	0.5	–	–
Sales and related	3.3	3.3	–	–	–	0.7	–	–
Office and administrative support	1.8	1.8	–	–	–	0.6	–	–
Natural resources, construction, and maintenance	2.1	2.1	–	–	–	1.2	–	–
Installation, maintenance, and repair	–	2.1	–	–	–	1.2	–	–
Production, transportation, and material moving	1.3	1.3	–	–	–	0.6	–	0.1
Production	1.8	1.8	–	–	0.4	0.4	–	0.1
Transportation and material moving	–	–	–	–	–	1.3	–	–
Full time	1.4	1.4	–	–	0.5	0.5	–	(⁵)
Part time	–	3.7	–	–	–	2.5	–	–
Union	1.7	1.7	–	–	1.3	1.3	–	0.1
Nonunion	1.6	1.6	–	–	–	0.5	–	(⁵)
Average wage within the following categories ⁶ :								
Second 25 percent	1.2	1.2	–	–	–	0.7	–	–
Third 25 percent	1.7	1.7	–	–	0.8	0.8	–	(⁵)
Highest 25 percent	2.0	2.0	–	–	–	0.6	–	(⁵)
Highest 10 percent	3.5	3.5	–	–	–	0.7	–	(⁵)
Establishment characteristics								
Goods-producing industries	1.0	1.0	–	–	0.3	0.3	–	–
Manufacturing	1.3	1.3	–	–	0.4	0.4	–	–
Service-providing industries	1.8	1.8	–	–	–	0.6	–	(⁵)
Trade, transportation, and utilities	2.2	2.2	–	–	–	0.8	–	0.1
Wholesale trade	3.3	3.3	–	–	–	2.0	–	0.3
Retail trade	–	3.8	–	–	–	(⁵)	–	–
Transportation and warehousing	–	–	–	–	–	1.7	–	–
Utilities	–	3.8	–	–	–	(⁵)	–	–
Information	–	1.0	–	–	–	0.4	–	–
Financial activities	3.0	3.0	–	–	0.5	0.5	–	–
Finance and insurance	3.0	3.0	–	–	–	0.6	–	–
Credit intermediation and related activities ..	4.2	4.2	–	–	–	1.1	–	–
Insurance carriers and related activities	2.5	2.5	–	–	–	0.3	–	–
Professional and business services:								
Professional and technical services	–	7.4	–	–	–	0.5	–	–
Education and health services	–	3.1	–	–	–	0.5	–	–
Educational services	–	1.2	–	–	–	(⁵)	–	–
Junior colleges, colleges, and universities ...	1.8	1.8	–	–	–	(⁵)	–	–
Health care and social assistance	–	3.7	–	–	–	0.5	–	–
Leisure and hospitality	–	1.8	–	–	–	1.7	–	–

See footnotes at end of table.

Table 37. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, 2015—continued

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics				
All workers	—	0.5	0.5	—
Management, professional, and related	—	0.8	0.8	—
Management, business, and financial	—	0.7	0.6	—
Professional and related	—	1.1	—	(⁵)
Service	—	0.5	—	—
Sales and office	—	1.1	1.1	—
Sales and related	—	1.1	—	0.7
Office and administrative support	—	1.5	1.4	—
Natural resources, construction, and maintenance	—	1.3	—	—
Installation, maintenance, and repair	—	2.1	—	—
Production, transportation, and material moving	—	0.7	—	0.4
Production	—	0.9	—	0.1
Transportation and material moving	—	1.0	—	0.9
Full time	—	0.6	0.5	—
Part time	—	1.0	—	0.1
Union	—	0.5	—	0.1
Nonunion	—	0.6	0.6	—
Average wage within the following categories ⁶ :				
Second 25 percent	—	1.0	0.9	—
Third 25 percent	—	0.9	0.9	—
Highest 25 percent	—	0.6	0.5	—
Highest 10 percent	—	1.1	—	0.2
Establishment characteristics				
Goods-producing industries	—	0.8	—	—
Manufacturing	—	1.0	—	—
Service-providing industries	—	0.7	0.7	—
Trade, transportation, and utilities	—	0.7	—	0.6
Wholesale trade	—	2.7	—	2.2
Retail trade	—	1.2	—	0.2
Transportation and warehousing	—	(⁵)	—	—
Utilities	—	(⁵)	—	—
Information	—	1.3	—	—
Financial activities	—	1.3	1.0	—
Finance and insurance	—	1.0	0.7	—
Credit intermediation and related activities ..	—	1.5	—	1.2
Insurance carriers and related activities	—	1.3	1.3	0.5
Professional and business services:				
Professional and technical services	—	2.2	—	—
Education and health services	—	1.3	—	—
Educational services	—	0.7	—	—
Junior colleges, colleges, and universities ...	—	1.3	—	—
Health care and social assistance	—	1.6	—	—
Leisure and hospitality	—	0.8	—	—

See footnotes at end of table.

Table 37. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, 2015—continued

Characteristics	Preventive services ¹				Basic services ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers	2.4	2.4	—	—	—	0.7	—	—
50 to 99 workers	—	4.1	—	—	—	0.6	—	—
100 workers or more	1.5	1.5	—	—	0.5	0.5	—	(⁵)
100 to 499 workers	2.4	2.4	—	—	—	0.7	—	(⁵)
500 workers or more	1.8	1.8	—	—	—	0.7	—	—
Geographic areas								
Northeast	4.9	4.9	—	—	—	2.1	—	—
New England	—	4.6	—	—	—	1.9	—	—
Middle Atlantic	6.5	6.5	—	—	—	2.8	—	—
South	1.8	1.8	—	—	—	0.3	—	—
South Atlantic	2.9	2.9	—	—	—	0.5	—	—
East South Central	—	1.2	—	—	—	(⁵)	—	—
West South Central	—	3.0	—	—	—	(⁵)	—	—
Midwest	1.9	1.9	—	—	—	0.8	—	0.1
East North Central	2.7	2.7	—	—	—	1.0	—	—
West North Central	—	2.4	—	—	—	1.2	—	0.2
West	3.1	3.1	—	—	—	0.7	—	—
Mountain	—	6.7	—	—	—	0.2	—	—

See footnotes at end of table.

Table 37. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, 2015—continued

Characteristics	Major services ⁴			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers	—	0.6	0.4	—
50 to 99 workers	—	0.6	—	—
100 workers or more	—	0.8	0.8	—
100 to 499 workers	—	1.0	1.0	—
500 workers or more	—	1.2	1.2	—
Geographic areas				
Northeast	—	0.8	0.6	—
New England	—	2.7	—	2.4
Middle Atlantic	—	0.7	0.5	—
South	—	1.3	1.3	—
South Atlantic	—	1.4	1.4	0.2
East South Central	—	1.3	—	(⁵)
West South Central	—	3.0	—	0.5
Midwest	—	1.4	—	0.1
East North Central	—	1.9	—	—
West North Central	—	1.2	1.2	—
West	—	0.4	0.3	—
Mountain	—	0.7	—	0.2

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar limitations.

³ Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

⁴ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

⁵ Less than 0.05.

⁶ 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: 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.

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.

Table 38. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, 2015

Characteristics	Employee and dependent				
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median percent of covered charges ²
Worker characteristics					
All workers	–	1.9	1.9	–	0.0
Management, professional, and related	–	2.5	2.5	0.4	0.0
Management, business, and financial	–	3.2	3.2	0.4	0.0
Professional and related	–	3.7	3.8	0.5	0.0
Service	–	4.7	4.9	–	0.0
Sales and office	–	2.7	2.8	–	0.0
Sales and related	–	4.9	4.9	1.7	0.0
Office and administrative support	–	2.9	3.0	–	0.0
Natural resources, construction, and maintenance	–	4.3	4.3	0.2	0.0
Installation, maintenance, and repair	–	5.0	4.9	0.4	0.0
Production, transportation, and material moving	–	3.5	3.5	0.5	0.0
Production	–	4.2	4.2	0.2	0.0
Transportation and material moving	–	5.4	5.4	1.3	0.0
Full time	–	1.9	2.0	–	0.0
Part time	–	7.9	7.9	–	0.0
Union	–	3.9	3.9	0.2	0.0
Nonunion	–	2.0	2.0	–	0.0
Average wage within the following categories ³ :					
Second 25 percent	–	3.5	3.5	–	0.0
Third 25 percent	–	2.2	2.2	0.4	0.0
Highest 25 percent	–	2.4	2.4	0.2	0.0
Highest 10 percent	–	3.5	3.5	(⁴)	0.0
Establishment characteristics					
Goods-producing industries	–	3.2	3.2	–	0.0
Manufacturing	–	3.4	3.4	–	0.0
Service-providing industries	–	2.3	2.3	–	0.0
Trade, transportation, and utilities	–	3.3	3.4	0.1	3.2
Wholesale trade	–	4.7	4.7	0.3	9.0
Retail trade	–	3.1	3.1	–	–
Transportation and warehousing	–	9.5	9.5	–	1.8
Utilities	–	7.2	7.2	–	27.4
Information	–	5.6	5.6	–	0.0
Financial activities	–	2.2	2.2	–	0.0
Finance and insurance	–	1.9	1.9	–	0.0
Credit intermediation and related activities ..	–	3.0	3.0	–	0.0
Insurance carriers and related activities	–	3.0	3.0	–	0.0
Professional and business services:					
Professional and technical services	–	7.9	7.9	–	0.0
Education and health services	–	5.9	5.9	0.1	0.0
Educational services	–	9.2	9.3	0.6	0.0
Junior colleges, colleges, and universities ...	–	3.9	3.8	0.4	0.0
Health care and social assistance	–	6.7	6.7	–	0.0
Leisure and hospitality	–	6.7	7.7	–	–

See footnotes at end of table.

