

National Compensation Survey: Health Plan Provisions in Private Industry in the United States, 2011

U.S. Department of Labor
Hilda L. Solis, Secretary

U.S. Bureau of Labor Statistics
John M. Galvin, Acting Commissioner
December 2012

Bulletin 2775

Contents

Overview

Basic Provisions Tables

- [Medical care benefits](#)
- [Fee-for-service plans](#)
- [Health maintenance organizations](#)
- [High deductible health plans](#)
- [Outpatient prescription drug benefits](#)

Additional Provisions Tables

- [Medical care benefits](#)
- [Fee-for-service plans](#)
- [Health maintenance organizations](#)
- [Selected benefits by type of plan](#)
- [Mental healthcare and substance abuse treatment benefits](#)
- [Dental care benefits](#)
- [Vision care benefits](#)

Technical note

Appendix table 1: Survey establishment response

Appendix table 2: Number of workers represented

Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the detailed provisions of employer-provided health plans in private industry in 2011. Under the NCS program, information on the incidence and provision of benefits is published in stages. A bulletin provided NCS data for civilian, state and local government, and private industry workers, on the incidence of (access to and participation in) selected benefits and detailed provisions of paid holidays, life insurance plans, and some other benefit plans, as well as on employer and employee shares of contributions to medical care premiums and their average amounts was published in September 2012.

The bulletin of detailed benefit provisions this year includes health tables for private industry. Health tables for state and local government were published in March 2012.

For more information on these data and recent and historical NCS benefits data, call the information line at (202) 691-6199 or send email (NCSinco@bls.gov). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

Basic Provisions Tables

Types of Benefits:

- Medical care benefits
- Fee-for-service plans
- Health maintenance organizations
- High deductible health plans
- Outpatient prescription drug benefits

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | Fee-for-service plan | | | | | |
|--|-------|----------------------|-------------|---------------------------------|-----------------------|---------------------------------|------------------|
| | | Total | Traditional | Preferred provider organization | Point of service plan | Exclusive provider organization | Not determinable |
| All workers | 100 | 79 | 3 | 60 | 10 | 7 | - |
| Worker characteristic | | | | | | | |
| Management, professional, and related | 100 | 76 | 2 | 52 | 13 | 8 | - |
| Management, business, and financial | - | 78 | 3 | 57 | 10 | 9 | - |
| Professional and related | 100 | 75 | 2 | 49 | 16 | 8 | - |
| Service | 100 | 70 | - | 54 | 8 | 8 | - |
| Protective service | 100 | - | - | 58 | - | - | - |
| Sales and office | 100 | 81 | 4 | 60 | 10 | 7 | - |
| Sales and related | 100 | 85 | - | 70 | 6 | - | - |
| Office and administrative support | 100 | 78 | - | 55 | 12 | 7 | - |
| Natural resources, construction, and maintenance | 100 | 86 | - | 76 | 4 | 5 | - |
| Construction, extraction, farming, fishing, and forestry | 100 | 86 | - | 76 | 3 | - | - |
| Installation, maintenance, and repair | 100 | 87 | - | 75 | 4 | 6 | - |
| Production, transportation, and material moving | 100 | 84 | - | 68 | 6 | 5 | - |
| Production | 100 | 83 | - | 69 | - | - | - |
| Transportation and material moving | 100 | 85 | - | 68 | - | - | - |
| Full time | 100 | 79 | 3 | 60 | 10 | 7 | - |
| Part time | 100 | 83 | - | 63 | 7 | - | - |
| Union | 100 | 75 | - | 62 | 6 | 4 | - |
| Nonunion | 100 | 80 | 3 | 60 | 10 | 7 | - |
| Average wage within the following categories: ¹ | | | | | | | |
| Lowest 25 percent | 100 | 80 | - | 65 | 5 | - | - |
| Lowest 10 percent | 100 | - | - | 60 | - | - | - |
| Second 25 percent | 100 | 79 | 2 | 59 | 11 | 7 | - |
| Third 25 percent | 100 | 79 | 3 | 61 | 9 | 6 | - |
| Highest 25 percent | 100 | 79 | 3 | 58 | 10 | 8 | - |
| Highest 10 percent | 100 | 81 | 2 | 57 | 12 | 9 | - |
| Establishment characteristic | | | | | | | |
| Goods-producing industries | 100 | 82 | - | 71 | - | 5 | - |
| Construction | - | 84 | - | 77 | - | - | - |
| Manufacturing | 100 | 83 | - | 71 | - | 5 | - |
| Service-providing industries | 100 | 78 | 3 | 57 | 11 | 7 | - |
| Trade, transportation, and utilities | 100 | 84 | - | 74 | 4 | - | - |
| Wholesale trade | 100 | 76 | - | 68 | - | - | - |
| Retail trade | 100 | 86 | - | 80 | - | - | - |
| Utilities | 100 | 76 | - | 69 | - | - | - |
| Information | - | 76 | - | 55 | - | 12 | - |
| Financial activities | 100 | 84 | - | 51 | 18 | 13 | - |
| Finance and insurance | 100 | 84 | 3 | 53 | 16 | 13 | - |

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Health maintenance organization | | | |
|--|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| All workers | 21 | 17 | 4 | — |
| Worker characteristic | | | | |
| Management, professional, and related | 24 | 18 | 6 | — |
| Management, business, and financial | 22 | 18 | 4 | — |
| Professional and related | 25 | 18 | — | — |
| Service | 30 | 26 | — | — |
| Protective service | — | — | — | — |
| Sales and office | 19 | 16 | 4 | — |
| Sales and related | 15 | 13 | — | — |
| Office and administrative support | 22 | 18 | 4 | — |
| Natural resources, construction, and maintenance | 14 | 12 | — | — |
| Construction, extraction, farming, fishing, and forestry | 14 | 12 | — | — |
| Installation, maintenance, and repair | 13 | 12 | — | — |
| Production, transportation, and material moving | 16 | 13 | 3 | — |
| Production | 17 | 12 | — | — |
| Transportation and material moving | 15 | 13 | — | — |
| Full time | 21 | 17 | 4 | — |
| Part time | 17 | 15 | — | — |
| Union | 25 | 23 | 1 | — |
| Nonunion | 20 | 15 | 5 | — |
| Average wage within the following categories: ¹ | | | | |
| Lowest 25 percent | 20 | 18 | — | — |
| Lowest 10 percent | — | — | — | — |
| Second 25 percent | 21 | 17 | — | — |
| Third 25 percent | 21 | 17 | 4 | — |
| Highest 25 percent | 21 | 16 | 5 | — |
| Highest 10 percent | 19 | 15 | 4 | — |
| Establishment characteristic | | | | |
| Goods-producing industries | 18 | 14 | 3 | — |
| Construction | 16 | 15 | — | — |
| Manufacturing | 17 | 14 | — | — |
| Service-providing industries | 22 | 17 | 4 | — |
| Trade, transportation, and utilities | 16 | 14 | 3 | — |
| Wholesale trade | 24 | 20 | — | — |
| Retail trade | 14 | 12 | — | — |
| Utilities | 24 | 17 | — | — |
| Information | 24 | — | — | — |
| Financial activities | 16 | 13 | — | — |
| Finance and insurance | 16 | 12 | — | — |

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | Fee-for-service plan | | | | | |
|---|------------|----------------------|-------------|---------------------------------|-----------------------|---------------------------------|------------------|
| | | Total | Traditional | Preferred provider organization | Point of service plan | Exclusive provider organization | Not determinable |
| Credit intermediation and related activities .. | 100 | 86 | — | 49 | 21 | 14 | — |
| Insurance carriers and related activities | — | 81 | 4 | 63 | 6 | — | — |
| Professional and business services | 100 | 77 | — | 56 | — | 10 | — |
| Professional and technical services | 100 | 77 | — | 58 | — | — | — |
| Education and health services | 100 | 72 | — | 36 | 27 | — | — |
| Educational services | — | 60 | — | 46 | 9 | — | — |
| Junior colleges, colleges, and universities ... | 100 | 71 | — | 52 | 13 | — | — |
| Healthcare and social assistance | 100 | 75 | — | 34 | 31 | — | — |
| Leisure and hospitality | 100 | — | — | 69 | — | — | — |
| 1 to 99 workers | 100 | 77 | 2 | 61 | 8 | 6 | — |
| 1 to 49 workers | 100 | 75 | 2 | 60 | 8 | 6 | — |
| 50 to 99 workers | 100 | 80 | — | 63 | 10 | — | — |
| 100 workers or more | 100 | 81 | 4 | 59 | 11 | 8 | — |
| 100 to 499 workers | 100 | 83 | — | 66 | 6 | 7 | — |
| 500 workers or more | 100 | 80 | 3 | 51 | 16 | 9 | — |
| Geographic area | | | | | | | |
| New England | — | 72 | — | 52 | 4 | 10 | — |
| Middle Atlantic | 100 | 78 | — | 50 | 15 | 10 | — |
| East North Central | 100 | 82 | — | 68 | 7 | — | — |
| West North Central | 100 | 89 | 2 | 70 | 12 | 5 | — |
| South Atlantic | 100 | 84 | 4 | 63 | 12 | — | — |
| East South Central | 100 | — | — | 74 | — | — | — |
| West South Central | 100 | 88 | — | 68 | 10 | — | — |
| Mountain | 100 | 84 | — | 63 | — | 8 | — |
| Pacific | 100 | 58 | — | 43 | 7 | 5 | — |

See footnotes at end of table.

Table 1. Medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Health maintenance organization | | | |
|---|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| Credit intermediation and related activities .. | 14 | 10 | 3 | — |
| Insurance carriers and related activities | 19 | 15 | — | — |
| Professional and business services | 23 | 17 | — | — |
| Professional and technical services | 23 | 15 | — | — |
| Education and health services | 28 | 22 | — | — |
| Educational services | 40 | 34 | 5 | — |
| Junior colleges, colleges, and universities ... | 29 | 21 | 8 | — |
| Healthcare and social assistance | 25 | 19 | — | — |
| Leisure and hospitality | — | — | — | — |
| 1 to 99 workers | 23 | 18 | 5 | — |
| 1 to 49 workers | 25 | 18 | 7 | — |
| 50 to 99 workers | 20 | 17 | — | — |
| 100 workers or more | 19 | 15 | 3 | — |
| 100 to 499 workers | 17 | 15 | — | — |
| 500 workers or more | 20 | 16 | 4 | — |
| Geographic area | | | | |
| New England | 28 | 19 | — | — |
| Middle Atlantic | 22 | 15 | 7 | — |
| East North Central | 18 | 17 | — | — |
| West North Central | 11 | — | — | — |
| South Atlantic | 16 | 11 | — | — |
| East South Central | — | — | — | — |
| West South Central | 12 | — | — | — |
| Mountain | 16 | 11 | — | — |
| Pacific | 42 | 39 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011

| Characteristics | Fee-for-service plan | | | | | |
|--|----------------------|-------------|---------------------------------|-----------------------|---------------------------------|------------------|
| | Total | Traditional | Preferred provider organization | Point of service plan | Exclusive provider organization | Not determinable |
| All workers | 1.4 | 0.5 | 1.5 | 0.9 | 0.8 | — |
| Worker characteristic | | | | | | |
| Management, professional, and related | 2.4 | 0.6 | 2.7 | 1.6 | 1.6 | — |
| Management, business, and financial | 2.9 | 0.8 | 3.5 | 1.5 | 1.9 | — |
| Professional and related | 2.9 | 0.6 | 3.4 | 2.4 | 2.1 | — |
| Service | 4.5 | — | 4.5 | 1.2 | 2.0 | — |
| Protective service | — | — | 14.8 | — | — | — |
| Sales and office | 1.6 | 1.0 | 2.2 | 1.7 | 1.1 | — |
| Sales and related | 2.0 | — | 3.1 | 1.5 | — | — |
| Office and administrative support | 2.1 | — | 2.5 | 2.3 | 1.0 | — |
| Natural resources, construction, and maintenance | 2.1 | — | 2.4 | 0.8 | 1.0 | — |
| Construction, extraction, farming, fishing, and forestry | 3.0 | — | 4.3 | 0.8 | — | — |
| Installation, maintenance, and repair | 2.8 | — | 2.9 | 1.2 | 1.5 | — |
| Production, transportation, and material moving | 1.9 | — | 2.7 | 1.9 | 1.3 | — |
| Production | 2.4 | — | 3.2 | — | — | — |
| Transportation and material moving | 2.2 | — | 3.9 | — | — | — |
| Full time | 1.5 | 0.4 | 1.6 | 1.0 | 0.8 | — |
| Part time | 2.4 | — | 4.0 | 1.1 | — | — |
| Union | 3.8 | — | 3.6 | 1.3 | 1.1 | — |
| Nonunion | 1.5 | 0.6 | 1.6 | 1.1 | 0.9 | — |
| Average wage within the following categories: ¹ | | | | | | |
| Lowest 25 percent | 3.2 | — | 3.3 | 1.3 | — | — |
| Lowest 10 percent | — | — | 8.3 | — | — | — |
| Second 25 percent | 2.7 | 0.5 | 2.3 | 1.7 | 1.4 | — |
| Third 25 percent | 1.8 | 0.6 | 2.3 | 1.1 | 0.9 | — |
| Highest 25 percent | 1.8 | 0.7 | 2.2 | 1.3 | 1.1 | — |
| Highest 10 percent | 1.8 | 0.6 | 2.7 | 2.3 | 1.6 | — |
| Establishment characteristic | | | | | | |
| Goods-producing industries | 2.0 | — | 2.3 | — | 0.9 | — |
| Construction | 2.5 | — | 4.8 | — | — | — |
| Manufacturing | 2.5 | — | 3.3 | — | 1.1 | — |
| Service-providing industries | 1.6 | 0.6 | 1.7 | 1.1 | 1.0 | — |
| Trade, transportation, and utilities | 2.0 | — | 2.2 | 0.9 | — | — |
| Wholesale trade | 4.9 | — | 5.2 | — | — | — |
| Retail trade | 2.2 | — | 2.6 | — | — | — |
| Utilities | 6.2 | — | 6.7 | — | — | — |
| Information | 6.1 | — | 5.6 | — | 3.5 | — |
| Financial activities | 2.0 | — | 2.8 | 2.4 | 2.2 | — |
| Finance and insurance | 2.1 | 0.7 | 2.6 | 2.2 | 2.1 | — |