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

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	—	1.9	1.9	0.2	0.0	\$0
Management, professional, and related	—	2.7	2.6	0.4	0.0	0
Management, business, and financial	—	3.2	3.2	0.4	0.0	0
Professional and related	—	3.3	3.2	0.5	0.0	0
Service	—	4.3	4.2	0.8	0.0	317
Sales and office	—	2.8	2.9	0.6	0.0	0
Sales and related	—	4.1	4.4	1.7	0.0	0
Office and administrative support	—	3.1	3.3	0.9	0.0	0
Natural resources, construction, and maintenance	—	4.1	4.1	0.2	0.0	0
Installation, maintenance, and repair	—	5.6	5.8	0.4	0.0	0
Production, transportation, and material moving	—	2.8	2.8	0.5	0.0	0
Production	—	3.7	3.7	0.2	0.0	0
Transportation and material moving	—	4.6	4.6	1.3	0.0	0
Full time	—	1.9	1.9	0.2	0.0	0
Part time	—	4.7	4.7	—	0.0	0
Union	—	3.9	3.9	0.2	0.0	0
Nonunion	—	2.1	2.1	0.3	0.0	0
Average wage within the following categories ³ :						
Second 25 percent	—	3.6	3.6	0.5	0.0	112
Third 25 percent	—	2.4	2.4	0.4	0.0	0
Highest 25 percent	—	2.3	2.3	0.2	0.0	0
Highest 10 percent	—	3.5	3.5	(⁴)	0.0	0
Establishment characteristics						
Goods-producing industries	—	2.5	2.5	—	0.0	0
Manufacturing	—	2.8	2.8	—	0.0	0
Service-providing industries	—	2.3	2.3	0.3	0.0	0
Trade, transportation, and utilities	—	3.6	3.6	0.1	0.0	0
Wholesale trade	—	—	4.8	0.3	—	0
Retail trade	—	2.1	2.1	—	0.0	0
Transportation and warehousing	—	8.9	8.9	—	0.0	0
Utilities	—	7.3	7.3	—	0.0	93
Information	—	—	3.1	—	—	91
Financial activities	—	2.3	2.3	—	0.0	0
Finance and insurance	—	2.6	2.6	—	0.0	0
Credit intermediation and related activities ..	—	4.1	4.1	—	0.0	0
Insurance carriers and related activities	—	3.5	3.5	—	0.0	0
Professional and business services:						
Professional and technical services	—	9.0	9.0	—	0.0	0
Education and health services	—	4.5	4.5	0.1	0.0	323
Educational services	—	—	10.2	0.6	—	—
Junior colleges, colleges, and universities ...	—	3.9	4.0	0.4	0.0	0
Health care and social assistance	—	5.0	5.0	—	0.0	311
Leisure and hospitality	—	8.5	7.5	3.0	0.0	—

See footnotes at end of table.

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

Characteristics	Employee and dependent				Median percent of covered charges ²
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	
1 to 99 workers	—	3.4	3.6	0.9	0.0
50 to 99 workers	—	5.9	6.1	0.5	0.0
100 workers or more	—	2.2	2.2	—	0.0
100 to 499 workers	—	3.3	3.3	0.3	0.0
500 workers or more	—	2.5	2.6	—	0.0
Geographic areas					
Northeast	—	4.5	4.4	—	0.0
New England	—	5.0	5.0	—	0.0
Middle Atlantic	—	5.4	5.3	—	0.0
South	—	3.2	3.2	0.3	0.0
South Atlantic	—	4.1	4.2	0.6	0.0
East South Central	—	13.6	—	—	0.0
West South Central	—	3.6	3.6	—	0.0
Midwest	—	3.3	3.3	0.1	0.0
East North Central	—	4.6	4.5	0.1	0.0
West North Central	—	4.5	4.5	—	0.0
West	—	4.5	4.6	0.8	0.0
Mountain	—	6.3	6.7	1.2	0.0

See footnotes at end of table.

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

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	—	3.3	3.2	0.9	0.0	\$0
50 to 99 workers	—	6.4	6.3	0.5	0.0	77
100 workers or more	—	2.1	2.0	0.3	0.0	0
100 to 499 workers	—	3.2	3.2	0.3	0.0	0
500 workers or more	—	2.7	2.6	0.6	0.0	0
Geographic areas						
Northeast	—	5.6	5.6	—	0.0	0
New England	—	6.5	6.5	—	0.0	0
Middle Atlantic	—	6.7	6.7	—	0.0	0
South	—	3.7	3.6	0.3	0.0	0
South Atlantic	—	4.8	4.7	0.6	0.0	0
East South Central	—	7.7	7.7	—	0.0	0
West South Central	—	7.8	7.8	—	0.0	0
Midwest	—	3.1	3.1	0.1	0.0	0
East North Central	—	4.5	4.6	0.1	0.0	0
West North Central	—	2.8	2.8	—	0.0	0
West	—	2.9	2.9	0.8	0.0	0
Mountain	—	4.4	4.4	1.2	0.0	0

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

²

Note: Medians include only those plans that have specified provision

³ 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."

⁴ Less than 0.05.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 39. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, 2015

(Includes all workers participating in dental care plans)

Characteristics	Preventive services ¹	Basic services ²	Major services ³
Worker characteristics			
All workers	100	80	50
Management, professional, and related	100	80	50
Management, business, and financial	100	80	50
Professional and related	100	80	50
Service	100	80	50
Sales and office	100	80	50
Sales and related	100	80	50
Office and administrative support	100	80	50
Natural resources, construction, and maintenance	100	80	50
Installation, maintenance, and repair	100	80	50
Production, transportation, and material moving	100	80	50
Production	100	80	50
Transportation and material moving	—	80	60
Full time	100	80	50
Part time	100	80	50
Union	100	80	50
Nonunion	100	80	50
Average wage within the following categories ⁴ :			
Second 25 percent	100	80	50
Third 25 percent	100	80	50
Highest 25 percent	100	80	50
Highest 10 percent	100	80	50
Establishment characteristics			
Goods-producing industries	100	80	50
Manufacturing	100	80	50
Service-providing industries	100	80	50
Trade, transportation, and utilities	100	80	50
Wholesale trade	100	80	50
Retail trade	100	80	50
Transportation and warehousing	—	80	60
Utilities	100	80	60
Information	100	80	50
Financial activities	100	80	50
Finance and insurance	100	80	50
Credit intermediation and related activities ..	100	80	50
Insurance carriers and related activities	100	80	50
Professional and business services:			
Professional and technical services	100	80	50
Education and health services	100	80	50
Educational services	100	80	50
Junior colleges, colleges, and universities ..	100	80	50
Health care and social assistance	100	80	50
Leisure and hospitality	100	80	50

See footnotes at end of table.

Table 39. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, 2015—continued

(Includes all workers participating in dental care plans)

Characteristics	Preventive services ¹	Basic services ²	Major services ³
1 to 99 workers	100	80	50
50 to 99 workers	100	80	50
100 workers or more	100	80	50
100 to 499 workers	100	80	50
500 workers or more	100	80	50
Geographic areas			
Northeast	100	80	50
New England	100	80	50
Middle Atlantic	100	80	50
South	100	80	50
South Atlantic	100	80	50
East South Central	100	80	50
West South Central	100	80	50
Midwest	100	80	50
East North Central	100	80	50
West North Central	100	80	50
West	100	80	50
Mountain	100	80	50

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

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: 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.

Table 39. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, 2015

Characteristics	Preventive services ¹	Basic services ²	Major services ³
Worker characteristics			
All workers	0.0	0.0	0.0
Management, professional, and related	0.0	0.0	0.0
Management, business, and financial	0.0	0.0	0.0
Professional and related	0.0	0.0	0.0
Service	0.0	0.0	5.9
Sales and office	0.0	0.0	0.0
Sales and related	0.0	0.0	0.0
Office and administrative support	0.0	0.0	0.0
Natural resources, construction, and maintenance	0.0	0.0	0.0
Installation, maintenance, and repair	0.0	0.0	0.0
Production, transportation, and material moving	0.0	0.0	0.0
Production	0.0	0.0	0.0
Transportation and material moving	–	0.0	9.3
Full time	0.0	0.0	0.0
Part time	0.0	0.0	0.0
Union	0.0	0.0	12.5
Nonunion	0.0	0.0	0.0
Average wage within the following categories ⁴ :			
Second 25 percent	0.0	0.0	0.0
Third 25 percent	0.0	0.0	0.0
Highest 25 percent	0.0	0.0	0.0
Highest 10 percent	0.0	0.0	0.0
Establishment characteristics			
Goods-producing industries	0.0	0.0	0.0
Manufacturing	0.0	0.0	0.0
Service-providing industries	0.0	0.0	0.0
Trade, transportation, and utilities	0.0	0.0	0.0
Wholesale trade	0.0	0.0	0.0
Retail trade	0.0	0.0	0.0
Transportation and warehousing	–	0.0	8.8
Utilities	0.0	1.3	0.0
Information	0.0	0.0	0.0
Financial activities	0.0	0.0	0.0
Finance and insurance	0.0	0.0	0.0
Credit intermediation and related activities ..	0.0	0.0	0.0
Insurance carriers and related activities	0.0	0.0	0.0
Professional and business services:			
Professional and technical services	0.0	0.0	0.0
Education and health services	0.0	0.0	0.0
Educational services	0.0	2.6	14.4
Junior colleges, colleges, and universities ..	0.0	0.0	0.0
Health care and social assistance	0.0	0.0	0.0
Leisure and hospitality	0.0	0.0	9.5

See footnotes at end of table.

Table 39. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, 2015—continued

Characteristics	Preventive services ¹	Basic services ²	Major services ³
1 to 99 workers	0.0	0.0	0.0
50 to 99 workers	0.0	0.0	4.2
100 workers or more	0.0	0.0	0.0
100 to 499 workers	0.0	0.0	0.0
500 workers or more	0.0	0.0	0.0
Geographic areas			
Northeast	0.0	0.0	0.0
New England	0.0	0.0	0.0
Middle Atlantic	0.0	0.0	0.0
South	0.0	0.0	0.0
South Atlantic	0.0	0.0	0.0
East South Central	0.0	0.0	0.0
West South Central	0.0	0.0	0.0
Midwest	0.0	0.0	0.0
East North Central	0.0	0.0	0.0
West North Central	0.0	0.0	0.0
West	0.0	0.0	0.0
Mountain	0.0	0.0	0.0

¹ Preventive services include routine exams, cleanings, and x-rays, and other preventive care.

² Basic services include fillings, dental surgery, periodontal care (treatment for gum disease), and endodontics (root canal therapy).

³ Major services include procedures such as crowns and prosthetics (replacement of missing teeth with bridgework or dentures).

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: 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.

Table 40. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, 2015

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

Characteristics	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	77	\$25	\$50	\$50	\$50	–	22	1
Management, professional, and related	81	25	50	50	50	\$50	18	(²)
Management, business, and financial	81	25	50	50	50	50	19	(²)
Professional and related	81	25	–	50	50	50	18	1
Service	68	25	50	50	50	100	27	5
Sales and office	79	25	50	50	50	75	20	1
Sales and related	76	–	50	50	–	75	–	–
Office and administrative support	80	25	50	50	50	60	20	(²)
Natural resources, construction, and maintenance	69	25	50	50	50	–	31	–
Installation, maintenance, and repair	72	25	50	50	50	75	28	–
Production, transportation, and material moving	75	25	50	50	50	–	24	(²)
Production	82	25	50	50	50	50	17	1
Transportation and material moving	67	–	50	50	50	75	33	–
Full time	78	25	50	50	50	–	21	1
Part time	65	25	–	50	50	–	33	2
Union	62	25	–	50	50	–	36	2
Nonunion	80	25	50	50	50	–	19	1
Average wage within the following categories ³ :								
Lowest 25 percent	–	–	–	–	–	–	–	5
Lowest 10 percent	–	–	–	–	–	–	–	3
Second 25 percent	78	25	50	50	50	75	21	2
Third 25 percent	76	25	50	50	50	50	24	(²)
Highest 25 percent	79	25	50	50	50	50	21	(²)
Highest 10 percent	79	25	50	50	50	50	20	1
Establishment characteristics								
Goods-producing industries	84	25	50	50	50	50	16	–
Manufacturing	86	–	50	50	50	50	14	–
Service-providing industries	75	25	50	50	50	75	23	1
Trade, transportation, and utilities	76	–	50	50	60	75	22	2
Wholesale trade	86	–	50	50	50	50	14	1
Retail trade	82	–	50	50	75	75	13	5
Transportation and warehousing	58	–	50	50	50	75	42	–
Utilities	91	25	25	50	50	150	–	–
Information	87	25	50	50	50	50	–	–
Financial activities	83	–	50	50	50	50	17	(²)
Finance and insurance	85	25	50	50	50	50	14	1
Credit intermediation and related activities ..	81	50	50	50	50	50	19	–
Insurance carriers and related activities	90	25	50	50	50	50	9	1
Professional and business services:								
Professional and technical services	72	25	–	50	50	50	–	–
Education and health services	74	25	–	50	50	50	23	3
Educational services	74	–	50	50	50	50	26	–
Junior colleges, colleges, and universities ...	72	25	50	50	50	50	28	–
Health care and social assistance	74	25	–	50	50	50	22	4
Leisure and hospitality	68	–	50	50	100	100	32	–

See footnotes at end of table.

Table 40. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, 2015—continued

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

Characteristics	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	77	\$25	—	\$50	\$50	\$50	22	1
1 to 49 workers	—	—	—	—	—	—	—	1
50 to 99 workers	74	25	\$50	50	50	50	26	1
100 workers or more	78	25	50	50	50	75	21	1
100 to 499 workers	81	—	50	50	50	75	18	2
500 workers or more	74	25	50	50	50	75	25	1
Geographic areas								
Northeast	75	25	—	50	50	75	23	2
New England	83	25	50	50	50	—	—	—
Middle Atlantic	73	25	—	50	50	75	25	2
South	78	25	50	50	50	50	21	1
South Atlantic	80	25	50	50	50	50	19	1
East South Central	68	—	50	50	50	75	32	—
West South Central	80	—	50	50	50	50	—	—
Midwest	82	25	50	50	50	75	18	(²)
East North Central	77	25	50	50	50	75	23	(²)
West North Central	91	25	50	50	50	—	9	1
West	73	25	50	50	50	50	25	2
Mountain	80	—	50	50	50	100	19	1
Pacific	—	—	—	—	—	—	—	3

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles apply to different procedures, the sum of the deductible amounts are tabulated.

² Less than 0.5.

³ 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.

Table 40. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, 2015

Characteristics	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.6	\$0	\$0	\$0	\$0	–	1.4	0.4
Management, professional, and related	1.9	0	0	0	0	\$0	1.8	0.2
Management, business, and financial	3.1	0	0	0	0	0	3.1	0.3
Professional and related	2.2	0	–	0	0	0	2.1	0.3
Service	6.3	0	13	0	0	0	4.9	2.4
Sales and office	2.6	3	0	0	0	0	2.6	0.4
Sales and related	6.3	–	0	0	–	0	–	–
Office and administrative support	2.6	1	0	0	0	14	2.5	0.3
Natural resources, construction, and maintenance	4.1	0	2	0	0	–	4.1	–
Installation, maintenance, and repair	4.6	1	0	0	0	6	4.6	–
Production, transportation, and material moving	4.0	0	0	0	0	–	4.1	0.2
Production	4.6	2	0	0	0	0	4.5	0.4
Transportation and material moving	6.5	–	0	0	0	0	6.5	–
Full time	1.6	0	0	0	0	–	1.4	0.4
Part time	5.9	0	–	5	5	–	5.8	1.3
Union	4.1	0	–	0	0	–	4.0	1.1
Nonunion	1.7	0	0	0	0	–	1.5	0.4
Average wage within the following categories ² :								
Lowest 25 percent	–	–	–	–	–	–	–	2.7
Lowest 10 percent	–	–	–	–	–	–	–	2.8
Second 25 percent	2.8	0	0	0	0	0	2.8	0.5
Third 25 percent	2.3	0	0	0	0	5	2.3	0.2
Highest 25 percent	2.1	0	0	0	0	0	2.0	0.2
Highest 10 percent	3.4	0	0	0	0	0	3.4	0.4
Establishment characteristics								
Goods-producing industries	2.7	0	0	0	0	8	2.7	–
Manufacturing	2.6	–	0	0	0	10	2.6	–
Service-providing industries	1.9	0	0	0	0	8	1.6	0.5
Trade, transportation, and utilities	3.7	–	0	0	15	0	3.6	0.7
Wholesale trade	4.1	–	0	0	0	12	4.1	0.4
Retail trade	3.8	–	0	0	0	0	3.4	1.5
Transportation and warehousing	8.5	–	0	0	12	0	8.5	–
Utilities	3.4	0	0	0	0	0	–	–
Information	4.1	0	0	0	0	13	–	–
Financial activities	1.6	–	0	0	0	0	1.7	0.5
Finance and insurance	1.2	2	0	0	0	0	1.3	0.5
Credit intermediation and related activities ..	2.0	5	0	0	0	0	2.0	–
Insurance carriers and related activities	1.9	0	0	0	0	0	1.6	1.3
Professional and business services:								
Professional and technical services	9.0	0	–	0	0	0	–	–
Education and health services	5.3	0	–	0	0	0	3.9	1.5
Educational services	5.4	–	0	0	0	0	5.4	–
Junior colleges, colleges, and universities ...	4.4	6	0	0	0	0	4.4	–
Health care and social assistance	6.2	0	–	0	0	0	4.5	1.8
Leisure and hospitality	7.5	–	0	0	24	0	7.5	–