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Health maintenance organization | | | |
|--|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| All workers | 1.4 | 1.3 | 0.7 | — |
| Worker characteristic | | | | |
| Management, professional, and related | 2.4 | 2.0 | 1.6 | — |
| Management, business, and financial | 2.9 | 2.6 | 1.1 | — |
| Professional and related | 2.9 | 2.0 | — | — |
| Service | 4.5 | 4.5 | — | — |
| Protective service | — | — | — | — |
| Sales and office | 1.6 | 1.6 | 0.7 | — |
| Sales and related | 2.0 | 1.8 | — | — |
| Office and administrative support | 2.1 | 2.0 | 0.7 | — |
| Natural resources, construction, and maintenance | 2.1 | 2.1 | — | — |
| Construction, extraction, farming, fishing, and forestry | 3.0 | 2.9 | — | — |
| Installation, maintenance, and repair | 2.8 | 2.8 | — | — |
| Production, transportation, and material moving | 1.9 | 1.8 | 0.9 | — |
| Production | 2.4 | 2.1 | — | — |
| Transportation and material moving | 2.2 | 2.1 | — | — |
| Full time | 1.5 | 1.4 | 0.7 | — |
| Part time | 2.4 | 2.3 | — | — |
| Union | 3.8 | 3.9 | 0.4 | — |
| Nonunion | 1.5 | 1.4 | 0.8 | — |
| Average wage within the following categories: ¹ | | | | |
| Lowest 25 percent | 3.2 | 3.0 | — | — |
| Lowest 10 percent | — | — | — | — |
| Second 25 percent | 2.7 | 2.3 | — | — |
| Third 25 percent | 1.8 | 1.7 | 0.6 | — |
| Highest 25 percent | 1.8 | 1.6 | 0.8 | — |
| Highest 10 percent | 1.8 | 1.6 | 1.0 | — |
| Establishment characteristic | | | | |
| Goods-producing industries | 2.0 | 1.9 | 1.0 | — |
| Construction | 2.5 | 2.5 | — | — |
| Manufacturing | 2.5 | 2.5 | — | — |
| Service-providing industries | 1.6 | 1.4 | 0.8 | — |
| Trade, transportation, and utilities | 2.0 | 1.9 | 0.6 | — |
| Wholesale trade | 4.9 | 4.5 | — | — |
| Retail trade | 2.2 | 2.0 | — | — |
| Utilities | 6.2 | 4.8 | — | — |
| Information | 6.1 | — | — | — |
| Financial activities | 2.0 | 1.8 | — | — |
| Finance and insurance | 2.1 | 1.7 | — | — |

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Fee-for-service plan | | | | | |
|---|----------------------|-------------|---------------------------------|-----------------------|---------------------------------|------------------|
| | Total | Traditional | Preferred provider organization | Point of service plan | Exclusive provider organization | Not determinable |
| Credit intermediation and related activities .. | 2.2 | — | 4.1 | 3.4 | 2.2 | — |
| Insurance carriers and related activities | 4.3 | 1.2 | 4.6 | 1.8 | — | — |
| Professional and business services | 4.9 | — | 5.8 | — | 2.5 | — |
| Professional and technical services | 5.9 | — | 7.3 | — | — | — |
| Education and health services | 4.0 | — | 3.3 | 3.2 | — | — |
| Educational services | 6.1 | — | 6.1 | 2.6 | — | — |
| Junior colleges, colleges, and universities ... | 3.0 | — | 4.0 | 1.9 | — | — |
| Healthcare and social assistance | 4.6 | — | 4.0 | 3.7 | — | — |
| Leisure and hospitality | — | — | 7.8 | — | — | — |
| 1 to 99 workers | 2.1 | 0.4 | 2.0 | 1.3 | 0.9 | — |
| 1 to 49 workers | 2.7 | 0.5 | 2.5 | 1.6 | 1.0 | — |
| 50 to 99 workers | 3.5 | — | 3.9 | 2.8 | — | — |
| 100 workers or more | 1.7 | 0.9 | 1.9 | 1.2 | 1.2 | — |
| 100 to 499 workers | 2.2 | — | 2.6 | 1.3 | 1.9 | — |
| 500 workers or more | 2.0 | 0.8 | 2.6 | 2.1 | 1.5 | — |
| Geographic area | | | | | | |
| New England | 4.7 | — | 4.8 | 0.6 | 2.1 | — |
| Middle Atlantic | 3.2 | — | 3.8 | 4.0 | 1.8 | — |
| East North Central | 2.7 | — | 3.1 | 1.9 | — | — |
| West North Central | 2.4 | 0.5 | 3.5 | 3.0 | 1.2 | — |
| South Atlantic | 3.1 | 0.9 | 2.4 | 2.4 | — | — |
| East South Central | — | — | 6.2 | — | — | — |
| West South Central | 3.6 | — | 3.4 | 2.8 | — | — |
| Mountain | 3.3 | — | 5.3 | — | 2.0 | — |
| Pacific | 5.2 | — | 5.4 | 1.1 | 1.2 | — |

See footnotes at end of table.

Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Health maintenance organization | | | |
|---|---------------------------------|-------------|-------------|------------------|
| | Total | Traditional | Open access | Not determinable |
| Credit intermediation and related activities .. | 2.2 | 1.7 | 1.0 | — |
| Insurance carriers and related activities | 4.3 | 3.5 | — | — |
| Professional and business services | 4.9 | 4.7 | — | — |
| Professional and technical services | 5.9 | 4.1 | — | — |
| Education and health services | 4.0 | 3.3 | — | — |
| Educational services | 6.1 | 5.6 | 1.4 | — |
| Junior colleges, colleges, and universities ... | 3.0 | 2.6 | 1.4 | — |
| Healthcare and social assistance | 4.6 | 3.7 | — | — |
| Leisure and hospitality | — | — | — | — |
| 1 to 99 workers | 2.1 | 1.7 | 1.3 | — |
| 1 to 49 workers | 2.7 | 2.1 | 1.9 | — |
| 50 to 99 workers | 3.5 | 3.3 | — | — |
| 100 workers or more | 1.7 | 1.6 | 0.5 | — |
| 100 to 499 workers | 2.2 | 2.1 | — | — |
| 500 workers or more | 2.0 | 2.0 | 0.6 | — |
| Geographic area | | | | |
| New England | 4.7 | 2.1 | — | — |
| Middle Atlantic | 3.2 | 2.8 | 1.0 | — |
| East North Central | 2.7 | 2.6 | — | — |
| West North Central | 2.4 | — | — | — |
| South Atlantic | 3.1 | 1.9 | — | — |
| East South Central | — | — | — | — |
| West South Central | 3.6 | — | — | — |
| Mountain | 3.3 | 2.2 | — | — |
| Pacific | 5.2 | 5.3 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Require primary care physician | | |
|--|--------------|----|------------------|--|----|------------------|--------------------------------|----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| All workers | 97 | 3 | — | 74 | 26 | — | 34 | 66 | (¹) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 98 | 2 | — | 72 | 28 | — | 42 | 58 | (¹) |
| Management, business, and financial | 97 | 3 | — | 71 | 29 | — | 37 | 63 | — |
| Professional and related | 98 | 2 | — | 72 | 28 | — | 46 | 54 | (¹) |
| Service | 99 | — | — | 65 | 35 | — | 42 | 58 | — |
| Protective service | 100 | — | — | 76 | — | — | — | 61 | — |
| Sales and office | 96 | 4 | — | 74 | 26 | — | 32 | 68 | (¹) |
| Sales and related | 97 | — | — | 79 | 21 | — | 22 | 78 | — |
| Office and administrative support | 96 | — | — | 71 | 29 | — | 37 | 63 | (¹) |
| Natural resources, construction, and maintenance | 98 | — | — | 81 | 19 | — | 20 | 80 | — |
| Construction, extraction, farming, fishing, and forestry | 96 | — | — | 81 | 19 | — | 20 | 80 | — |
| Installation, maintenance, and repair | 99 | — | — | 81 | 19 | — | 21 | 79 | — |
| Production, transportation, and material moving | 96 | — | — | 78 | 22 | — | 27 | 73 | (¹) |
| Production | 96 | — | — | 80 | 20 | — | 26 | 74 | (¹) |
| Transportation and material moving | 96 | — | — | 77 | 23 | — | 27 | 73 | — |
| Full time | 97 | 3 | — | 74 | 26 | — | 35 | 65 | (¹) |
| Part time | 92 | — | — | 72 | 28 | — | 27 | 73 | — |
| Union | 96 | — | — | 69 | 31 | — | 33 | 67 | — |
| Nonunion | 97 | 3 | — | 75 | 25 | — | 34 | 66 | (¹) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 95 | — | — | 72 | 28 | — | 29 | 71 | — |
| Lowest 10 percent | 91 | — | — | 62 | 38 | — | 29 | 71 | — |
| Second 25 percent | 98 | 2 | — | 75 | 25 | — | 36 | 64 | (¹) |
| Third 25 percent | 97 | 3 | — | 74 | 26 | — | 34 | 66 | (¹) |
| Highest 25 percent | 97 | 3 | — | 73 | 27 | — | 35 | 65 | — |
| Highest 10 percent | 98 | 2 | — | 74 | 26 | — | 36 | 64 | — |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 98 | — | — | 79 | 21 | — | 25 | 75 | (¹) |
| Construction | 99 | — | — | 78 | 22 | — | 22 | 78 | — |
| Manufacturing | 98 | — | — | 80 | 20 | — | 26 | 74 | (¹) |
| Service-providing industries | 97 | 3 | — | 72 | 28 | — | 37 | 63 | — |
| Trade, transportation, and utilities | 97 | — | — | 80 | 20 | — | 21 | 79 | — |
| Wholesale trade | 100 | — | — | 77 | 23 | — | 27 | 73 | — |
| Retail trade | 97 | — | — | 85 | 15 | — | 17 | 83 | — |
| Utilities | 96 | — | — | 78 | 22 | — | 24 | 76 | — |
| Information | 98 | — | — | 68 | 32 | — | 36 | 64 | — |
| Financial activities | 97 | — | — | 71 | 29 | — | 44 | 56 | — |
| Finance and insurance | 97 | 3 | — | 72 | 28 | — | 42 | 58 | — |

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Require primary care physician | | |
|---|--------------|----|------------------|--|----|------------------|--------------------------------|----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Credit intermediation and related activities .. | 97 | — | — | 73 | 27 | — | 47 | 53 | — |
| Insurance carriers and related activities | 96 | 4 | — | 74 | 26 | — | 28 | 72 | — |
| Professional and business services | 93 | — | — | 66 | 34 | — | 30 | 70 | — |
| Professional and technical services | 93 | — | — | 72 | 28 | — | 29 | 71 | — |
| Education and health services | 99 | — | — | 70 | 30 | — | 61 | 39 | — |
| Educational services | 97 | — | — | 60 | 40 | — | 52 | 48 | — |
| Junior colleges, colleges, and universities ... | 98 | — | — | 73 | 27 | — | 45 | 55 | — |
| Healthcare and social assistance | 100 | — | — | 72 | 28 | — | 63 | 37 | — |
| Leisure and hospitality | 100 | — | — | 75 | — | — | 26 | 74 | — |
| 1 to 99 workers | 98 | 2 | — | 75 | 25 | — | 34 | 66 | — |
| 1 to 49 workers | 98 | 2 | — | 74 | 26 | — | 35 | 65 | — |
| 50 to 99 workers | 98 | — | — | 75 | 25 | — | 32 | 68 | — |
| 100 workers or more | 96 | 4 | — | 73 | 27 | — | 34 | 66 | (¹) |
| 100 to 499 workers | 96 | — | — | 74 | 26 | — | 28 | 72 | (¹) |
| 500 workers or more | 97 | 3 | — | 72 | 28 | — | 41 | 59 | — |
| Geographic area | | | | | | | | | |
| New England | 93 | — | — | 65 | 35 | — | 38 | 62 | — |
| Middle Atlantic | 97 | — | — | 72 | 28 | — | 41 | 59 | — |
| East North Central | 99 | — | — | 75 | 25 | — | 29 | 71 | (¹) |
| West North Central | 98 | 2 | — | 84 | 16 | — | 27 | 73 | (¹) |
| South Atlantic | 96 | 4 | — | 80 | 20 | — | 31 | 69 | — |
| East South Central | 99 | — | — | 83 | 17 | — | 22 | 78 | — |
| West South Central | 97 | — | — | 83 | 17 | — | 27 | 73 | — |
| Mountain | 94 | — | — | 75 | 25 | — | 26 | 74 | — |
| Pacific | 98 | — | — | 54 | 46 | — | 52 | 48 | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2011