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, 2015—continued

Characteristics	With annual individual deductible	Amount of annual individual deductible					With no annual individual deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.3	\$0	—	\$0	\$0	\$0	2.3	0.4
1 to 49 workers	—	—	—	—	—	—	—	0.5
50 to 99 workers	5.1	0	\$0	0	0	0	5.1	0.6
100 workers or more	2.0	0	0	0	0	0	1.8	0.5
100 to 499 workers	2.7	—	0	0	0	3	2.2	0.9
500 workers or more	2.2	0	0	0	0	9	2.2	0.3
Geographic areas								
Northeast	3.0	0	—	0	0	7	2.9	0.7
New England	5.8	4	0	0	0	—	—	—
Middle Atlantic	3.5	0	—	0	0	11	3.4	1.0
South	2.7	0	0	0	0	5	2.7	0.2
South Atlantic	1.9	0	0	0	0	0	1.8	0.3
East South Central	7.0	—	0	0	0	0	7.0	—
West South Central	6.9	—	0	0	0	0	—	—
Midwest	2.4	0	0	0	0	0	2.4	0.3
East North Central	3.5	0	0	0	0	0	3.5	0.1
West North Central	2.5	0	0	0	0	—	2.1	0.7
West	4.0	0	0	0	0	10	3.1	1.2
Mountain	3.7	—	0	0	0	25	4.4	1.0
Pacific	—	—	—	—	—	—	—	1.7

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles apply to different procedures, the sum of the deductible amounts are tabulated.

² 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: 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.

Table 41. Dental care benefits: Amount of annual family deductible,¹ private industry workers, 2015

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

Characteristics	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	67	\$75	\$100	\$150	\$150	\$200	32	1
Management, professional, and related	71	75	100	150	150	150	29	(²)
Management, business, and financial	73	75	100	150	150	150	26	(²)
Professional and related	69	75	—	150	150	150	30	1
Service	60	—	150	150	150	300	35	5
Sales and office	66	100	150	150	150	225	33	1
Sales and related	66	100	150	150	225	225	—	—
Office and administrative support	65	100	150	150	150	225	34	(²)
Natural resources, construction, and maintenance	58	75	100	150	150	—	42	—
Installation, maintenance, and repair	60	75	100	150	150	225	40	—
Production, transportation, and material moving	66	75	100	150	150	—	34	(²)
Production	71	75	100	150	150	150	29	1
Transportation and material moving	60	—	100	150	150	225	40	—
Full time	68	75	100	150	150	200	31	1
Part time	50	75	—	150	200	300	48	2
Union	54	50	100	150	150	150	44	2
Nonunion	69	75	100	150	150	200	30	1
Average wage within the following categories ³ :								
Lowest 25 percent	—	—	—	—	—	—	—	5
Lowest 10 percent	—	—	—	—	—	—	—	3
Second 25 percent	65	—	150	150	150	225	33	2
Third 25 percent	66	75	100	150	150	150	34	(²)
Highest 25 percent	69	75	100	150	150	150	30	(²)
Highest 10 percent	72	75	100	150	150	150	27	1
Establishment characteristics								
Goods-producing industries	72	75	100	150	150	—	28	—
Manufacturing	74	75	100	150	150	—	26	—
Service-providing industries	65	75	100	150	150	225	34	1
Trade, transportation, and utilities	68	75	100	150	200	225	30	2
Wholesale trade	77	75	—	150	150	—	22	1
Retail trade	76	—	150	—	225	225	19	5
Transportation and warehousing	53	—	100	—	—	225	47	—
Utilities	47	75	75	75	—	150	53	—
Information	83	75	100	—	150	150	17	—
Financial activities	65	75	—	150	150	150	34	(²)
Finance and insurance	68	75	—	150	150	150	31	1
Credit intermediation and related activities ..	59	100	—	150	150	150	41	—
Insurance carriers and related activities	79	75	100	150	150	150	20	1
Professional and business services:								
Professional and technical services	69	75	—	150	150	150	31	—
Education and health services	59	—	150	150	150	150	38	3
Educational services	69	—	—	150	150	150	31	—
Junior colleges, colleges, and universities ...	69	75	150	150	150	150	31	—
Health care and social assistance	58	—	150	150	150	150	39	4
Leisure and hospitality	57	150	150	—	300	300	43	—

See footnotes at end of table.

Table 41. Dental care benefits: Amount of annual family deductible,¹ private industry workers, 2015—continued

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

Characteristics	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	65	\$75	\$100	\$150	\$150	\$150	34	1
1 to 49 workers	—	—	—	—	—	—	—	1
50 to 99 workers	61	75	100	150	150	150	38	1
100 workers or more	68	75	100	150	150	225	31	1
100 to 499 workers	74	—	100	150	150	225	24	2
500 workers or more	60	75	100	150	150	200	40	1
Geographic areas								
Northeast	68	75	—	150	150	200	30	2
New England	76	—	—	150	150	200	—	—
Middle Atlantic	66	75	—	150	150	200	32	2
South	68	—	100	150	150	—	31	1
South Atlantic	72	50	100	150	150	—	27	1
East South Central	56	100	100	150	150	225	44	—
West South Central	67	—	100	150	150	150	—	—
Midwest	71	75	100	150	150	225	29	(²)
East North Central	71	75	—	150	150	225	29	(²)
West North Central	71	75	100	150	150	150	28	1
West	60	—	150	150	150	200	38	2
Mountain	60	—	—	150	150	300	39	1
Pacific	—	—	—	—	—	—	—	3

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles apply to different procedures, the sum of the deductible amounts are tabulated.

² Less than 0.5.

³ 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.