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Require primary care physician | | |
|--|--------------|-----|------------------|--|-----|------------------|--------------------------------|------|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| All workers | 0.5 | 0.5 | – | 1.4 | 1.4 | – | 1.5 | 1.5 | (¹) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 0.6 | 0.6 | – | 2.4 | 2.4 | – | 2.7 | 2.7 | (¹) |
| Management, business, and financial | 0.8 | 0.8 | – | 3.2 | 3.2 | – | 3.5 | 3.5 | – |
| Professional and related | 0.6 | 0.6 | – | 2.7 | 2.7 | – | 3.5 | 3.5 | (¹) |
| Service | 0.4 | – | – | 4.3 | 4.3 | – | 4.6 | 4.6 | – |
| Protective service | 0.2 | – | – | 12.5 | – | – | – | 14.9 | – |
| Sales and office | 1.0 | 1.0 | – | 1.8 | 1.8 | – | 2.4 | 2.4 | 0.1 |
| Sales and related | 1.0 | – | – | 2.5 | 2.5 | – | 3.0 | 3.0 | – |
| Office and administrative support | 1.4 | – | – | 2.1 | 2.1 | – | 2.9 | 2.9 | 0.1 |
| Natural resources, construction, and maintenance | 1.0 | – | – | 2.4 | 2.4 | – | 2.3 | 2.3 | – |
| Construction, extraction, farming, fishing, and forestry | 2.3 | – | – | 4.1 | 4.1 | – | 4.0 | 4.0 | – |
| Installation, maintenance, and repair | 0.5 | – | – | 2.8 | 2.8 | – | 2.7 | 2.7 | – |
| Production, transportation, and material moving | 1.4 | – | – | 2.5 | 2.5 | – | 2.5 | 2.5 | (¹) |
| Production | 1.7 | – | – | 2.8 | 2.8 | – | 3.1 | 3.1 | (¹) |
| Transportation and material moving | 2.4 | – | – | 3.6 | 3.6 | – | 3.4 | 3.4 | – |
| Full time | 0.4 | 0.4 | – | 1.5 | 1.5 | – | 1.6 | 1.6 | (¹) |
| Part time | 4.0 | – | – | 4.3 | 4.3 | – | 3.2 | 3.2 | – |
| Union | 1.4 | – | – | 3.7 | 3.7 | – | 4.0 | 4.0 | – |
| Nonunion | 0.6 | 0.6 | – | 1.5 | 1.5 | – | 1.7 | 1.7 | (¹) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 2.1 | – | – | 3.5 | 3.5 | – | 3.3 | 3.3 | – |
| Lowest 10 percent | 5.1 | – | – | 8.3 | 8.3 | – | 8.2 | 8.2 | – |
| Second 25 percent | 0.5 | 0.5 | – | 2.7 | 2.7 | – | 2.4 | 2.4 | 0.1 |
| Third 25 percent | 0.6 | 0.6 | – | 2.0 | 2.0 | – | 2.1 | 2.1 | (¹) |
| Highest 25 percent | 0.7 | 0.7 | – | 1.9 | 1.9 | – | 2.3 | 2.3 | – |
| Highest 10 percent | 0.6 | 0.6 | – | 2.1 | 2.1 | – | 2.9 | 2.9 | – |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 0.9 | – | – | 1.9 | 1.9 | – | 2.3 | 2.3 | 0.1 |
| Construction | 0.7 | – | – | 4.4 | 4.4 | – | 4.7 | 4.7 | – |
| Manufacturing | 0.6 | – | – | 2.8 | 2.8 | – | 3.2 | 3.2 | 0.1 |
| Service-providing industries | 0.6 | 0.6 | – | 1.7 | 1.7 | – | 1.7 | 1.7 | – |
| Trade, transportation, and utilities | 1.0 | – | – | 1.9 | 1.9 | – | 2.3 | 2.3 | – |
| Wholesale trade | 0.3 | – | – | 4.6 | 4.6 | – | 4.8 | 4.8 | – |
| Retail trade | 1.0 | – | – | 2.1 | 2.1 | – | 2.5 | 2.5 | – |
| Utilities | 3.3 | – | – | 5.4 | 5.4 | – | 5.9 | 5.9 | – |
| Information | 1.5 | – | – | 6.0 | 6.0 | – | 6.1 | 6.1 | – |
| Financial activities | 1.2 | – | – | 2.6 | 2.6 | – | 2.8 | 2.8 | – |
| Finance and insurance | 0.7 | 0.7 | – | 1.8 | 1.8 | – | 2.8 | 2.8 | – |

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Plan network | | | Allow non-emergency services outside network | | | Require primary care physician | | |
|---|------------------|-----|------------------|--|-----|------------------|--------------------------------|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Credit intermediation and related activities .. | 0.9 | — | — | 2.4 | 2.4 | — | 4.6 | 4.6 | — |
| Insurance carriers and related activities | 1.2 | 1.2 | — | 3.7 | 3.7 | — | 4.7 | 4.7 | — |
| Professional and business services | 2.4 | — | — | 4.7 | 4.7 | — | 5.7 | 5.7 | — |
| Professional and technical services | 2.7 | — | — | 4.6 | 4.6 | — | 6.4 | 6.4 | — |
| Education and health services | 0.4 | — | — | 3.9 | 3.9 | — | 3.4 | 3.4 | — |
| Educational services | 1.7 | — | — | 6.0 | 6.0 | — | 5.9 | 5.9 | — |
| Junior colleges, colleges, and universities ... | 1.1 | — | — | 2.8 | 2.8 | — | 3.8 | 3.8 | — |
| Healthcare and social assistance | 0.2 | — | — | 4.5 | 4.5 | — | 4.0 | 4.0 | — |
| Leisure and hospitality | (¹) | — | — | 7.5 | — | — | 7.2 | 7.2 | — |
| 1 to 99 workers | 0.4 | 0.4 | — | 1.8 | 1.8 | — | 2.1 | 2.1 | — |
| 1 to 49 workers | 0.5 | 0.5 | — | 2.0 | 2.0 | — | 2.6 | 2.6 | — |
| 50 to 99 workers | 1.0 | — | — | 3.7 | 3.7 | — | 4.1 | 4.1 | — |
| 100 workers or more | 0.9 | 0.9 | — | 1.9 | 1.9 | — | 2.0 | 2.0 | (¹) |
| 100 to 499 workers | 1.4 | — | — | 2.9 | 2.9 | — | 2.5 | 2.5 | 0.1 |
| 500 workers or more | 0.8 | 0.8 | — | 2.4 | 2.4 | — | 2.9 | 2.9 | — |
| Geographic area | | | | | | | | | |
| New England | 4.3 | — | — | 5.1 | 5.1 | — | 4.6 | 4.6 | — |
| Middle Atlantic | 1.1 | — | — | 2.6 | 2.6 | — | 4.6 | 4.6 | — |
| East North Central | 0.4 | — | — | 3.5 | 3.5 | — | 3.3 | 3.3 | 0.1 |
| West North Central | 0.5 | 0.5 | — | 4.0 | 4.0 | — | 3.9 | 3.8 | 0.1 |
| South Atlantic | 0.9 | 0.9 | — | 2.4 | 2.4 | — | 2.3 | 2.3 | — |
| East South Central | 0.8 | — | — | 4.7 | 4.7 | — | 6.2 | 6.2 | — |
| West South Central | 2.0 | — | — | 2.4 | 2.4 | — | 3.9 | 3.9 | — |
| Mountain | 4.0 | — | — | 4.9 | 4.9 | — | 4.4 | 4.4 | — |
| Pacific | 0.8 | — | — | 5.7 | 5.7 | — | 5.4 | 5.4 | — |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 3. Medical care benefits: Amount of lifetime maximum, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With lifetime maximum | Amount of lifetime maximum | | | | | Unlimited maximum | Other | Not determinable |
|--|-------|-----------------------|----------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------|-------|------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | | |
| All workers | 100 | 31 | \$1,000,000 | \$1,000,000 | \$2,000,000 | \$5,000,000 | \$5,000,000 | 63 | - | - |
| Worker characteristic | | | | | | | | | | |
| Management, professional, and related | 100 | 27 | 1,000,000 | 2,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 69 | - | - |
| Management, business, and financial | - | 26 | 1,000,000 | 2,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 70 | - | - |
| Professional and related | 100 | 27 | 1,000,000 | - | - | 5,000,000 | 5,000,000 | 69 | - | - |
| Service | 100 | 32 | - | 1,000,000 | - | - | 5,000,000 | 62 | - | 6 |
| Protective service | 100 | - | - | - | - | - | - | 71 | - | (¹) |
| Sales and office | 100 | 29 | 1,000,000 | - | 2,000,000 | 5,000,000 | 5,000,000 | 64 | - | - |
| Sales and related | 100 | 29 | - | - | 2,000,000 | 5,000,000 | 5,000,000 | 64 | - | - |
| Office and administrative support | 100 | 29 | 1,000,000 | - | 2,000,000 | 5,000,000 | 5,000,000 | 64 | - | - |
| Natural resources, construction, and maintenance | 100 | 38 | 1,000,000 | - | - | 5,000,000 | 5,000,000 | 55 | - | - |
| Construction, extraction, farming, fishing, and forestry | 100 | 40 | 1,000,000 | 1,000,000 | 2,000,000 | - | 5,000,000 | 50 | - | - |
| Installation, maintenance, and repair | 100 | 36 | 1,000,000 | - | 5,000,000 | 5,000,000 | 5,000,000 | 58 | - | 6 |
| Production, transportation, and material moving | 100 | 37 | 1,000,000 | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 55 | - | - |
| Production | 100 | 38 | 1,000,000 | 1,000,000 | - | 5,000,000 | 5,000,000 | 52 | - | 10 |
| Transportation and material moving | 100 | 37 | - | 1,000,000 | 2,000,000 | - | 5,000,000 | 59 | - | - |
| Full time | 100 | 31 | 1,000,000 | - | 2,000,000 | 5,000,000 | 5,000,000 | 63 | - | - |
| Part time | 100 | 32 | 400,000 | - | - | 2,000,000 | - | 60 | - | - |
| Union | 100 | 34 | - | 1,000,000 | 1,000,000 | 2,000,000 | 5,000,000 | 59 | - | - |
| Nonunion | 100 | 30 | 1,000,000 | - | 2,000,000 | 5,000,000 | 5,000,000 | 64 | - | - |
| Average wage within the following categories: ² | | | | | | | | | | |
| Lowest 25 percent | 100 | 36 | - | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 55 | - | - |
| Lowest 10 percent | 100 | 31 | 400,000 | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 | 54 | - | 16 |
| Second 25 percent | 100 | 29 | 1,000,000 | - | 2,000,000 | 5,000,000 | 5,000,000 | 63 | - | - |
| Third 25 percent | 100 | 33 | 1,000,000 | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 61 | - | - |
| Highest 25 percent | 100 | 28 | 1,000,000 | - | 2,000,000 | 5,000,000 | 5,000,000 | 67 | - | - |
| Highest 10 percent | 100 | 23 | 1,000,000 | 2,000,000 | - | 5,000,000 | 5,000,000 | 73 | - | - |
| Establishment characteristic | | | | | | | | | | |
| Goods-producing industries | 100 | 37 | 1,000,000 | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 55 | - | - |
| Construction | - | 39 | 1,000,000 | 1,000,000 | 2,000,000 | - | 5,000,000 | 51 | - | - |
| Manufacturing | 100 | 36 | 1,000,000 | - | - | 5,000,000 | 5,000,000 | 57 | - | 7 |
| Service-providing industries | 100 | 29 | 1,000,000 | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 65 | - | - |
| Trade, transportation, and utilities | 100 | 35 | - | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 59 | - | - |
| Wholesale trade | 100 | 46 | 1,000,000 | - | 5,000,000 | 5,000,000 | 5,000,000 | 53 | - | 1 |
| Retail trade | 100 | 32 | 400,000 | 1,000,000 | 2,000,000 | - | 5,000,000 | 60 | - | - |
| Utilities | 100 | 25 | 2,000,000 | 2,000,000 | 2,000,000 | 2,000,000 | 2,000,000 | 67 | - | 8 |
| Information | - | - | - | - | - | - | - | 80 | - | 6 |
| Financial activities | 100 | 24 | 1,000,000 | - | - | 5,000,000 | 5,000,000 | 68 | - | - |
| Finance and insurance | 100 | 20 | 2,000,000 | 2,000,000 | - | 5,000,000 | 5,000,000 | 70 | - | - |

See footnotes at end of table.

Table 3. Medical care benefits: Amount of lifetime maximum, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With lifetime maximum | Amount of lifetime maximum | | | | | Unlimited maximum | Other | Not determinable |
|---|-------|-----------------------|----------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------|-------|------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | | |
| Credit intermediation and related activities .. | 100 | 17 | \$2,000,000 | \$2,000,000 | \$5,000,000 | \$5,000,000 | \$5,000,000 | 71 | — | 12 |
| Insurance carriers and related activities | — | 27 | 2,000,000 | 2,000,000 | 2,000,000 | — | 5,000,000 | 69 | — | — |
| Professional and business services | 100 | 28 | 1,000,000 | — | — | 5,000,000 | 5,000,000 | 68 | — | — |
| Professional and technical services | 100 | 35 | — | 2,000,000 | — | 5,000,000 | 5,000,000 | 62 | — | 3 |
| Education and health services | 100 | 26 | 1,000,000 | — | 2,000,000 | 5,000,000 | 5,000,000 | 68 | — | — |
| Educational services | — | 22 | 1,000,000 | — | 2,000,000 | — | 5,000,000 | 77 | — | 1 |
| Junior colleges, colleges, and universities ... | 100 | 24 | 1,000,000 | — | 2,000,000 | — | 5,000,000 | 74 | — | 1 |
| Healthcare and social assistance | 100 | 27 | 1,000,000 | — | 2,000,000 | 5,000,000 | 5,000,000 | 66 | — | — |
| Leisure and hospitality | 100 | 34 | — | 1,000,000 | — | — | 5,000,000 | 58 | — | 8 |
| 1 to 99 workers | 100 | 31 | 1,000,000 | — | — | 5,000,000 | 5,000,000 | 63 | — | — |
| 1 to 49 workers | 100 | 33 | 1,000,000 | 2,000,000 | — | 5,000,000 | 5,000,000 | 60 | — | — |
| 50 to 99 workers | 100 | 26 | 1,000,000 | — | 2,000,000 | 5,000,000 | 5,000,000 | 68 | — | — |
| 100 workers or more | 100 | 31 | 1,000,000 | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 63 | — | — |
| 100 to 499 workers | 100 | 35 | — | 1,000,000 | 2,000,000 | 5,000,000 | 5,000,000 | 58 | — | — |
| 500 workers or more | 100 | 26 | 1,000,000 | 1,000,000 | 2,000,000 | — | 5,000,000 | 70 | — | — |
| Geographic area | | | | | | | | | | |
| New England | — | 19 | 2,000,000 | 2,000,000 | 2,000,000 | 2,500,000 | — | 73 | — | 7 |
| Middle Atlantic | 100 | 19 | — | 1,000,000 | — | — | 5,000,000 | 79 | — | 2 |
| East North Central | 100 | 39 | 1,000,000 | 2,000,000 | — | 5,000,000 | 5,000,000 | 56 | — | — |
| West North Central | 100 | 28 | 1,000,000 | 2,000,000 | — | 5,000,000 | 5,000,000 | 65 | — | — |
| South Atlantic | 100 | 32 | 1,000,000 | 1,000,000 | 2,000,000 | — | 5,000,000 | 65 | — | — |
| East South Central | 100 | 44 | 1,000,000 | — | 2,000,000 | — | 5,000,000 | 51 | — | — |
| West South Central | 100 | 39 | 1,000,000 | — | — | 5,000,000 | 5,000,000 | 47 | — | — |
| Mountain | 100 | 34 | — | 1,000,000 | 2,000,000 | — | 5,000,000 | 57 | — | — |
| Pacific | 100 | 26 | 1,000,000 | — | 2,000,000 | 5,000,000 | 5,000,000 | 66 | — | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 3. Standard errors for medical care benefits: Amount of lifetime maximum, private industry workers, National Compensation Survey, 2011

| Characteristics | With lifetime maximum | Amount of lifetime maximum | | | | | Unlimited maximum | Other | Not determinable |
|--|-----------------------|----------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------|-------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | | |
| All workers | 1.3 | \$0 | \$0 | \$0 | \$0 | \$0 | 1.5 | - | - |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 2.2 | 0 | 0 | 138,744 | 0 | 0 | 2.3 | - | - |
| Management, business, and financial | 2.7 | 98,107 | 0 | 0 | 0 | 0 | 2.6 | - | - |
| Professional and related | 2.6 | 0 | - | - | 0 | 0 | 2.9 | - | - |
| Service | 4.3 | - | 0 | - | - | 0 | 4.1 | - | 1.9 |
| Protective service | - | - | - | - | - | - | 16.4 | - | 0.5 |
| Sales and office | 2.3 | 0 | - | 0 | 0 | 0 | 2.9 | - | - |
| Sales and related | 3.1 | - | - | 480,625 | 0 | 0 | 3.8 | - | - |
| Office and administrative support | 2.9 | 0 | - | 0 | 0 | 0 | 3.3 | - | - |
| Natural resources, construction, and maintenance | 4.5 | 0 | - | - | 0 | 0 | 4.6 | - | - |
| Construction, extraction, farming, fishing, and forestry | 6.6 | 0 | 0 | 0 | - | 0 | 6.7 | - | - |
| Installation, maintenance, and repair | 6.1 | 0 | - | 1,038,268 | 0 | 0 | 6.0 | - | 2.3 |
| Production, transportation, and material moving | 3.0 | 254,890 | 0 | 0 | 0 | 0 | 3.0 | - | - |
| Production | 3.6 | 235,253 | 224,792 | - | 0 | 0 | 3.7 | - | 2.9 |
| Transportation and material moving | 4.5 | - | 0 | 277,489 | - | 0 | 4.5 | - | - |
| Full time | 1.4 | 0 | - | 0 | 0 | 0 | 1.5 | - | - |
| Part time | 4.4 | 0 | - | - | 0 | - | 4.3 | - | - |
| Union | 3.8 | - | 98,107 | 240,312 | 98,107 | 679,706 | 3.8 | - | - |
| Nonunion | 1.5 | 0 | - | 98,107 | 0 | 0 | 1.7 | - | - |
| Average wage within the following categories: ¹ | | | | | | | | | |
| Lowest 25 percent | 4.1 | - | 0 | 0 | 1,139,901 | 0 | 4.6 | - | - |
| Lowest 10 percent | 7.4 | 118,137 | 138,744 | 0 | 196,214 | 0 | 7.1 | - | 5.5 |
| Second 25 percent | 2.1 | 0 | - | 0 | 0 | 0 | 2.2 | - | - |
| Third 25 percent | 2.2 | 0 | 69,372 | 0 | 0 | 0 | 2.0 | - | - |
| Highest 25 percent | 1.7 | 0 | - | 98,107 | 0 | 0 | 1.8 | - | - |
| Highest 10 percent | 2.4 | 0 | 0 | - | 0 | 0 | 2.4 | - | - |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 3.4 | 49,054 | 0 | 0 | 0 | 0 | 3.4 | - | - |
| Construction | 5.8 | 69,372 | 196,214 | 0 | - | 0 | 5.8 | - | - |
| Manufacturing | 4.1 | 183,542 | - | - | 0 | 0 | 4.0 | - | 2.0 |
| Service-providing industries | 1.6 | 0 | 259,567 | 0 | 0 | 0 | 1.8 | - | - |
| Trade, transportation, and utilities | 2.8 | - | 0 | 0 | 0 | 0 | 2.6 | - | - |
| Wholesale trade | 6.2 | 0 | - | 0 | 0 | 0 | 6.1 | - | 1.3 |
| Retail trade | 3.7 | 19,621 | 219,374 | 219,374 | - | 0 | 3.7 | - | - |
| Utilities | 6.6 | 379,967 | 0 | 0 | 0 | 0 | 6.7 | - | 4.9 |
| Information | - | - | - | - | - | - | 5.2 | - | 2.4 |
| Financial activities | 4.0 | 0 | - | - | 0 | 0 | 4.1 | - | - |
| Finance and insurance | 2.7 | 0 | 0 | - | 0 | 0 | 3.2 | - | - |

See footnotes at end of table.

Table 3. Standard errors for medical care benefits: Amount of lifetime maximum, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | With lifetime maximum | Amount of lifetime maximum | | | | | Unlimited maximum | Other | Not determinable |
|---|-----------------------|----------------------------|-----------------|--------------------------|-----------------|-----------------|-------------------|-------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | | |
| Credit intermediation and related activities .. | 2.7 | \$0 | \$392,428 | \$0 | \$0 | \$0 | 3.7 | — | 3.2 |
| Insurance carriers and related activities | 5.3 | 0 | 0 | 196,214 | — | 0 | 5.5 | — | — |
| Professional and business services | 4.1 | 0 | — | — | 0 | 0 | 4.9 | — | — |
| Professional and technical services | 5.6 | — | 325,384 | — | 0 | 0 | 5.9 | — | 1.6 |
| Education and health services | 2.6 | 0 | — | 0 | 196,214 | 0 | 3.3 | — | — |
| Educational services | 3.8 | 0 | — | 0 | — | 0 | 3.9 | — | 0.2 |
| Junior colleges, colleges, and universities ... | 4.0 | 0 | — | 0 | — | 0 | 4.0 | — | 0.4 |
| Healthcare and social assistance | 3.2 | 0 | — | 196,214 | 0 | 0 | 4.1 | — | — |
| Leisure and hospitality | 9.6 | — | 219,374 | — | — | 707,460 | 9.5 | — | 3.7 |
| 1 to 99 workers | 2.2 | 0 | — | — | 0 | 0 | 2.3 | — | — |
| 1 to 49 workers | 2.7 | 0 | 519,134 | — | 0 | 0 | 2.7 | — | — |
| 50 to 99 workers | 3.8 | 0 | — | 588,643 | 0 | 0 | 4.2 | — | — |
| 100 workers or more | 2.0 | 162,692 | 0 | 0 | 1,359,412 | 0 | 2.2 | — | — |
| 100 to 499 workers | 2.8 | — | 49,054 | 0 | 0 | 0 | 3.0 | — | — |
| 500 workers or more | 2.3 | 0 | 0 | 0 | — | 0 | 2.3 | — | — |
| Geographic area | | | | | | | | | |
| New England | 4.1 | 310,242 | 0 | 0 | 325,384 | — | 9.2 | — | 5.8 |
| Middle Atlantic | 3.0 | — | 0 | — | — | 0 | 3.4 | — | 0.7 |
| East North Central | 3.2 | 0 | 554,977 | — | 0 | 0 | 3.3 | — | — |
| West North Central | 6.0 | 0 | 0 | — | 0 | 0 | 5.0 | — | — |
| South Atlantic | 2.3 | 245,268 | 0 | 0 | — | 0 | 2.4 | — | — |
| East South Central | 6.6 | 0 | — | 0 | — | 0 | 6.9 | — | — |
| West South Central | 4.4 | 0 | — | — | 0 | 0 | 5.0 | — | — |
| Mountain | 4.4 | — | 0 | 259,567 | — | 0 | 6.5 | — | — |
| Pacific | 4.4 | 0 | — | 98,107 | 0 | 0 | 4.2 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 4. Medical care benefits: High deductible ¹ and non-high deductible health plans,² private industry workers, National Compensation Survey, 2011

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

| Characteristics | High deductible health plans | Non-high deductible health plans |
|--|------------------------------|----------------------------------|
| All workers | 21 | 77 |
| Worker characteristic | | |
| Management, professional, and related | 22 | 77 |
| Management, business, and financial | 21 | 79 |
| Professional and related | 23 | 76 |
| Service | 12 | 87 |
| Protective service | – | 86 |
| Sales and office | 24 | 73 |
| Sales and related | 26 | 73 |
| Office and administrative support | 24 | 74 |
| Natural resources, construction, and maintenance | 22 | 77 |
| Construction, extraction, farming, fishing, and forestry | – | 82 |
| Installation, maintenance, and repair | 25 | 74 |
| Production, transportation, and material moving | 20 | 79 |
| Production | 23 | 75 |
| Transportation and material moving | 16 | 84 |
| Full time | 22 | 76 |
| Part time | 9 | 91 |
| Union | 6 | 92 |
| Nonunion | 24 | 75 |
| Average wage within the following categories: ³ | | |
| Lowest 25 percent | 19 | 79 |
| Lowest 10 percent | – | 85 |
| Second 25 percent | 25 | 74 |
| Third 25 percent | 23 | 76 |
| Highest 25 percent | 18 | 80 |
| Highest 10 percent | 16 | 82 |
| Establishment characteristic | | |
| Goods-producing industries | 23 | 75 |
| Construction | 26 | 73 |
| Manufacturing | 23 | 75 |
| Service-providing industries | 21 | 78 |
| Trade, transportation, and utilities | 23 | 76 |
| Wholesale trade | 40 | 59 |
| Retail trade | 20 | 80 |
| Utilities | – | 80 |
| Information | 20 | 77 |
| Financial activities | 23 | 75 |
| Finance and insurance | 24 | 75 |

See footnotes at end of table.

Table 4. Medical care benefits: High deductible ¹ and non-high deductible health plans,² private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | High deductible health plans | Non-high deductible health plans |
|---|------------------------------|----------------------------------|
| Credit intermediation and related activities .. | 23 | 77 |
| Insurance carriers and related activities | 34 | 65 |
| Professional and business services | 21 | 79 |
| Professional and technical services | — | 75 |
| Education and health services | 22 | 77 |
| Educational services | — | 85 |
| Junior colleges, colleges, and universities ... | — | 90 |
| Healthcare and social assistance | 24 | 75 |
| Leisure and hospitality | — | 93 |
| 1 to 99 workers | 31 | 68 |
| 1 to 49 workers | 32 | 68 |
| 50 to 99 workers | 30 | 69 |
| 100 workers or more | 13 | 85 |
| 100 to 499 workers | 14 | 83 |
| 500 workers or more | 12 | 87 |
| Geographic area | | |
| New England | 28 | 72 |
| Middle Atlantic | 14 | 85 |
| East North Central | 22 | 76 |
| West North Central | 25 | 75 |
| South Atlantic | 28 | 69 |
| East South Central | 17 | 83 |
| West South Central | 22 | 78 |
| Mountain | 20 | 79 |
| Pacific | 16 | 82 |

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 \$1,200 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 only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

³ The categories are based on the average

wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 4. Standard errors for medical care benefits: High deductible ¹ and non-high deductible health plans, private industry workers, National Compensation Survey, 2011

| Characteristics | High deductible health plans | Non-high deductible health plans |
|--|------------------------------|----------------------------------|
| All workers | 1.5 | 1.6 |
| Worker characteristic | | |
| Management, professional, and related | 2.3 | 2.2 |
| Management, business, and financial | 1.6 | 1.5 |
| Professional and related | 3.6 | 3.5 |
| Service | 2.2 | 2.1 |
| Protective service | – | 9.7 |
| Sales and office | 2.3 | 2.3 |
| Sales and related | 3.5 | 3.5 |
| Office and administrative support | 2.4 | 2.6 |
| Natural resources, construction, and maintenance | 3.5 | 3.5 |
| Construction, extraction, farming, fishing, and forestry | – | 5.1 |
| Installation, maintenance, and repair | 4.4 | 4.5 |
| Production, transportation, and material moving | 2.7 | 2.7 |
| Production | 3.7 | 3.7 |
| Transportation and material moving | 3.1 | 3.1 |
| Full time | 1.6 | 1.6 |
| Part time | 2.0 | 2.0 |
| Union | 1.4 | 1.8 |
| Nonunion | 1.7 | 1.7 |
| Average wage within the following categories: ² | | |
| Lowest 25 percent | 2.7 | 2.9 |
| Lowest 10 percent | – | 4.1 |
| Second 25 percent | 3.9 | 3.8 |
| Third 25 percent | 2.1 | 2.3 |
| Highest 25 percent | 1.4 | 1.4 |
| Highest 10 percent | 2.3 | 2.4 |
| Establishment characteristic | | |
| Goods-producing industries | 2.6 | 2.7 |
| Construction | 3.7 | 3.7 |
| Manufacturing | 3.4 | 3.4 |
| Service-providing industries | 1.8 | 1.8 |
| Trade, transportation, and utilities | 2.4 | 2.4 |
| Wholesale trade | 4.9 | 4.8 |
| Retail trade | 3.3 | 3.4 |
| Utilities | – | 6.9 |
| Information | 4.7 | 5.1 |
| Financial activities | 2.1 | 2.5 |
| Finance and insurance | 1.9 | 2.0 |

See footnotes at end of table.

Table 4. Standard errors for medical care benefits: High deductible ¹ and non-high deductible health plans, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | High deductible health plans | Non-high deductible health plans |
|---|------------------------------|----------------------------------|
| Credit intermediation and related activities .. | 2.7 | 2.7 |
| Insurance carriers and related activities | 3.5 | 3.5 |
| Professional and business services | 3.5 | 3.5 |
| Professional and technical services | — | 4.7 |
| Education and health services | 5.5 | 5.5 |
| Educational services | — | 6.4 |
| Junior colleges, colleges, and universities ... | — | 3.4 |
| Healthcare and social assistance | 6.5 | 6.5 |
| Leisure and hospitality | — | 2.5 |
| 1 to 99 workers | 2.9 | 2.9 |
| 1 to 49 workers | 3.4 | 3.4 |
| 50 to 99 workers | 4.7 | 4.7 |
| 100 workers or more | 1.2 | 1.3 |
| 100 to 499 workers | 1.9 | 2.0 |
| 500 workers or more | 1.4 | 1.4 |
| Geographic area | | |
| New England | 7.7 | 7.7 |
| Middle Atlantic | 1.7 | 1.8 |
| East North Central | 3.2 | 3.3 |
| West North Central | 5.6 | 5.6 |
| South Atlantic | 5.2 | 5.1 |
| East South Central | 3.8 | 3.9 |
| West South Central | 3.0 | 3.0 |
| Mountain | 5.7 | 5.8 |
| Pacific | 3.0 | 3.4 |