Table 41. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, 2015

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

Characteristics	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.6	\$0	\$0	\$0	\$0	\$6	1.6	0.4
Management, professional, and related	2.6	0	0	0	0	0	2.5	0.2
Management, business, and financial	3.2	0	29	0	0	0	3.2	0.3
Professional and related	3.5	6	—	0	0	0	3.5	0.3
Service	7.5	—	13	0	21	0	6.4	2.4
Sales and office	2.8	26	22	0	0	0	2.8	0.4
Sales and related	5.8	27	33	0	0	0	—	—
Office and administrative support	3.3	28	22	0	0	21	3.2	0.3
Natural resources, construction, and maintenance	4.0	0	5	0	0	—	4.0	—
Installation, maintenance, and repair	4.4	0	11	0	0	18	4.4	—
Production, transportation, and material moving	4.2	0	0	0	0	—	4.2	0.2
Production	4.5	0	0	0	0	29	4.5	0.4
Transportation and material moving	6.9	—	0	0	0	18	6.9	—
Full time	1.7	0	0	0	0	26	1.6	0.4
Part time	5.6	0	—	0	46	71	5.7	1.3
Union	4.4	6	29	27	0	36	4.3	1.1
Nonunion	1.7	0	16	0	0	14	1.8	0.4
Average wage within the following categories ² :								
Lowest 25 percent	—	—	—	—	—	—	—	2.7
Lowest 10 percent	—	—	—	—	—	—	—	2.8
Second 25 percent	3.7	—	0	0	0	0	3.7	0.5
Third 25 percent	2.4	0	0	0	0	35	2.4	0.2
Highest 25 percent	2.5	0	0	0	0	0	2.4	0.2
Highest 10 percent	3.5	0	0	0	0	0	3.5	0.4
Establishment characteristics								
Goods-producing industries	3.1	0	0	0	0	—	3.1	—
Manufacturing	2.7	0	0	0	0	—	2.7	—
Service-providing industries	1.8	0	0	0	0	27	1.8	0.5
Trade, transportation, and utilities	3.6	6	29	0	35	0	3.5	0.7
Wholesale trade	3.5	19	—	0	0	—	3.4	0.4
Retail trade	3.9	—	0	—	0	0	3.5	1.5
Transportation and warehousing	9.0	—	0	—	—	5	9.0	—
Utilities	8.6	0	0	0	—	0	8.6	—
Information	4.7	22	0	—	0	0	4.7	—
Financial activities	3.5	0	—	0	0	0	3.4	0.5
Finance and insurance	3.0	0	—	0	0	0	2.9	0.5
Credit intermediation and related activities ..	4.5	22	—	0	0	0	4.5	—
Insurance carriers and related activities	3.1	0	0	0	0	0	3.2	1.3
Professional and business services:								
Professional and technical services	8.9	0	—	42	0	0	8.9	—
Education and health services	4.5	—	0	0	0	0	4.5	1.5
Educational services	6.2	—	—	0	0	0	6.2	—
Junior colleges, colleges, and universities ...	4.5	0	16	0	0	0	4.5	—
Health care and social assistance	5.2	—	0	0	0	0	5.2	1.8
Leisure and hospitality	10.5	13	0	—	0	0	10.5	—

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, 2015—continued

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

Characteristics	With annual family deductible	Amount of annual family deductible					With no annual family deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	3.3	\$0	\$17	\$0	\$0	\$0	3.3	0.4
1 to 49 workers	—	—	—	—	—	—	—	0.5
50 to 99 workers	6.6	0	8	0	0	0	6.5	0.6
100 workers or more	2.1	5	5	0	0	25	1.9	0.5
100 to 499 workers	2.9	—	27	0	0	14	2.4	0.9
500 workers or more	2.5	5	0	0	0	32	2.5	0.3
Geographic areas								
Northeast	3.5	0	—	0	0	23	3.3	0.7
New England	4.3	—	—	0	0	36	—	—
Middle Atlantic	4.4	0	—	0	0	27	4.1	1.0
South	2.8	—	0	0	0	—	2.9	0.2
South Atlantic	1.5	0	0	9	0	—	1.5	0.3
East South Central	6.7	0	0	0	0	0	6.7	—
West South Central	8.1	—	22	0	0	16	—	—
Midwest	3.1	0	0	0	0	39	3.1	0.3
East North Central	3.9	0	—	0	0	25	3.9	0.1
West North Central	5.0	0	0	0	0	32	5.2	0.7
West	3.2	—	22	0	0	34	3.2	1.2
Mountain	7.0	—	—	0	26	0	7.1	1.0
Pacific	—	—	—	—	—	—	—	1.7

¹ Amount of deductible excludes separate deductibles for orthodontic procedures. A deductible may not apply to all covered dental procedures. If separate deductibles apply to different procedures, the sum of the deductible amounts are tabulated.

² 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.

Table 42. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, 2015

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

Characteristics	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	90	\$1,000	\$1,200	\$1,500	\$2,000	\$2,000	8	2
Management, professional, and related	90	1,000	1,200	1,500	2,000	2,000	8	2
Management, business, and financial	88	1,000	1,500	1,500	2,000	2,000	10	2
Professional and related	91	1,000	1,200	1,500	2,000	2,000	7	3
Service	89	1,000	1,000	1,500	1,500	2,000	—	—
Sales and office	90	1,000	1,200	1,500	2,000	2,500	8	2
Sales and related	89	1,000	1,500	1,500	2,000	2,500	9	2
Office and administrative support	91	1,000	1,000	1,500	2,000	2,000	8	2
Natural resources, construction, and maintenance	92	1,000	1,000	1,500	2,000	2,000	7	(²)
Installation, maintenance, and repair	92	1,000	1,000	1,500	2,000	—	8	1
Production, transportation, and material moving	90	1,000	1,000	1,500	1,750	2,000	9	1
Production	96	1,000	1,000	1,500	1,500	2,000	—	—
Transportation and material moving	84	1,000	1,500	1,500	2,000	2,500	15	2
Full time	91	1,000	1,200	1,500	2,000	2,000	8	2
Part time	79	1,000	1,000	1,500	2,000	2,000	20	2
Union	86	1,000	1,250	1,500	1,800	2,000	13	1
Nonunion	91	1,000	1,200	1,500	2,000	2,000	8	2
Average wage within the following categories ³ :								
Second 25 percent	91	1,000	1,000	1,500	2,000	2,000	8	1
Third 25 percent	89	1,000	1,200	1,500	1,850	2,000	9	1
Highest 25 percent	90	1,000	1,250	1,500	2,000	2,000	8	2
Highest 10 percent	92	1,000	1,250	1,500	2,000	2,000	8	(²)
Establishment characteristics								
Goods-producing industries	95	1,000	1,200	1,500	1,850	2,000	5	(²)
Manufacturing	94	1,000	1,200	1,500	1,800	2,000	5	(²)
Service-providing industries	89	1,000	1,200	1,500	2,000	2,000	10	2
Trade, transportation, and utilities	89	1,000	1,400	1,500	2,000	2,500	10	1
Wholesale trade	91	1,000	1,400	1,500	1,800	2,000	—	—
Retail trade	90	1,000	1,250	1,850	2,500	2,500	—	—
Transportation and warehousing	83	1,000	1,500	—	2,000	2,500	—	—
Utilities	96	1,000	1,250	1,500	1,750	2,000	—	—
Information	90	1,000	1,500	1,500	2,000	2,000	—	—
Financial activities	88	1,000	1,200	1,500	2,000	2,000	11	(²)
Finance and insurance	88	1,000	1,200	1,500	2,000	2,000	12	(²)
Credit intermediation and related activities ..	83	1,000	1,200	1,500	2,000	2,000	16	(²)
Insurance carriers and related activities	93	1,000	1,200	1,500	—	2,000	7	—
Professional and business services:								
Professional and technical services	98	1,000	1,200	1,500	—	—	—	—
Education and health services	86	1,000	1,200	1,500	1,500	2,000	—	—
Educational services	86	1,000	—	1,500	2,000	2,000	—	—
Junior colleges, colleges, and universities ...	90	1,000	1,250	1,500	2,000	3,000	9	1
Health care and social assistance	86	1,000	1,200	1,500	1,500	2,000	—	—
Leisure and hospitality	91	1,000	1,500	1,500	1,500	2,000	—	—

See footnotes at end of table.

Table 42. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, 2015—continued

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

Characteristics	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	89	\$1,000	\$1,000	\$1,500	\$1,800	\$2,000	7	3
50 to 99 workers	85	1,000	1,200	1,500	2,000	2,000	8	7
100 workers or more	91	1,000	1,200	1,500	2,000	2,000	9	(²)
100 to 499 workers	90	1,000	1,200	1,500	2,000	2,250	9	(²)
500 workers or more	91	1,000	1,250	1,500	2,000	2,000	9	(²)
Geographic areas								
Northeast	89	1,000	1,200	1,500	2,000	2,000	11	(²)
New England	91	1,000	1,500	1,500	1,500	2,000	—	—
Middle Atlantic	89	1,000	1,200	1,500	2,000	2,000	—	—
South	92	1,000	1,200	1,500	1,750	2,000	7	1
South Atlantic	90	1,000	1,200	1,500	1,500	2,000	9	1
East South Central	92	1,000	1,250	1,500	2,000	2,000	8	—
West South Central	95	1,000	1,200	1,500	—	2,000	—	—
Midwest	93	1,000	1,000	1,500	1,500	2,000	6	(²)
East North Central	93	1,000	1,000	1,500	1,500	2,000	6	(²)
West North Central	93	1,000	1,000	1,500	1,500	2,000	6	(²)
West	85	1,000	1,500	1,500	2,000	2,000	10	5
Mountain	80	1,000	1,200	1,500	2,000	2,000	9	11

¹ Includes all covered dental procedures except orthodontia. Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to annual plan maximum. If separate annual maximums applied to different dental procedures, the sum of the maximum was tabulated.

² Less than 0.5.

³ 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.