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 \$1,200 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above

and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With deductible | Amount of annual deductible | | | | | With no deductible |
|--|-------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 100 | 76 | \$200 | \$250 | \$400 | \$750 | \$1,000 | 24 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 100 | 72 | 200 | 250 | 400 | 600 | 1,000 | 28 |
| Management, business, and financial | 100 | 72 | 200 | 250 | 400 | 700 | 1,000 | 28 |
| Professional and related | 100 | 72 | – | 250 | 400 | 500 | 1,000 | 28 |
| Service | 100 | 68 | 200 | 250 | 400 | 800 | 1,000 | 32 |
| Sales and office | 100 | 80 | 200 | 300 | 500 | 750 | 1,000 | 20 |
| Sales and related | 100 | 90 | 200 | 300 | 400 | – | 1,000 | 10 |
| Office and administrative support | 100 | 75 | 200 | 300 | 500 | 750 | 1,000 | 25 |
| Natural resources, construction, and maintenance | 100 | 83 | 200 | 200 | – | – | 1,000 | 17 |
| Construction, extraction, farming, fishing, and forestry | 100 | 87 | 150 | 200 | 250 | 500 | – | 13 |
| Installation, maintenance, and repair | 100 | 80 | 200 | 300 | 500 | 1,000 | 1,000 | 20 |
| Production, transportation, and material moving | 100 | 81 | – | 250 | – | 750 | 1,000 | 19 |
| Production | 100 | 78 | 200 | 300 | – | 900 | 1,000 | 22 |
| Transportation and material moving | 100 | 84 | – | 200 | – | 750 | 1,000 | 16 |
| Full time | 100 | 76 | 200 | 250 | 500 | 750 | 1,000 | 24 |
| Part time | 100 | 84 | 100 | 200 | 300 | 500 | 1,000 | 16 |
| Union | 100 | 67 | 100 | 200 | 250 | 400 | 750 | 33 |
| Nonunion | 100 | 78 | 200 | 275 | 500 | 750 | 1,000 | 22 |
| Average wage within the following categories: ¹ | | | | | | | | |
| Lowest 25 percent | 100 | 81 | 150 | 250 | 400 | 800 | 1,000 | 19 |
| Second 25 percent | 100 | 78 | 200 | 300 | 500 | 750 | 1,000 | 22 |
| Third 25 percent | 100 | 76 | 200 | 250 | 500 | 750 | 1,000 | 24 |
| Highest 25 percent | 100 | 74 | 200 | 250 | 350 | 500 | 1,000 | 26 |
| Highest 10 percent | 100 | 73 | 200 | 250 | 350 | 500 | 1,000 | 27 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 100 | 77 | 200 | 250 | – | 750 | 1,000 | 23 |
| Construction | 100 | 81 | 150 | 200 | 275 | 500 | 1,000 | 19 |
| Manufacturing | 100 | 75 | 200 | 300 | 500 | 1,000 | 1,000 | 25 |
| Service-providing industries | 100 | 76 | 200 | 250 | 400 | 750 | 1,000 | 24 |
| Trade, transportation, and utilities | 100 | 86 | 200 | 250 | 350 | – | 1,000 | 14 |
| Wholesale trade | 100 | 72 | 200 | 250 | – | 500 | 1,000 | 28 |
| Retail trade | 100 | 91 | 200 | 300 | 400 | 750 | 1,000 | 9 |
| Utilities | 100 | 78 | – | 165 | – | 600 | 1,000 | 22 |
| Information | 100 | 61 | 150 | 250 | 450 | 500 | – | 39 |
| Financial activities | 100 | 67 | 250 | 350 | 500 | 750 | 1,000 | 33 |
| Finance and insurance | 100 | 67 | 250 | 350 | 500 | 750 | 1,000 | 33 |

See footnotes at end of table.

Table 5. Non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With deductible | Amount of annual deductible | | | | | With no deductible |
|---|------------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Credit intermediation and related activities .. | 100 | 70 | \$250 | — | \$500 | — | \$1,000 | 30 |
| Insurance carriers and related activities | 100 | 69 | 300 | \$400 | 500 | \$750 | 1,000 | 31 |
| Professional and business services | 100 | 79 | — | 250 | 400 | 750 | 1,000 | 21 |
| Professional and technical services | 100 | 81 | — | 250 | — | — | 1,000 | 19 |
| Education and health services | 100 | 69 | — | 250 | — | — | 1,000 | 31 |
| Educational services | 100 | 69 | — | 250 | 400 | 500 | 500 | 31 |
| Junior colleges, colleges, and universities ... | 100 | 71 | 200 | 250 | 350 | 500 | — | 29 |
| Healthcare and social assistance | 100 | 69 | — | 250 | — | — | 1,000 | 31 |
| 1 to 99 workers | 100 | 78 | 200 | 250 | 500 | 1,000 | 1,000 | 22 |
| 1 to 49 workers | 100 | 78 | 200 | 300 | 500 | 1,000 | 1,000 | 22 |
| 50 to 99 workers | 100 | 77 | 200 | 250 | 500 | 900 | 1,000 | 23 |
| 100 workers or more | 100 | 76 | — | 250 | 350 | 500 | 1,000 | 24 |
| 100 to 499 workers | 100 | 79 | 200 | 300 | 400 | — | 1,000 | 21 |
| 500 workers or more | 100 | 72 | — | 250 | 300 | 500 | 1,000 | 28 |
| Geographic area | | | | | | | | |
| New England | 100 | 69 | — | 275 | 500 | — | 1,000 | 31 |
| Middle Atlantic | 100 | 72 | — | 250 | 350 | 500 | 1,000 | 28 |
| East North Central | 100 | 78 | 200 | 250 | 500 | 750 | 1,000 | 22 |
| West North Central | 100 | 85 | 250 | 400 | — | 1,000 | 1,000 | 15 |
| South Atlantic | 100 | 89 | 200 | 250 | 350 | — | 1,000 | 11 |
| West South Central | 100 | 86 | — | 300 | 500 | — | 1,000 | 14 |
| Mountain | 100 | 82 | — | 250 | 350 | — | 1,000 | 18 |
| Pacific | 100 | 52 | 150 | 250 | 300 | 500 | 1,000 | 48 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 5. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 1.6 | \$0 | \$0 | \$88 | \$97 | \$0 | 1.6 |
| Worker characteristic | | | | | | | |
| Management, professional, and related | 2.3 | 23 | 0 | 40 | 113 | 0 | 2.3 |
| Management, business, and financial | 3.6 | 10 | 33 | 118 | 150 | 0 | 3.6 |
| Professional and related | 2.4 | – | 0 | 29 | 118 | 0 | 2.4 |
| Service | 4.9 | 14 | 31 | 57 | 172 | 0 | 4.9 |
| Sales and office | 2.0 | 0 | 36 | 122 | 133 | 0 | 2.0 |
| Sales and related | 1.8 | 10 | 31 | 101 | – | 0 | 1.8 |
| Office and administrative support | 2.6 | 48 | 58 | 55 | 87 | 0 | 2.6 |
| Natural resources, construction, and maintenance | 2.5 | 53 | 57 | – | – | 0 | 2.5 |
| Construction, extraction, farming, fishing, and forestry | 3.5 | 14 | 0 | 46 | 128 | – | 3.5 |
| Installation, maintenance, and repair | 3.6 | 27 | 45 | 49 | 0 | 0 | 3.6 |
| Production, transportation, and material moving | 2.6 | – | 0 | – | 84 | 0 | 2.6 |
| Production | 3.5 | 14 | 57 | – | 193 | 0 | 3.5 |
| Transportation and material moving | 2.7 | – | 57 | – | 198 | 0 | 2.7 |
| Full time | 1.7 | 0 | 0 | 88 | 33 | 0 | 1.7 |
| Part time | 2.4 | 22 | 0 | 64 | 48 | 127 | 2.4 |
| Union | 3.9 | 30 | 0 | 48 | 102 | 167 | 3.9 |
| Nonunion | 1.6 | 0 | 47 | 0 | 37 | 0 | 1.6 |
| Average wage within the following categories: ¹ | | | | | | | |
| Lowest 25 percent | 3.7 | 37 | 40 | 74 | 181 | 0 | 3.7 |
| Second 25 percent | 2.6 | 10 | 16 | 0 | 169 | 0 | 2.6 |
| Third 25 percent | 2.2 | 0 | 16 | 22 | 77 | 0 | 2.2 |
| Highest 25 percent | 2.0 | 54 | 0 | 47 | 63 | 0 | 2.0 |
| Highest 10 percent | 2.4 | 40 | 0 | 60 | 48 | 0 | 2.4 |
| Establishment characteristic | | | | | | | |
| Goods-producing industries | 2.2 | 0 | 5 | – | 142 | 0 | 2.2 |
| Construction | 4.8 | 14 | 0 | 55 | 0 | 208 | 4.8 |
| Manufacturing | 3.4 | 57 | 25 | 10 | 140 | 0 | 3.4 |
| Service-providing industries | 1.8 | 20 | 0 | 67 | 140 | 0 | 1.8 |
| Trade, transportation, and utilities | 1.9 | 7 | 0 | 62 | – | 0 | 1.9 |
| Wholesale trade | 5.6 | 0 | 20 | – | 49 | 278 | 5.6 |
| Retail trade | 2.0 | 10 | 64 | 84 | 170 | 0 | 2.0 |
| Utilities | 6.0 | – | 40 | – | 179 | 49 | 6.0 |
| Information | 6.7 | 34 | 20 | 129 | 0 | – | 6.7 |
| Financial activities | 3.6 | 14 | 72 | 0 | 125 | 0 | 3.6 |
| Finance and insurance | 2.8 | 0 | 52 | 0 | 51 | 0 | 2.8 |

See footnotes at end of table.

Table 5. Standard errors for non-high deductible health plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Credit intermediation and related activities .. | 3.6 | \$38 | — | \$0 | — | \$14 | 3.6 |
| Insurance carriers and related activities | 5.6 | 14 | \$0 | 34 | \$158 | 0 | 5.6 |
| Professional and business services | 5.2 | — | 17 | 99 | 210 | 0 | 5.2 |
| Professional and technical services | 4.4 | — | 61 | — | — | 0 | 4.4 |
| Education and health services | 3.5 | — | 0 | — | — | 0 | 3.5 |
| Educational services | 5.1 | — | 0 | 117 | 0 | 53 | 5.1 |
| Junior colleges, colleges, and universities ... | 3.4 | 0 | 0 | 83 | 0 | — | 3.4 |
| Healthcare and social assistance | 4.1 | — | 0 | — | — | 0 | 4.1 |
| 1 to 99 workers | 2.1 | 0 | 47 | 0 | 59 | 0 | 2.1 |
| 1 to 49 workers | 2.6 | 0 | 25 | 0 | 0 | 0 | 2.6 |
| 50 to 99 workers | 4.4 | 0 | 10 | 108 | 184 | 0 | 4.4 |
| 100 workers or more | 1.9 | — | 0 | 14 | 35 | 0 | 1.9 |
| 100 to 499 workers | 2.9 | 0 | 67 | 64 | — | 0 | 2.9 |
| 500 workers or more | 2.5 | — | 59 | 40 | 0 | 26 | 2.5 |
| Geographic area | | | | | | | |
| New England | 3.0 | — | 25 | 94 | — | 0 | 3.0 |
| Middle Atlantic | 3.5 | — | 71 | 31 | 0 | 0 | 3.5 |
| East North Central | 3.6 | 0 | 10 | 47 | 132 | 0 | 3.6 |
| West North Central | 3.3 | 47 | 113 | — | 91 | 0 | 3.3 |
| South Atlantic | 1.9 | 22 | 0 | 90 | — | 0 | 1.9 |
| West South Central | 3.3 | — | 46 | 0 | — | 0 | 3.3 |
| Mountain | 4.1 | — | 59 | 42 | — | 0 | 4.1 |
| Pacific | 5.2 | 29 | 60 | 0 | 0 | 17 | 5.2 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 6. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2011

(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 |
| All workers | 93 | 7 | (¹) | 78 | 22 | – | 85 | 13 | 2 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 92 | 8 | (¹) | 77 | 23 | – | 86 | 14 | (¹) |
| Management, business, and financial | 92 | 8 | (¹) | 77 | 23 | – | 89 | 11 | (¹) |
| Professional and related | 92 | 7 | (¹) | 76 | 24 | – | 84 | 16 | (¹) |
| Service | 93 | 7 | (¹) | 82 | 18 | – | 82 | 12 | 5 |
| Protective service | 87 | – | – | 71 | – | – | 84 | – | – |
| Sales and office | 94 | 6 | (¹) | 84 | 16 | – | 87 | 12 | 2 |
| Sales and related | 97 | – | – | 86 | 14 | – | 90 | – | – |
| Office and administrative support | 92 | 7 | (¹) | 83 | 17 | – | 85 | 14 | 2 |
| Natural resources, construction, and maintenance | 94 | 6 | 1 | 73 | 27 | – | 90 | 9 | 1 |
| Construction, extraction, farming, fishing, and forestry | 95 | – | – | 61 | 39 | – | 86 | – | – |
| Installation, maintenance, and repair | 93 | 7 | (¹) | 80 | 20 | – | 93 | – | – |
| Production, transportation, and material moving | 94 | 6 | – | 75 | 25 | – | 82 | 16 | 2 |
| Production | 92 | 8 | – | 71 | 29 | – | 80 | 17 | 3 |
| Transportation and material moving | 97 | – | – | 80 | 20 | – | 84 | 15 | (¹) |
| Full time | 93 | 7 | (¹) | 78 | 22 | – | 86 | 13 | 2 |
| Part time | 96 | – | – | 83 | 17 | – | 82 | 17 | 2 |
| Union | 87 | 13 | (¹) | 73 | 27 | – | 78 | 19 | 3 |
| Nonunion | 94 | 6 | (¹) | 79 | 21 | – | 86 | 12 | 1 |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 98 | – | – | 86 | – | – | 84 | – | – |
| Lowest 10 percent | 98 | – | – | 81 | – | – | 84 | – | – |
| Second 25 percent | 95 | 5 | (¹) | 81 | 19 | – | 86 | 12 | 2 |
| Third 25 percent | 93 | 7 | (¹) | 79 | 21 | – | 86 | 13 | 1 |
| Highest 25 percent | 91 | 9 | (¹) | 74 | 26 | – | 85 | 15 | 1 |
| Highest 10 percent | 90 | 10 | (¹) | 74 | 26 | – | 85 | 15 | (¹) |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 92 | 8 | (¹) | 71 | 29 | – | 86 | 12 | 2 |
| Construction | 93 | – | – | 65 | 35 | – | 90 | – | – |
| Manufacturing | 92 | 8 | – | 73 | 27 | – | 84 | 14 | 2 |
| Service-providing industries | 94 | 6 | (¹) | 81 | 19 | – | 85 | 13 | 1 |
| Trade, transportation, and utilities | 98 | – | – | 85 | 15 | – | 88 | 10 | 2 |
| Wholesale trade | 95 | – | – | 66 | 34 | – | 80 | – | – |
| Retail trade | 100 | – | – | 92 | 8 | – | 92 | 6 | 2 |
| Utilities | 100 | – | – | 81 | 19 | – | 92 | – | – |
| Information | 80 | 16 | 4 | 79 | 21 | – | 85 | – | – |
| Financial activities | 86 | 14 | – | 77 | 23 | – | 77 | 23 | (¹) |
| Finance and insurance | 85 | 15 | – | 79 | 21 | – | 76 | 24 | (¹) |

See footnotes at end of table.