Table 42. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, 2015

Characteristics	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	1.3	\$0	\$0	\$0	\$96	\$0	0.9	0.9
Management, professional, and related	2.1	0	13	0	52	0	1.2	1.9
Management, business, and financial	2.4	0	351	0	0	0	2.2	1.1
Professional and related	2.5	0	0	0	362	0	1.0	2.5
Service	4.5	0	141	0	0	0	–	–
Sales and office	1.5	0	223	0	0	213	1.3	0.7
Sales and related	2.2	0	0	0	0	0	2.2	0.6
Office and administrative support	1.9	0	97	0	0	0	1.5	1.0
Natural resources, construction, and maintenance	1.5	0	197	0	391	0	1.4	0.2
Installation, maintenance, and repair	1.9	0	82	0	427	–	1.8	0.4
Production, transportation, and material moving	2.2	0	248	0	301	0	2.1	0.7
Production	1.3	0	0	0	0	0	–	–
Transportation and material moving	4.0	0	187	0	52	233	3.9	1.5
Full time	1.3	0	0	0	81	0	0.9	1.0
Part time	4.8	0	103	0	466	91	4.4	1.6
Union	3.1	0	153	0	162	0	2.9	0.8
Nonunion	1.5	0	89	0	53	0	1.0	1.1
Average wage within the following categories ² :								
Second 25 percent	1.4	0	115	0	399	494	1.4	0.3
Third 25 percent	1.5	0	63	0	158	0	1.2	1.1
Highest 25 percent	1.8	0	173	0	0	0	1.1	1.6
Highest 10 percent	1.6	0	270	0	0	0	1.5	0.4
Establishment characteristics								
Goods-producing industries	0.8	0	231	0	151	0	1.0	0.4
Manufacturing	0.9	0	102	0	143	0	1.1	0.4
Service-providing industries	1.6	0	0	0	46	0	1.2	1.2
Trade, transportation, and utilities	2.2	0	186	0	0	0	2.1	0.3
Wholesale trade	3.1	0	253	0	140	0	–	–
Retail trade	2.8	0	368	142	0	0	–	–
Transportation and warehousing	5.2	0	0	–	555	0	–	–
Utilities	1.6	126	49	0	46	73	–	–
Information	4.0	0	0	0	46	0	–	–
Financial activities	1.0	0	255	0	0	0	1.0	0.1
Finance and insurance	1.4	0	55	0	0	0	1.4	0.1
Credit intermediation and related activities ..	2.2	0	277	0	0	0	2.2	0.3
Insurance carriers and related activities	1.9	0	268	0	–	0	1.9	–
Professional and business services:								
Professional and technical services	1.1	0	106	0	–	–	–	–
Education and health services	4.8	0	82	0	0	0	–	–
Educational services	4.4	0	–	63	0	0	–	–
Junior colleges, colleges, and universities ...	1.9	0	253	0	0	795	2.0	0.2
Health care and social assistance	5.6	0	82	144	0	217	–	–
Leisure and hospitality	4.4	0	353	0	232	324	–	–

See footnotes at end of table.

Table 42. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, 2015—continued

Characteristics	With annual maximum	Amount of annual plan maximum					With no annual maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	2.5	\$0	\$0	\$0	\$341	\$0	1.1	2.5
50 to 99 workers	6.6	0	138	0	279	500	2.0	6.9
100 workers or more	1.2	0	29	0	0	0	1.2	0.2
100 to 499 workers	2.0	0	73	0	225	442	2.0	0.2
500 workers or more	1.4	0	145	0	0	0	1.2	0.4
Geographic areas								
Northeast	3.0	0	94	0	280	0	3.0	(³)
New England	6.0	0	350	0	369	0	—	—
Middle Atlantic	3.3	0	34	0	149	0	—	—
South	1.1	0	200	0	316	0	1.0	0.1
South Atlantic	1.8	0	251	0	267	0	1.8	0.2
East South Central	1.5	0	234	0	145	0	1.5	—
West South Central	1.4	0	280	0	—	0	—	—
Midwest	0.8	0	0	76	0	0	1.0	0.3
East North Central	1.0	0	0	176	0	0	1.3	0.5
West North Central	1.4	0	0	0	0	0	1.6	0.2
West	3.8	0	325	0	0	129	2.3	3.4
Mountain	9.0	0	223	0	200	0	1.3	9.8

¹ Includes all covered dental procedures except orthodontia. Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to annual plan maximum. If separate annual maximums applied to different dental procedures, the sum of the maximum was tabulated.

² 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."

³ Less than 0.05.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 43. Vision care benefits:¹ Coverage for selected services, private industry workers, 2015

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

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristics			
All workers	100	100	94
Management, professional, and related	100	100	93
Management, business, and financial	100	100	94
Professional and related	100	100	92
Service	100	100	92
Sales and office	100	100	93
Sales and related	100	100	96
Office and administrative support	100	100	92
Natural resources, construction, and maintenance	100	100	100
Installation, maintenance, and repair	100	100	99
Production, transportation, and material moving	100	100	97
Production	100	100	99
Transportation and material moving	100	100	96
Full time	100	100	95
Part time	100	100	87
Union	100	100	95
Nonunion	100	100	94
Average wage within the following categories ³ :			
Second 25 percent	100	100	92
Third 25 percent	100	100	95
Highest 25 percent	100	100	95
Highest 10 percent	100	100	99
Establishment characteristics			
Goods-producing industries	100	100	100
Manufacturing	100	100	100
Service-providing industries	100	100	92
Trade, transportation, and utilities	100	100	95
Information	100	100	97
Financial activities	100	100	99
Finance and insurance	100	100	98
Credit intermediation and related activities ..	100	100	97
Insurance carriers and related activities	100	100	100
Professional and business services:			
Professional and technical services	100	100	100
Education and health services	100	100	83
Educational services	99	100	95
Junior colleges, colleges, and universities ...	98	100	90
Health care and social assistance	100	100	81

See footnotes at end of table.

Table 43. Vision care benefits:¹ Coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Eye exams	Glasses	Contact lenses ²
1 to 99 workers:			
50 to 99 workers	100	100	85
100 workers or more	100	100	98
100 to 499 workers	100	100	100
500 workers or more	100	100	96
Geographic areas			
Northeast	100	100	96
New England	100	100	100
Middle Atlantic	100	100	95
South	100	100	99
South Atlantic	100	100	99
East South Central	100	100	99
West South Central	100	100	99
Midwest	100	100	98
East North Central	100	100	98
West North Central	100	100	98
West	100	100	87
Mountain	100	100	77

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ 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: 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.

Table 43. Standard errors for vision care benefits:¹ Coverage for selected services, private industry workers, 2015

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristics			
All workers	(³)	(³)	1.9
Management, professional, and related	0.1	(³)	3.5
Management, business, and financial	(³)	(³)	3.2
Professional and related	0.1	(³)	4.4
Service	(³)	(³)	3.8
Sales and office	(³)	(³)	2.4
Sales and related	(³)	(³)	2.4
Office and administrative support	(³)	(³)	3.3
Natural resources, construction, and maintenance	(³)	(³)	0.5
Installation, maintenance, and repair	(³)	(³)	1.0
Production, transportation, and material moving	(³)	(³)	2.3
Production	(³)	(³)	0.6
Transportation and material moving	(³)	(³)	4.2
Full time	(³)	(³)	2.0
Part time	(³)	(³)	5.6
Union	(³)	(³)	0.9
Nonunion	(³)	(³)	2.3
Average wage within the following categories ⁴ :			
Second 25 percent	(³)	(³)	3.1
Third 25 percent	(³)	(³)	2.2
Highest 25 percent	0.1	(³)	2.9
Highest 10 percent	(³)	(³)	0.6
Establishment characteristics			
Goods-producing industries	(³)	(³)	(³)
Manufacturing	(³)	(³)	(³)
Service-providing industries	(³)	(³)	2.4
Trade, transportation, and utilities	(³)	(³)	3.0
Information	(³)	(³)	2.2
Financial activities	(³)	(³)	0.9
Finance and insurance	(³)	(³)	1.1
Credit intermediation and related activities ..	(³)	(³)	2.2
Insurance carriers and related activities	(³)	(³)	(³)
Professional and business services:			
Professional and technical services	(³)	(³)	(³)
Education and health services	0.1	(³)	7.6
Educational services	0.9	(³)	1.4
Junior colleges, colleges, and universities ..	1.6	(³)	1.6
Health care and social assistance	(³)	(³)	8.6

See footnotes at end of table.

Table 43. Standard errors for vision care benefits:¹ Coverage for selected services, private industry workers, 2015—continued

Characteristics	Eye exams	Glasses	Contact lenses ²
1 to 99 workers:			
50 to 99 workers	(³)	(³)	9.7
100 workers or more	(³)	(³)	0.4
100 to 499 workers	0.1	(³)	0.2
500 workers or more	(³)	(³)	0.8
Geographic areas			
Northeast	(³)	(³)	1.8
New England	(³)	(³)	(³)
Middle Atlantic	(³)	(³)	2.2
South	(³)	(³)	0.3
South Atlantic	(³)	(³)	0.4
East South Central	(³)	(³)	1.0
West South Central	(³)	(³)	0.7
Midwest	0.1	(³)	1.0
East North Central	(³)	(³)	1.5
West North Central	0.3	(³)	1.2
West	(³)	(³)	5.0
Mountain	(³)	(³)	10.7

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ Less than 0.05.