Table 6. Fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | 84 | 16 | — | 78 | 22 | — | 74 | 26 | — |
| Insurance carriers and related activities | 93 | — | — | 88 | 12 | — | 91 | — | — |
| Professional and business services | 93 | — | — | 72 | 28 | — | 85 | 15 | — |
| Professional and technical services | 95 | — | — | 67 | 33 | — | 82 | — | — |
| Education and health services | 92 | 8 | (¹) | 80 | 20 | — | 84 | 16 | 1 |
| Educational services | 94 | — | — | 58 | 42 | — | 77 | 23 | — |
| Junior colleges, colleges, and universities ... | 93 | 6 | (¹) | 70 | 30 | — | 82 | 18 | — |
| Healthcare and social assistance | 92 | 8 | (¹) | 85 | 15 | — | 85 | 14 | 1 |
| Leisure and hospitality | 100 | — | — | 97 | — | — | 89 | — | — |
| 1 to 99 workers | 95 | 4 | (¹) | 74 | 26 | — | 84 | 15 | 2 |
| 1 to 49 workers | 96 | 4 | (¹) | 75 | 25 | — | 83 | 15 | 2 |
| 50 to 99 workers | 94 | 6 | — | 72 | 28 | — | 85 | 14 | (¹) |
| 100 workers or more | 92 | 8 | (¹) | 82 | 18 | — | 87 | 12 | 2 |
| 100 to 499 workers | 94 | 5 | 1 | 82 | 18 | — | 89 | 9 | 2 |
| 500 workers or more | 88 | 11 | (¹) | 82 | 18 | — | 84 | 15 | 1 |
| Geographic area | | | | | | | | | |
| New England | 89 | 11 | — | 70 | — | — | 82 | 18 | (¹) |
| Middle Atlantic | 84 | 16 | (¹) | 65 | 35 | — | 65 | 35 | (¹) |
| East North Central | 96 | — | — | 82 | 18 | — | 88 | 11 | 1 |
| West North Central | 97 | 3 | (¹) | 83 | 17 | — | 94 | — | — |
| South Atlantic | 97 | — | — | 79 | 21 | — | 89 | 10 | 1 |
| East South Central | 97 | — | — | 80 | — | — | 95 | — | — |
| West South Central | 94 | — | — | 79 | 21 | — | 89 | — | — |
| Mountain | 92 | — | — | 80 | — | — | 80 | — | — |
| Pacific | 92 | 8 | (¹) | 87 | 13 | — | 91 | — | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 6. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2011

| Characteristics | Annual deductible | | | Coinsurance | | | Annual out-of-pocket maximum | | |
|--|-------------------|-----|------------------|-------------|-----|------------------|------------------------------|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| All workers | 0.6 | 0.6 | 0.1 | 1.6 | 1.6 | — | 1.3 | 1.2 | 0.5 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 1.1 | 1.1 | 0.2 | 2.7 | 2.7 | — | 1.9 | 1.9 | 0.1 |
| Management, business, and financial | 2.0 | 2.0 | (¹) | 3.3 | 3.3 | — | 1.9 | 1.9 | 0.1 |
| Professional and related | 1.2 | 1.2 | 0.3 | 3.6 | 3.6 | — | 2.9 | 3.0 | 0.1 |
| Service | 1.6 | 1.5 | 0.4 | 3.5 | 3.5 | — | 3.8 | 2.3 | 3.3 |
| Protective service | 9.6 | — | — | 11.5 | — | — | 10.4 | — | — |
| Sales and office | 0.9 | 0.9 | 0.1 | 2.0 | 2.0 | — | 2.0 | 1.9 | 0.7 |
| Sales and related | 1.0 | — | — | 3.0 | 3.0 | — | 2.7 | — | — |
| Office and administrative support | 1.2 | 1.2 | 0.1 | 2.3 | 2.3 | — | 2.3 | 2.2 | 0.9 |
| Natural resources, construction, and maintenance | 1.1 | 1.0 | 0.2 | 4.9 | 4.9 | — | 2.1 | 2.1 | 0.4 |
| Construction, extraction, farming, fishing, and forestry | 2.3 | — | — | 8.9 | 8.9 | — | 5.6 | — | — |
| Installation, maintenance, and repair | 1.6 | 1.6 | 0.2 | 3.9 | 3.9 | — | 2.1 | — | — |
| Production, transportation, and material moving | 1.3 | 1.3 | — | 2.9 | 2.9 | — | 2.8 | 2.4 | 1.7 |
| Production | 1.9 | 1.9 | — | 3.8 | 3.8 | — | 3.8 | 3.0 | 3.0 |
| Transportation and material moving | 1.2 | — | — | 4.3 | 4.3 | — | 4.0 | 4.0 | 0.1 |
| Full time | 0.7 | 0.7 | 0.1 | 1.6 | 1.6 | — | 1.3 | 1.2 | 0.6 |
| Part time | 1.3 | — | — | 4.7 | 4.7 | — | 4.7 | 4.7 | 0.9 |
| Union | 2.4 | 2.4 | 0.2 | 3.7 | 3.7 | — | 3.1 | 3.0 | 1.2 |
| Nonunion | 0.6 | 0.6 | 0.1 | 1.7 | 1.7 | — | 1.3 | 1.2 | 0.6 |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 0.6 | — | — | 5.2 | — | — | 4.7 | — | — |
| Lowest 10 percent | 1.1 | — | — | 8.8 | — | — | 6.8 | — | — |
| Second 25 percent | 1.1 | 1.1 | (¹) | 2.4 | 2.4 | — | 2.2 | 1.9 | 1.2 |
| Third 25 percent | 0.9 | 0.9 | 0.1 | 2.4 | 2.4 | — | 1.8 | 1.8 | 0.5 |
| Highest 25 percent | 1.2 | 1.1 | 0.2 | 1.8 | 1.8 | — | 1.8 | 1.8 | 0.2 |
| Highest 10 percent | 1.8 | 1.7 | 0.4 | 2.0 | 2.0 | — | 2.9 | 2.9 | 0.1 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 1.4 | 1.3 | 0.1 | 3.5 | 3.5 | — | 2.4 | 2.1 | 1.4 |
| Construction | 4.7 | — | — | 7.8 | 7.8 | — | 5.1 | — | — |
| Manufacturing | 1.6 | 1.6 | — | 3.7 | 3.7 | — | 3.2 | 2.8 | 1.9 |
| Service-providing industries | 0.9 | 0.8 | 0.1 | 1.8 | 1.8 | — | 1.5 | 1.4 | 0.6 |
| Trade, transportation, and utilities | 0.7 | — | — | 2.0 | 2.0 | — | 1.8 | 1.7 | 0.8 |
| Wholesale trade | 3.0 | — | — | 6.3 | 6.3 | — | 6.0 | — | — |
| Retail trade | 0.2 | — | — | 1.8 | 1.8 | — | 2.1 | 1.8 | 0.9 |
| Utilities | 0.2 | — | — | 5.7 | 5.7 | — | 4.5 | — | — |
| Information | 5.2 | 4.4 | 3.0 | 4.7 | 4.7 | — | 4.8 | — | — |
| Financial activities | 2.8 | 2.8 | — | 2.3 | 2.3 | — | 3.9 | 3.9 | (¹) |
| Finance and insurance | 2.8 | 2.8 | — | 2.9 | 2.9 | — | 5.3 | 5.3 | (¹) |

See footnotes at end of table.

Table 6. Standard errors for fee-for-service plans: Summary of selected features, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Annual deductible | | | Coinsurance | | | Annual out-of-pocket maximum | | |
|---|-------------------|-----|------------------|-------------|-----|------------------|------------------------------|-----|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Credit intermediation and related activities .. | 2.4 | 2.4 | — | 3.3 | 3.3 | — | 4.2 | 4.2 | — |
| Insurance carriers and related activities | 2.9 | — | — | 3.4 | 3.4 | — | 3.1 | — | — |
| Professional and business services | 2.4 | — | — | 4.7 | 4.7 | — | 4.4 | 4.4 | — |
| Professional and technical services | 2.6 | — | — | 7.4 | 7.4 | — | 7.0 | — | — |
| Education and health services | 1.7 | 1.7 | 0.2 | 4.0 | 4.0 | — | 2.9 | 2.9 | 0.4 |
| Educational services | 2.0 | — | — | 7.4 | 7.4 | — | 4.8 | 4.8 | — |
| Junior colleges, colleges, and universities ... | 1.7 | 1.6 | 0.3 | 3.9 | 3.9 | — | 3.4 | 3.4 | — |
| Healthcare and social assistance | 2.1 | 2.1 | 0.3 | 3.9 | 3.9 | — | 3.0 | 3.0 | 0.5 |
| Leisure and hospitality | 0.1 | — | — | 1.5 | — | — | 7.3 | — | — |
| 1 to 99 workers | 0.7 | 0.7 | (¹) | 2.7 | 2.7 | — | 2.2 | 1.9 | 0.9 |
| 1 to 49 workers | 0.7 | 0.7 | (¹) | 2.9 | 2.9 | — | 2.8 | 2.4 | 1.3 |
| 50 to 99 workers | 1.6 | 1.6 | — | 5.1 | 5.1 | — | 3.9 | 3.9 | 0.1 |
| 100 workers or more | 1.0 | 1.0 | 0.2 | 1.9 | 1.9 | — | 1.5 | 1.4 | 0.7 |
| 100 to 499 workers | 1.1 | 1.1 | 0.3 | 2.7 | 2.7 | — | 2.2 | 1.9 | 1.2 |
| 500 workers or more | 1.6 | 1.6 | 0.1 | 2.1 | 2.1 | — | 1.8 | 1.8 | 0.1 |
| Geographic area | | | | | | | | | |
| New England | 1.7 | 1.7 | — | 12.1 | — | — | 4.3 | 4.2 | 0.5 |
| Middle Atlantic | 2.5 | 2.6 | 0.1 | 3.7 | 3.7 | — | 4.1 | 4.3 | 0.3 |
| East North Central | 1.4 | — | — | 3.3 | 3.3 | — | 2.1 | 2.1 | 0.2 |
| West North Central | 0.6 | 0.6 | 0.1 | 4.8 | 4.8 | — | 3.7 | — | — |
| South Atlantic | 0.9 | — | — | 3.7 | 3.7 | — | 2.6 | 2.6 | 0.5 |
| East South Central | 1.6 | — | — | 7.7 | — | — | 2.4 | — | — |
| West South Central | 2.5 | — | — | 4.7 | 4.7 | — | 4.3 | — | — |
| Mountain | 2.9 | — | — | 6.0 | — | — | 8.3 | — | — |
| Pacific | 1.8 | 1.7 | 0.1 | 2.1 | 2.1 | — | 2.3 | — | — |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | |
| All workers | 100 | 93 | - | - | 57 | \$750 | \$1,200 | - | - | 7 | (1) |
| Worker characteristic | | | | | | | | | | | |
| Management, professional, and related | 100 | 92 | - | - | 60 | - | 1,250 | \$250 | - | 8 | (1) |
| Management, business, and financial | 100 | 92 | - | - | 55 | - | - | - | - | 8 | (1) |
| Professional and related | 100 | 92 | - | - | 64 | - | - | 250 | - | 7 | (1) |
| Service | 100 | 93 | - | - | 62 | - | 1,050 | - | - | 7 | (1) |
| Protective service | 100 | 87 | - | - | 80 | 1,000 | 1,200 | - | - | - | - |
| Sales and office | 100 | 94 | - | - | 54 | 750 | 1,500 | - | - | 6 | (1) |
| Sales and related | 100 | 97 | - | - | 56 | 750 | 1,500 | 500 | - | - | - |
| Office and administrative support | 100 | 92 | - | - | 52 | 750 | 1,200 | - | - | 7 | (1) |
| Natural resources, construction, and maintenance | 100 | 94 | - | - | 50 | 1,000 | - | - | - | 6 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 95 | 55 | - | - | - | - | - | - | - | - |
| Installation, maintenance, and repair | 100 | 93 | - | - | 56 | 1,000 | 2,000 | 1,000 | - | 7 | (1) |
| Production, transportation, and material moving | 100 | 94 | - | - | 61 | 500 | 1,200 | - | - | 6 | - |
| Production | 100 | 92 | - | - | 59 | 1,000 | 1,500 | 1,000 | - | 8 | - |
| Transportation and material moving | 100 | 97 | 34 | - | 63 | 500 | 1,000 | 500 | - | - | - |
| Full time | 100 | 93 | - | - | 58 | 750 | - | - | - | 7 | (1) |
| Part time | 100 | 96 | - | - | 49 | 500 | 1,000 | 300 | - | - | - |
| Union | 100 | 87 | - | - | 45 | 400 | - | - | - | 13 | (1) |
| Nonunion | 100 | 94 | - | - | 59 | 750 | 1,500 | - | - | 6 | (1) |
| Average wage within the following categories: ² | | | | | | | | | | | |
| Lowest 25 percent | 100 | 98 | - | - | 59 | 800 | 1,200 | - | - | - | - |
| Lowest 10 percent | 100 | 98 | 54 | \$200 | 44 | - | 1,000 | - | - | - | - |
| Second 25 percent | 100 | 95 | - | - | 58 | 950 | 1,500 | 500 | - | 5 | (1) |
| Third 25 percent | 100 | 93 | - | - | 59 | - | 1,500 | - | - | 7 | (1) |
| Highest 25 percent | 100 | 91 | - | - | 55 | 500 | 1,000 | 250 | - | 9 | (1) |
| Highest 10 percent | 100 | 90 | - | - | 54 | 500 | 1,000 | 250 | - | 10 | (1) |
| Establishment characteristic | | | | | | | | | | | |
| Goods-producing industries | 100 | 92 | - | - | 53 | 750 | 1,500 | 1,000 | - | 8 | (1) |
| Construction | 100 | 93 | 57 | - | 36 | - | 1,500 | - | - | - | - |
| Manufacturing | 100 | 92 | - | - | 59 | - | - | - | - | 8 | - |
| Service-providing industries | 100 | 94 | - | - | 59 | - | 1,200 | - | - | 6 | (1) |
| Trade, transportation, and utilities | 100 | 98 | - | - | 61 | 750 | 1,500 | - | - | - | - |
| Wholesale trade | 100 | 95 | 34 | - | 61 | 1,500 | 3,000 | - | - | - | - |
| Retail trade | 100 | 100 | - | - | 58 | 950 | 1,500 | - | - | - | - |
| Utilities | 100 | 100 | - | - | 53 | - | 660 | - | - | - | - |
| Information | 100 | 80 | 21 | - | 59 | 500 | - | - | - | 16 | 4 |
| Financial activities | 100 | 86 | - | - | 58 | - | 1,500 | - | - | 14 | - |
| Finance and insurance | 100 | 85 | - | - | 59 | - | 1,000 | 750 | - | 15 | - |

See footnotes at end of table.

Table 7. Fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | |
| Credit intermediation and related activities .. | 100 | 84 | — | — | 56 | — | — | \$950 | — | 16 | — |
| Insurance carriers and related activities | 100 | 93 | — | — | 63 | — | \$2,000 | — | — | — | — |
| Professional and business services | 100 | 93 | — | — | 48 | — | — | — | — | — | — |
| Professional and technical services | 100 | 95 | — | — | 55 | — | — | — | — | — | — |
| Education and health services | 100 | 92 | — | — | 63 | — | — | 250 | — | 8 | (¹) |
| Educational services | 100 | 94 | — | — | 71 | \$500 | 1,000 | — | — | — | — |
| Junior colleges, colleges, and universities ... | 100 | 93 | — | — | 74 | 500 | — | 250 | — | 6 | (¹) |
| Healthcare and social assistance | 100 | 92 | — | — | 61 | — | — | 250 | — | 8 | (¹) |
| Leisure and hospitality | 100 | 100 | 30 | \$250 | 70 | — | 1,000 | — | — | — | — |
| 1 to 99 workers | 100 | 95 | — | — | 57 | 1,000 | 2,000 | 1,000 | — | 4 | (¹) |
| 1 to 49 workers | 100 | 96 | — | — | 60 | 1,000 | 2,000 | — | — | 4 | (¹) |
| 50 to 99 workers | 100 | 94 | — | — | 50 | 1,200 | 2,000 | — | — | 6 | — |
| 100 workers or more | 100 | 92 | — | — | 58 | 500 | 1,000 | — | — | 8 | (¹) |
| 100 to 499 workers | 100 | 94 | — | — | 57 | 500 | — | — | — | 5 | 1 |
| 500 workers or more | 100 | 88 | — | — | 59 | 400 | 750 | 250 | — | 11 | (¹) |
| Geographic area | | | | | | | | | | | |
| New England | 100 | 89 | — | — | 52 | — | 1,200 | — | — | 11 | — |
| Middle Atlantic | 100 | 84 | — | — | 57 | — | — | 50 | — | 16 | (¹) |
| East North Central | 100 | 96 | — | — | 68 | — | 1,500 | 500 | — | — | — |
| West North Central | 100 | 97 | — | — | 67 | — | 1,750 | 500 | — | 3 | (¹) |
| South Atlantic | 100 | 97 | — | — | 55 | 1,000 | 1,500 | — | — | — | — |
| East South Central | 100 | 97 | — | — | 54 | — | — | 250 | — | — | — |
| West South Central | 100 | 94 | 34 | 500 | 60 | — | 1,500 | 500 | — | — | — |
| Mountain | 100 | 92 | — | — | 52 | — | 1,000 | — | — | — | — |
| Pacific | 100 | 92 | 49 | 350 | — | — | — | — | — | 8 | (¹) |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

| Characteristics | With deductible | | | | | | | Other deductible | With no deductible | Not determinable |
|--|-----------------------|-----------------------------|--------------------------|--------------------------------|--------------------------|----------------|------------------|------------------|--------------------|------------------|
| | Total with deductible | With fixed deductible | | Total with variable deductible | Median deductible amount | | | | | |
| | | Total with fixed deductible | Median deductible amount | | In-network | Out-of-network | Point-of-service | | | |
| All workers | 0.6 | – | – | 1.8 | \$184 | \$232 | – | – | 0.6 | 0.1 |
| Worker characteristic | | | | | | | | | | |
| Management, professional, and related | 1.1 | – | – | 2.6 | – | 328 | \$26 | – | 1.1 | 0.2 |
| Management, business, and financial | 2.0 | – | – | 3.1 | – | – | – | – | 2.0 | (¹) |
| Professional and related | 1.2 | – | – | 3.4 | – | – | 0 | – | 1.2 | 0.3 |
| Service | 1.6 | – | – | 4.7 | – | 214 | – | – | 1.5 | 0.4 |
| Protective service | 9.6 | – | – | 11.0 | 0 | 313 | – | – | – | – |
| Sales and office | 0.9 | – | – | 2.6 | 29 | 265 | – | – | 0.9 | 0.1 |
| Sales and related | 1.0 | – | – | 3.6 | 39 | 0 | 62 | – | – | – |
| Office and administrative support | 1.2 | – | – | 3.1 | 171 | 313 | – | – | 1.2 | 0.1 |
| Natural resources, construction, and maintenance | 1.1 | – | – | 4.8 | 166 | – | – | – | 1.0 | 0.2 |
| Construction, extraction, farming, fishing, and forestry | 2.3 | 8.2 | – | – | – | – | – | – | – | – |
| Installation, maintenance, and repair | 1.6 | – | – | 5.6 | 0 | 110 | 196 | – | 1.6 | 0.2 |
| Production, transportation, and material moving | 1.3 | – | – | 3.7 | 129 | 309 | – | – | 1.3 | – |
| Production | 1.9 | – | – | 5.1 | 173 | 421 | 0 | – | 1.9 | – |
| Transportation and material moving | 1.2 | 5.2 | – | 5.1 | 0 | 106 | 0 | – | – | – |
| Full time | 0.7 | – | – | 1.8 | 136 | – | – | – | 0.7 | 0.1 |
| Part time | 1.3 | – | – | 4.3 | 0 | 119 | 73 | – | – | – |
| Union | 2.4 | – | – | 5.3 | 95 | – | – | – | 2.4 | 0.2 |
| Nonunion | 0.6 | – | – | 1.7 | 74 | 107 | – | – | 0.6 | 0.1 |
| Average wage within the following categories: ² | | | | | | | | | | |
| Lowest 25 percent | 0.6 | – | – | 5.5 | 145 | 237 | – | – | – | – |
| Lowest 10 percent | 1.1 | 7.9 | \$17 | 7.6 | – | 210 | – | – | – | – |
| Second 25 percent | 1.1 | – | – | 2.8 | 211 | 347 | 117 | – | 1.1 | (¹) |
| Third 25 percent | 0.9 | – | – | 2.5 | – | 353 | – | – | 0.9 | 0.1 |
| Highest 25 percent | 1.2 | – | – | 2.6 | 0 | 10 | 0 | – | 1.1 | 0.2 |
| Highest 10 percent | 1.8 | – | – | 3.9 | 78 | 81 | 48 | – | 1.7 | 0.4 |
| Establishment characteristic | | | | | | | | | | |
| Goods-producing industries | 1.4 | – | – | 3.3 | 208 | 413 | 250 | – | 1.3 | 0.1 |
| Construction | 4.7 | 6.7 | – | 5.3 | – | 196 | – | – | – | – |
| Manufacturing | 1.6 | – | – | 4.2 | – | – | – | – | 1.6 | – |
| Service-providing industries | 0.9 | – | – | 2.0 | – | 188 | – | – | 0.8 | 0.1 |
| Trade, transportation, and utilities | 0.7 | – | – | 3.2 | 107 | 181 | – | – | – | – |
| Wholesale trade | 3.0 | 5.3 | – | 5.7 | 59 | 410 | – | – | – | – |
| Retail trade | 0.2 | – | – | 3.9 | 272 | 29 | – | – | – | – |
| Utilities | 0.2 | – | – | 9.7 | – | 194 | – | – | – | – |
| Information | 5.2 | 4.4 | – | 6.6 | 85 | – | – | – | 4.4 | 3.0 |
| Financial activities | 2.8 | – | – | 3.7 | – | 316 | – | – | 2.8 | – |
| Finance and insurance | 2.8 | – | – | 3.2 | – | 123 | 180 | – | 2.8 | – |

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | | |
| Credit intermediation and related activities .. | 2.4 | — | — | 3.7 | — | — | \$0 | — | 2.4 | — |
| Insurance carriers and related activities | 2.9 | — | — | 6.1 | — | \$393 | — | — | — | — |
| Professional and business services | 2.4 | — | — | 5.1 | — | — | — | — | — | — |
| Professional and technical services | 2.6 | — | — | 7.4 | — | — | — | — | — | — |
| Education and health services | 1.7 | — | — | 3.4 | — | — | 58 | — | 1.7 | 0.2 |
| Educational services | 2.0 | — | — | 6.2 | \$62 | 132 | — | — | — | — |
| Junior colleges, colleges, and universities ... | 1.7 | — | — | 4.3 | 113 | — | 50 | — | 1.6 | 0.3 |
| Healthcare and social assistance | 2.1 | — | — | 3.9 | — | — | 55 | — | 2.1 | 0.3 |
| Leisure and hospitality | 0.1 | 8.6 | \$20 | 8.6 | — | 282 | — | — | — | — |
| 1 to 99 workers | 0.7 | — | — | 2.4 | 101 | 67 | 299 | — | 0.7 | (¹) |
| 1 to 49 workers | 0.7 | — | — | 2.7 | 69 | 215 | — | — | 0.7 | (¹) |
| 50 to 99 workers | 1.6 | — | — | 5.1 | 234 | 414 | — | — | 1.6 | — |
| 100 workers or more | 1.0 | — | — | 2.4 | 0 | 42 | — | — | 1.0 | 0.2 |
| 100 to 499 workers | 1.1 | — | — | 3.4 | 95 | — | — | — | 1.1 | 0.3 |
| 500 workers or more | 1.6 | — | — | 2.8 | 26 | 116 | 22 | — | 1.6 | 0.1 |
| Geographic area | | | | | | | | | | |
| New England | 1.7 | — | — | 5.0 | — | 161 | — | — | 1.7 | — |
| Middle Atlantic | 2.5 | — | — | 5.6 | — | — | 0 | — | 2.6 | 0.1 |
| East North Central | 1.4 | — | — | 3.3 | — | 196 | 101 | — | — | — |
| West North Central | 0.6 | — | — | 2.7 | — | 430 | 109 | — | 0.6 | 0.1 |
| South Atlantic | 0.9 | — | — | 5.1 | 201 | 371 | — | — | — | — |
| East South Central | 1.6 | — | — | 6.4 | — | — | 40 | — | — | — |
| West South Central | 2.5 | 4.3 | 60 | 4.8 | — | 422 | 0 | — | — | — |
| Mountain | 2.9 | — | — | 9.8 | — | 117 | — | — | — | — |
| Pacific | 1.8 | 3.8 | 51 | — | — | — | — | — | 1.7 | 0.1 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | |
| All workers | 100 | 89 | - | - | 56 | \$1,500 | \$3,000 | - | - | 11 | (¹) |
| Worker characteristic | | | | | | | | | | | |
| Management, professional, and related | 100 | 89 | - | - | 60 | 1,500 | 3,000 | \$750 | - | 11 | (¹) |
| Management, business, and financial | 100 | 87 | - | - | 54 | 1,500 | 3,000 | - | - | 13 | (¹) |
| Professional and related | 100 | 90 | - | - | 64 | - | - | - | - | 10 | (¹) |
| Service | 100 | 88 | - | - | 62 | 1,500 | 2,400 | - | - | 12 | (¹) |
| Protective service | 100 | 86 | - | - | 80 | 3,000 | 3,600 | - | - | - | - |
| Sales and office | 100 | 89 | - | - | 53 | 1,500 | 3,000 | - | - | 11 | (¹) |
| Sales and related | 100 | 92 | - | - | 55 | 1,500 | 3,000 | 1,500 | - | 8 | - |
| Office and administrative support | 100 | 87 | - | - | 51 | 1,500 | 3,000 | - | - | 13 | (¹) |
| Natural resources, construction, and maintenance | 100 | 90 | - | - | 48 | 2,000 | 4,000 | - | - | 10 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 89 | 51 | \$600 | - | - | - | - | - | - | - |
| Installation, maintenance, and repair | 100 | 90 | - | - | 55 | - | 4,000 | 3,000 | - | 10 | (¹) |
| Production, transportation, and material moving | 100 | 89 | - | - | 58 | 1,500 | 2,400 | - | - | 11 | - |
| Production | 100 | 87 | - | - | 56 | 2,000 | - | 3,000 | - | 13 | - |
| Transportation and material moving | 100 | 91 | 30 | 1,500 | 61 | - | 2,100 | 1,500 | - | 9 | - |
| Full time | 100 | 89 | - | - | 57 | 1,500 | 3,000 | - | - | 10 | (¹) |
| Part time | 100 | 82 | - | - | 49 | 1,500 | 2,300 | 750 | - | 18 | - |
| Union | 100 | 78 | - | - | 44 | 900 | 1,500 | - | - | 22 | (¹) |
| Nonunion | 100 | 90 | - | - | 58 | 1,500 | 3,000 | - | - | 9 | (¹) |
| Average wage within the following categories:² | | | | | | | | | | | |
| Lowest 25 percent | 100 | 89 | - | - | 59 | 1,600 | 3,000 | - | - | - | - |
| Lowest 10 percent | 100 | 76 | 32 | - | 44 | 1,500 | - | - | - | - | - |
| Second 25 percent | 100 | 92 | - | - | 57 | 2,000 | 3,450 | - | - | 8 | (¹) |
| Third 25 percent | 100 | 88 | - | - | 57 | 1,500 | 3,000 | 1,500 | - | 11 | (¹) |
| Highest 25 percent | 100 | 87 | - | - | 54 | 1,200 | 2,400 | - | - | 13 | (¹) |
| Highest 10 percent | 100 | 87 | - | - | 53 | 1,000 | 2,000 | - | - | 13 | (¹) |
| Establishment characteristic | | | | | | | | | | | |
| Goods-producing industries | 100 | 86 | - | - | 50 | - | 3,000 | 3,000 | - | 14 | (¹) |
| Construction | 100 | 82 | 47 | - | 36 | 1,500 | 3,600 | - | - | - | - |
| Manufacturing | 100 | 86 | - | - | 55 | 2,000 | 3,000 | 3,000 | - | 14 | - |
| Service-providing industries | 100 | 90 | - | - | 58 | 1,500 | 3,000 | 800 | - | 10 | (¹) |
| Trade, transportation, and utilities | 100 | 94 | - | - | 60 | - | 3,000 | - | - | 6 | - |
| Wholesale trade | 100 | 94 | 33 | - | 61 | 4,500 | - | - | - | - | - |
| Retail trade | 100 | 93 | - | - | 58 | 2,000 | 3,000 | - | - | - | - |
| Utilities | 100 | 100 | - | - | 53 | - | - | - | - | - | - |
| Information | 100 | 80 | 21 | - | 59 | 1,500 | - | - | - | 16 | 4 |
| Financial activities | 100 | 84 | - | - | 57 | 1,500 | 3,000 | - | - | 16 | - |
| Finance and insurance | 100 | 84 | - | - | 57 | 1,500 | 2,900 | 1,500 | - | 16 | - |

See footnotes at end of table.