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: 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.

Table 44. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015

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

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics								
All workers	11	89	—	—	7	93	—	—
Management, professional, and related	10	90	—	—	7	93	—	—
Management, business, and financial	6	94	—	—	—	95	—	—
Professional and related	13	87	—	—	8	92	—	—
Service	13	87	—	—	—	88	—	—
Sales and office	9	91	—	—	—	95	—	—
Sales and related	—	96	—	—	—	95	—	—
Office and administrative support	11	89	—	—	—	95	—	—
Natural resources, construction, and maintenance	—	87	—	—	—	95	—	—
Installation, maintenance, and repair	15	85	—	—	—	92	—	—
Production, transportation, and material moving	13	87	—	—	—	95	—	—
Production	18	82	—	—	—	95	—	—
Transportation and material moving	9	91	—	—	—	95	—	—
Full time	10	89	—	—	7	93	—	—
Part time	—	82	—	—	—	95	—	—
Union	18	82	—	—	14	86	—	—
Nonunion	10	90	—	—	5	95	—	—
Average wage within the following categories ⁵ :								
Second 25 percent	13	87	—	—	—	93	—	—
Third 25 percent	11	89	—	—	7	93	—	—
Highest 25 percent	10	90	—	—	7	93	—	—
Highest 10 percent	7	93	—	—	—	95	—	—
Establishment characteristics								
Goods-producing industries	12	88	—	—	—	98	—	—
Manufacturing	11	89	—	—	—	98	—	—
Service-providing industries	11	89	—	—	8	92	—	—
Trade, transportation, and utilities	10	90	—	—	—	90	—	—
Information	—	91	—	—	—	98	—	—
Financial activities	15	85	—	—	—	96	—	—
Finance and insurance	15	85	—	—	—	95	—	—
Credit intermediation and related activities ..	—	90	—	—	—	100	—	—
Insurance carriers and related activities	16	84	—	—	—	86	—	—
Professional and business services:								
Professional and technical services	—	98	—	—	—	100	—	—
Education and health services	20	80	—	—	12	88	—	—
Educational services	—	89	—	—	—	94	—	—
Junior colleges, colleges, and universities ...	—	80	—	—	—	88	—	—
Health care and social assistance	21	79	—	—	12	88	—	—

See footnotes at end of table.

Table 44. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics				
All workers	2	92	—	—
Management, professional, and related	—	90	—	6
Management, business, and financial	—	92	—	5
Professional and related	—	89	—	6
Service	—	87	—	7
Sales and office	—	93	—	3
Sales and related	—	95	—	1
Office and administrative support	—	92	—	4
Natural resources, construction, and maintenance	—	99	—	(⁴)
Installation, maintenance, and repair	—	98	—	1
Production, transportation, and material moving	—	97	—	2
Production	—	99	—	—
Transportation and material moving	—	96	—	4
Full time	2	93	—	—
Part time	—	86	—	4
Union	—	91	—	4
Nonunion	—	93	—	4
Average wage within the following categories ⁵ :				
Second 25 percent	—	90	—	4
Third 25 percent	—	93	—	4
Highest 25 percent	—	93	—	5
Highest 10 percent	—	97	—	(⁴)
Establishment characteristics				
Goods-producing industries	—	100	—	—
Manufacturing	—	100	—	—
Service-providing industries	2	90	—	—
Trade, transportation, and utilities	—	95	—	3
Information	—	92	—	—
Financial activities	—	93	—	—
Finance and insurance	—	92	—	—
Credit intermediation and related activities ..	—	94	—	—
Insurance carriers and related activities	—	86	—	—
Professional and business services:				
Professional and technical services	—	100	—	—
Education and health services	—	78	—	12
Educational services	—	95	—	5
Junior colleges, colleges, and universities ...	—	90	—	9
Health care and social assistance	—	76	—	13

See footnotes at end of table.

Table 44. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers:								
50 to 99 workers	—	97	—	—	—	100	—	—
100 workers or more	14	86	—	—	9	91	—	—
100 to 499 workers	12	88	—	—	—	96	—	—
500 workers or more	16	84	—	—	12	88	—	—
Geographic areas								
Northeast	20	80	—	—	14	86	—	—
New England	—	79	—	—	—	76	—	—
Middle Atlantic	20	80	—	—	—	88	—	—
South	9	91	—	—	7	93	—	—
South Atlantic	—	90	—	—	10	90	—	—
East South Central	—	86	—	—	—	99	—	—
West South Central	—	95	—	—	—	94	—	—
Midwest	13	87	—	—	—	94	—	—
East North Central	16	84	—	—	—	92	—	—
West North Central	6	94	—	—	—	97	—	—
West	—	93	—	—	—	97	—	—
Mountain	—	94	—	—	—	100	—	—

See footnotes at end of table.

Table 44. Vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015—continued

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

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers:				
50 to 99 workers	—	84	—	13
100 workers or more	—	95	—	2
100 to 499 workers	—	99	—	(⁴)
500 workers or more	—	92	—	3
Geographic areas				
Northeast	—	90	—	2
New England	—	100	—	—
Middle Atlantic	—	88	—	2
South	—	99	—	(⁴)
South Atlantic	—	99	—	(⁴)
East South Central	—	98	—	1
West South Central	—	99	—	—
Midwest	—	97	—	1
East North Central	—	98	—	2
West North Central	—	95	—	1
West	—	85	—	10
Mountain	—	—	—	—

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans subject to copayment, cash allowance, and retail discount.

³ Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

⁴ Less than 0.5.

⁵ 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 44. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics								
All workers	1.4	1.4	—	—	1.1	1.1	—	—
Management, professional, and related	2.1	2.1	—	—	1.7	1.7	—	—
Management, business, and financial	1.5	1.5	—	—	—	1.7	—	—
Professional and related	2.9	2.9	—	—	2.4	2.4	—	—
Service	3.8	3.8	—	—	—	3.8	—	—
Sales and office	2.1	2.1	—	—	—	1.6	—	—
Sales and related	—	1.5	—	—	—	2.3	—	—
Office and administrative support	2.8	2.8	—	—	—	2.2	—	—
Natural resources, construction, and maintenance	—	4.0	—	—	—	2.2	—	—
Installation, maintenance, and repair	3.8	3.8	—	—	—	3.4	—	—
Production, transportation, and material moving	2.6	2.6	—	—	—	1.7	—	—
Production	4.7	4.7	—	—	—	1.7	—	—
Transportation and material moving	2.5	2.5	—	—	—	2.7	—	—
Full time	1.3	1.3	—	—	1.1	1.1	—	—
Part time	—	5.8	—	—	—	2.2	—	—
Union	3.5	3.5	—	—	2.4	2.4	—	—
Nonunion	1.5	1.5	—	—	1.1	1.1	—	—
Average wage within the following categories ⁴ :								
Second 25 percent	3.6	3.6	—	—	—	2.4	—	—
Third 25 percent	1.9	1.9	—	—	1.7	1.7	—	—
Highest 25 percent	1.9	1.9	—	—	1.7	1.7	—	—
Highest 10 percent	1.9	1.9	—	—	—	1.7	—	—
Establishment characteristics								
Goods-producing industries	2.4	2.4	—	—	—	0.8	—	—
Manufacturing	2.8	2.8	—	—	—	0.8	—	—
Service-providing industries	1.6	1.6	—	—	1.3	1.3	—	—
Trade, transportation, and utilities	2.3	2.3	—	—	—	3.3	—	—
Information	—	3.9	—	—	—	1.6	—	—
Financial activities	4.1	4.1	—	—	—	1.4	—	—
Finance and insurance	3.3	3.3	—	—	—	1.7	—	—
Credit intermediation and related activities ..	—	3.8	—	—	—	0.4	—	—
Insurance carriers and related activities	4.5	4.5	—	—	—	4.3	—	—
Professional and business services:								
Professional and technical services	—	1.9	—	—	—	(⁵)	—	—
Education and health services	4.6	4.6	—	—	3.2	3.2	—	—
Educational services	—	4.7	—	—	—	4.0	—	—
Junior colleges, colleges, and universities ...	—	7.3	—	—	—	6.7	—	—
Health care and social assistance	5.1	5.1	—	—	3.6	3.6	—	—

See footnotes at end of table.

Table 44. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015—continued

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
Worker characteristics				
All workers	0.5	1.9	—	—
Management, professional, and related	—	3.4	—	3.5
Management, business, and financial	—	3.3	—	3.2
Professional and related	—	4.3	—	4.3
Service	—	4.1	—	3.8
Sales and office	—	2.3	—	1.7
Sales and related	—	2.5	—	0.6
Office and administrative support	—	3.3	—	2.5
Natural resources, construction, and maintenance	—	0.8	—	0.5
Installation, maintenance, and repair	—	1.7	—	1.0
Production, transportation, and material moving	—	2.3	—	2.3
Production	—	0.8	—	—
Transportation and material moving	—	4.2	—	4.2
Full time	0.5	2.0	—	—
Part time	—	5.6	—	3.4
Union	—	1.4	—	0.5
Nonunion	—	2.3	—	2.2
Average wage within the following categories ⁴ :				
Second 25 percent	—	3.1	—	0.9
Third 25 percent	—	2.2	—	2.2
Highest 25 percent	—	2.8	—	2.9
Highest 10 percent	—	1.1	—	0.2
Establishment characteristics				
Goods-producing industries	—	0.5	—	—
Manufacturing	—	(⁵)	—	—
Service-providing industries	0.6	2.3	—	—
Trade, transportation, and utilities	—	3.0	—	2.2
Information	—	4.1	—	—
Financial activities	—	2.0	—	—
Finance and insurance	—	2.5	—	—
Credit intermediation and related activities ..	—	3.1	—	—
Insurance carriers and related activities	—	4.3	—	—
Professional and business services:				
Professional and technical services	—	(⁵)	—	—
Education and health services	—	6.9	—	7.4
Educational services	—	1.4	—	1.2
Junior colleges, colleges, and universities ...	—	1.6	—	1.3
Health care and social assistance	—	7.6	—	8.5

See footnotes at end of table.

Table 44. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015—continued

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits ²	No coverage	Not determinable	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers:								
50 to 99 workers	—	1.5	—	—	—	0.2	—	—
100 workers or more	2.0	2.0	—	—	1.5	1.5	—	—
100 to 499 workers	2.5	2.5	—	—	—	1.9	—	—
500 workers or more	3.4	3.4	—	—	2.4	2.4	—	—
Geographic areas								
Northeast	3.8	3.8	—	—	4.1	4.1	—	—
New England	—	11.5	—	—	—	13.4	—	—
Middle Atlantic	4.4	4.4	—	—	—	4.2	—	—
South	2.2	2.2	—	—	1.6	1.6	—	—
South Atlantic	—	3.3	—	—	0.9	0.9	—	—
East South Central	—	8.1	—	—	—	1.3	—	—
West South Central	—	2.4	—	—	—	4.7	—	—
Midwest	2.9	2.9	—	—	—	2.3	—	—
East North Central	4.3	4.3	—	—	—	3.4	—	—
West North Central	1.4	1.4	—	—	—	1.2	—	—
West	—	2.3	—	—	—	1.2	—	—
Mountain	—	3.3	—	—	—	0.5	—	—

See footnotes at end of table.

Table 44. Standard errors for vision care benefits:¹ Extent of coverage for selected services, private industry workers, 2015—continued

Characteristics	Contact lenses ³			
	Full coverage	Coverage with limits ²	No coverage	Not determinable
1 to 99 workers:				
50 to 99 workers	—	9.6	—	9.7
100 workers or more	—	0.8	—	0.2
100 to 499 workers	—	0.7	—	0.2
500 workers or more	—	1.6	—	0.4
Geographic areas				
Northeast	—	2.0	—	0.5
New England	—	(⁵)	—	—
Middle Atlantic	—	2.3	—	0.6
South	—	0.3	—	0.2
South Atlantic	—	0.4	—	0.4
East South Central	—	0.3	—	0.8
West South Central	—	0.8	—	—
Midwest	—	1.2	—	0.9
East North Central	—	1.5	—	1.4
West North Central	—	2.0	—	0.6
West	—	4.9	—	4.9
Mountain	—	—	—	—

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans subject to copayment, cash allowance, and retail discount.

³ Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

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."

⁵ Less than 0.05.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 45. Vision care benefits:¹ Median copayments for selected services, private industry workers, 2015

(Includes all workers participating in vision care plans)

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristics			
All workers	\$10	\$25	\$25
Management, professional, and related	10	25	25
Management, business, and financial	10	25	25
Professional and related	10	–	25
Service	–	25	25
Sales and office	10	–	–
Sales and related	10	25	25
Office and administrative support	10	20	15
Natural resources, construction, and maintenance	–	20	25
Installation, maintenance, and repair	–	25	25
Production, transportation, and material moving	10	20	25
Production	10	–	25
Transportation and material moving	10	20	25
Full time	10	25	25
Part time	10	25	25
Union	10	20	25
Nonunion	10	25	25
Average wage within the following categories ³ :			
Second 25 percent	10	25	–
Third 25 percent	10	20	25
Highest 25 percent	10	25	25
Highest 10 percent	10	25	25
Establishment characteristics			
Goods-producing industries	10	–	25
Manufacturing	10	25	25
Service-providing industries	10	25	25
Trade, transportation, and utilities	10	20	–
Information	–	20	–
Financial activities	10	20	–
Finance and insurance	10	–	–
Credit intermediation and related activities ..	10	–	–
Professional and business services:			
Professional and technical services	10	25	25
Education and health services	10	20	–
Educational services	10	25	10
Junior colleges, colleges, and universities ...	10	25	–
Health care and social assistance	10	20	–

See footnotes at end of table.

Table 45. Vision care benefits:¹ Median copayments for selected services, private industry workers, 2015—continued

(Includes all workers participating in vision care plans)

Characteristics	Eye exams	Glasses	Contact lenses ²
1 to 99 workers:			
50 to 99 workers	\$10	\$15	\$25
100 workers or more	10	25	25
100 to 499 workers	10	25	25
500 workers or more	10	—	25
Geographic areas			
Northeast	10	20	—
New England	10	20	25
Middle Atlantic	10	20	—
South	10	20	25
South Atlantic	10	—	25
West South Central	—	25	25
Midwest	10	25	25
East North Central	10	25	25
West North Central	10	25	25
West	10	25	25
Mountain	10	—	—

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ 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: 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.

Table 45. Standard errors for vision care benefits:¹ Median copayments for selected services, private industry workers, 2015

Characteristics	Eye exams	Glasses	Contact lenses ²
Worker characteristics			
All workers	\$0	\$6	\$0
Management, professional, and related	0	5	0
Management, business, and financial	0	4	0
Professional and related	0	—	3
Service	—	0	0
Sales and office	1	—	—
Sales and related	0	6	0
Office and administrative support	3	5	3
Natural resources, construction, and maintenance	—	5	2
Installation, maintenance, and repair	—	5	1
Production, transportation, and material moving	0	2	0
Production	1	—	0
Transportation and material moving	0	2	3
Full time	0	7	0
Part time	0	1	0
Union	0	4	0
Nonunion	0	5	0
Average wage within the following categories ³ :			
Second 25 percent	0	7	—
Third 25 percent	0	4	0
Highest 25 percent	0	7	0
Highest 10 percent	0	6	0
Establishment characteristics			
Goods-producing industries	0	—	2
Manufacturing	0	6	0
Service-providing industries	0	5	0
Trade, transportation, and utilities	0	4	—
Information	—	5	—
Financial activities	0	4	—
Finance and insurance	0	—	—
Credit intermediation and related activities ..	0	—	—
Professional and business services:			
Professional and technical services	1	1	0
Education and health services	0	5	—
Educational services	0	0	0
Junior colleges, colleges, and universities ...	0	7	—
Health care and social assistance	0	4	—

See footnotes at end of table.

Table 45. Standard errors for vision care benefits:¹ Median copayments for selected services, private industry workers, 2015—continued

Characteristics	Eye exams	Glasses	Contact lenses ²
1 to 99 workers:			
50 to 99 workers	\$0	\$4	\$7
100 workers or more	0	1	2
100 to 499 workers	0	1	2
500 workers or more	2	—	3
Geographic areas			
Northeast	0	2	—
New England	3	0	0
Middle Atlantic	0	2	—
South	1	0	1
South Atlantic	0	—	5
West South Central	—	6	0
Midwest	0	0	0
East North Central	0	0	2
West North Central	0	2	0
West	0	3	0
Mountain	0	—	—

¹ Includes plans with employer-provided discount cards if there is a cost to the employer.

² Includes plans that provide coverage for elective purchase of contact lenses; medically necessary contact lenses (for cataract surgery, for example) normally are provided under the surgical portion of a medical plan and are not described in this table.

³ 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: 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.