Table 8. Fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | |
| Credit intermediation and related activities .. | 100 | 83 | — | — | 55 | — | \$3,000 | \$1,900 | — | 17 | — |
| Insurance carriers and related activities | 100 | 90 | — | — | 61 | — | 2,900 | — | — | — | — |
| Professional and business services | 100 | 85 | — | — | 48 | — | — | — | — | 15 | — |
| Professional and technical services | 100 | 87 | — | — | 55 | — | 4,000 | — | — | — | — |
| Education and health services | 100 | 92 | — | — | 63 | \$1,500 | 3,600 | — | — | 8 | (¹) |
| Educational services | 100 | 94 | — | — | 71 | 1,000 | 2,000 | — | — | — | — |
| Junior colleges, colleges, and universities ... | 100 | 93 | — | — | 74 | 1,200 | 2,000 | 600 | — | 6 | (¹) |
| Healthcare and social assistance | 100 | 91 | — | — | 61 | 1,500 | 4,000 | — | — | 9 | (¹) |
| Leisure and hospitality | 100 | 95 | — | — | 70 | 1,500 | 2,400 | — | — | — | — |
| 1 to 99 workers | 100 | 90 | — | — | 55 | 2,500 | 4,500 | — | — | 10 | (¹) |
| 1 to 49 workers | 100 | 90 | — | — | 59 | — | 4,500 | — | — | 10 | (¹) |
| 50 to 99 workers | 100 | 89 | — | — | 47 | 2,400 | 4,800 | 3,000 | — | 11 | — |
| 100 workers or more | 100 | 88 | — | — | 57 | 1,200 | 2,100 | — | — | 12 | (¹) |
| 100 to 499 workers | 100 | 90 | — | — | 57 | 1,500 | 3,000 | 1,500 | — | 10 | 1 |
| 500 workers or more | 100 | 86 | — | — | 58 | 900 | 1,600 | — | — | 14 | (¹) |
| Geographic area | | | | | | | | | | | |
| New England | 100 | 88 | — | — | 52 | 1,700 | 3,400 | — | — | 12 | — |
| Middle Atlantic | 100 | 79 | — | — | 57 | 1,000 | 1,800 | 100 | — | 21 | (¹) |
| East North Central | 100 | 93 | — | — | 66 | 1,500 | 3,600 | 1,500 | — | — | — |
| West North Central | 100 | 97 | — | — | 67 | 1,950 | 4,000 | 1,500 | — | 3 | (¹) |
| South Atlantic | 100 | 92 | — | — | 55 | 2,000 | — | 750 | — | — | — |
| East South Central | 100 | 93 | — | — | 54 | — | — | 750 | — | — | — |
| West South Central | 100 | 89 | 32 | \$1,500 | 57 | — | — | — | — | 11 | — |
| Mountain | 100 | 85 | — | — | 49 | — | 2,000 | — | — | — | — |
| Pacific | 100 | 84 | 42 | 750 | — | — | — | — | — | 16 | (¹) |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2011

| Characteristics | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | | |
| All workers | 1.0 | - | - | 1.8 | \$44 | \$0 | - | - | 1.1 | 0.1 |
| Worker characteristic | | | | | | | | | | |
| Management, professional, and related | 1.4 | - | - | 2.6 | 296 | 704 | \$158 | - | 1.5 | 0.2 |
| Management, business, and financial | 2.3 | - | - | 3.1 | 418 | 642 | - | - | 2.3 | (¹) |
| Professional and related | 1.6 | - | - | 3.4 | - | - | - | - | 1.7 | 0.3 |
| Service | 2.6 | - | - | 4.7 | 102 | 555 | - | - | 2.6 | 0.4 |
| Protective service | 9.8 | - | - | 11.0 | 0 | 175 | - | - | - | - |
| Sales and office | 2.0 | - | - | 2.6 | 65 | 0 | - | - | 2.0 | 0.1 |
| Sales and related | 1.9 | - | - | 3.7 | 166 | 0 | 434 | - | 1.9 | - |
| Office and administrative support | 2.4 | - | - | 3.1 | 122 | 83 | - | - | 2.4 | 0.1 |
| Natural resources, construction, and maintenance | 1.7 | - | - | 4.8 | 244 | 399 | - | - | 1.8 | 0.2 |
| Construction, extraction, farming, fishing, and forestry | 2.5 | 7.9 | \$146 | - | - | - | - | - | - | - |
| Installation, maintenance, and repair | 1.9 | - | - | 5.5 | - | 877 | 0 | - | 1.9 | 0.2 |
| Production, transportation, and material moving | 1.9 | - | - | 3.7 | 0 | 677 | - | - | 1.9 | - |
| Production | 2.6 | - | - | 5.1 | 270 | - | 0 | - | 2.6 | - |
| Transportation and material moving | 2.1 | 4.6 | 0 | 5.2 | - | 317 | 0 | - | 2.1 | - |
| Full time | 1.0 | - | - | 1.8 | 86 | 0 | - | - | 1.0 | 0.1 |
| Part time | 4.7 | - | - | 4.3 | 152 | 385 | 77 | - | 4.7 | - |
| Union | 3.2 | - | - | 5.4 | 79 | 286 | - | - | 3.2 | 0.2 |
| Nonunion | 0.9 | - | - | 1.7 | 256 | 193 | - | - | 1.0 | 0.1 |
| Average wage within the following categories: ² | | | | | | | | | | |
| Lowest 25 percent | 3.2 | - | - | 5.6 | 262 | 310 | - | - | - | - |
| Lowest 10 percent | 8.2 | 8.1 | - | 7.6 | 0 | - | - | - | - | - |
| Second 25 percent | 1.5 | - | - | 2.8 | 318 | 947 | - | - | 1.5 | (¹) |
| Third 25 percent | 1.4 | - | - | 2.7 | 385 | 464 | 218 | - | 1.5 | 0.1 |
| Highest 25 percent | 1.3 | - | - | 2.5 | 215 | 384 | - | - | 1.4 | 0.2 |
| Highest 10 percent | 1.9 | - | - | 3.9 | 126 | 130 | - | - | 2.1 | 0.4 |
| Establishment characteristic | | | | | | | | | | |
| Goods-producing industries | 2.0 | - | - | 3.4 | - | 211 | 481 | - | 2.0 | 0.1 |
| Construction | 4.2 | 6.5 | - | 5.3 | 317 | 710 | - | - | - | - |
| Manufacturing | 2.5 | - | - | 4.3 | 581 | 726 | 620 | - | 2.5 | - |
| Service-providing industries | 1.3 | - | - | 2.0 | 83 | 0 | 232 | - | 1.4 | 0.1 |
| Trade, transportation, and utilities | 1.5 | - | - | 3.2 | - | 501 | - | - | 1.5 | - |
| Wholesale trade | 3.0 | 5.3 | - | 5.7 | 926 | - | - | - | - | - |
| Retail trade | 2.6 | - | - | 3.9 | 114 | 616 | - | - | - | - |
| Utilities | 0.2 | - | - | 9.7 | - | - | - | - | - | - |
| Information | 5.2 | 4.4 | - | 6.6 | 139 | - | - | - | 4.4 | 3.0 |
| Financial activities | 2.8 | - | - | 3.7 | 209 | 28 | - | - | 2.8 | - |
| Finance and insurance | 2.8 | - | - | 3.2 | 114 | 263 | 360 | - | 2.8 | - |

See footnotes at end of table.

Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | With deductible | | | | | | | Other deductible | 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 | Point-of-service | | | | |
| Credit intermediation and related activities .. | 2.6 | — | — | 3.7 | — | \$0 | \$0 | — | 2.6 | — |
| Insurance carriers and related activities | 3.4 | — | — | 6.3 | — | 116 | — | — | — | — |
| Professional and business services | 3.9 | — | — | 5.1 | — | — | — | — | 3.9 | — |
| Professional and technical services | 5.1 | — | — | 7.4 | — | 640 | — | — | — | — |
| Education and health services | 1.7 | — | — | 3.4 | \$172 | 981 | — | — | 1.6 | 0.2 |
| Educational services | 2.0 | — | — | 6.2 | 235 | 75 | — | — | — | — |
| Junior colleges, colleges, and universities ... | 1.7 | — | — | 4.3 | 145 | 172 | 0 | — | 1.6 | 0.3 |
| Healthcare and social assistance | 2.1 | — | — | 3.9 | 389 | 1,132 | — | — | 2.1 | 0.3 |
| Leisure and hospitality | 3.7 | — | — | 8.6 | 178 | 501 | — | — | — | — |
| 1 to 99 workers | 1.4 | — | — | 2.4 | 384 | 725 | — | — | 1.4 | (¹) |
| 1 to 49 workers | 1.6 | — | — | 2.6 | — | 787 | — | — | 1.6 | (¹) |
| 50 to 99 workers | 2.9 | — | — | 5.0 | 357 | 939 | 899 | — | 2.9 | — |
| 100 workers or more | 1.3 | — | — | 2.4 | 323 | 193 | — | — | 1.3 | 0.2 |
| 100 to 499 workers | 1.9 | — | — | 3.4 | 0 | 132 | 427 | — | 2.0 | 0.3 |
| 500 workers or more | 1.6 | — | — | 2.8 | 135 | 168 | — | — | 1.6 | 0.1 |
| Geographic area | | | | | | | | | | |
| New England | 1.7 | — | — | 5.0 | 466 | 544 | — | — | 1.7 | — |
| Middle Atlantic | 4.5 | — | — | 5.6 | 225 | 316 | 0 | — | 4.6 | 0.1 |
| East North Central | 1.7 | — | — | 3.6 | 81 | 762 | 146 | — | — | — |
| West North Central | 0.6 | — | — | 2.7 | 508 | 581 | 0 | — | 0.6 | 0.1 |
| South Atlantic | 2.4 | — | — | 5.1 | 512 | — | 184 | — | — | — |
| East South Central | 2.4 | — | — | 6.6 | — | — | 42 | — | — | — |
| West South Central | 3.0 | 3.6 | \$198 | 4.9 | — | — | — | — | 3.0 | — |
| Mountain | 5.2 | — | — | 9.4 | — | 470 | — | — | — | — |
| Pacific | 2.5 | 3.2 | 31 | — | — | — | — | — | 2.5 | 0.1 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 9. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| All workers | 100 | 93 | \$200 | \$300 | \$500 | \$1,250 | \$2,250 | 7 | (1) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 92 | 250 | 300 | 600 | 1,500 | 2,300 | 8 | (1) |
| Management, business, and financial | 100 | 92 | 250 | 300 | 500 | 1,260 | 2,300 | 8 | (1) |
| Professional and related | 100 | 92 | – | 300 | – | 1,500 | 2,100 | 7 | (1) |
| Service | 100 | 93 | 200 | 250 | 500 | 1,000 | 2,000 | 7 | (1) |
| Protective service | 100 | 87 | 500 | – | 1,000 | – | 2,000 | – | – |
| Sales and office | 100 | 94 | – | 350 | 500 | 1,500 | 2,250 | 6 | (1) |
| Sales and related | 100 | 97 | 200 | 350 | 500 | 1,150 | 2,100 | – | – |
| Office and administrative support | 100 | 92 | 250 | 350 | 750 | 1,500 | 2,250 | 7 | (1) |
| Natural resources, construction, and maintenance | 100 | 94 | 200 | 275 | – | 1,250 | 2,500 | 6 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 95 | 150 | 200 | 300 | – | 2,000 | – | – |
| Installation, maintenance, and repair | 100 | 93 | – | – | 1,000 | 1,500 | 2,500 | 7 | (1) |
| Production, transportation, and material moving | 100 | 94 | 200 | 300 | 500 | 1,250 | 2,000 | 6 | – |
| Production | 100 | 92 | 250 | 300 | 1,000 | 1,250 | 2,500 | 8 | – |
| Transportation and material moving | 100 | 97 | – | 250 | 500 | 1,000 | 1,500 | – | – |
| Full time | 100 | 93 | 200 | 300 | 600 | 1,350 | 2,400 | 7 | (1) |
| Part time | 100 | 96 | – | 200 | 350 | – | 1,250 | – | – |
| Union | 100 | 87 | – | 200 | 300 | 500 | 1,250 | 13 | (1) |
| Nonunion | 100 | 94 | 250 | 350 | 750 | 1,500 | 2,400 | 6 | (1) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 100 | 98 | – | 300 | 500 | 1,000 | 2,000 | – | – |
| Lowest 10 percent | 100 | 98 | – | 200 | 250 | – | 1,250 | – | – |
| Second 25 percent | 100 | 95 | 250 | 350 | – | 1,500 | 2,400 | 5 | (1) |
| Third 25 percent | 100 | 93 | 200 | 300 | – | 1,500 | 2,500 | 7 | (1) |
| Highest 25 percent | 100 | 91 | 200 | 250 | 500 | 1,200 | 2,000 | 9 | (1) |
| Highest 10 percent | 100 | 90 | 200 | 250 | 500 | 1,000 | 2,000 | 10 | (1) |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 92 | 200 | 300 | – | 1,350 | 2,500 | 8 | (1) |
| Construction | 100 | 93 | – | 200 | 500 | 2,000 | 2,500 | – | – |
| Manufacturing | 100 | 92 | 250 | – | 1,000 | 1,300 | 2,250 | 8 | – |
| Service-providing industries | 100 | 94 | 200 | 300 | 500 | 1,250 | 2,000 | 6 | (1) |
| Trade, transportation, and utilities | 100 | 98 | 200 | 300 | 500 | 1,200 | 2,500 | – | – |
| Wholesale trade | 100 | 95 | 250 | – | – | 2,500 | 3,000 | – | – |
| Retail trade | 100 | 100 | 200 | 350 | 500 | 1,000 | 2,500 | – | – |
| Utilities | 100 | 100 | 150 | 200 | – | 1,000 | 1,500 | – | – |
| Information | 100 | 80 | – | 300 | 500 | 1,200 | 1,500 | 16 | 4 |
| Financial activities | 100 | 86 | 300 | 500 | – | 1,400 | 2,000 | 14 | – |
| Finance and insurance | 100 | 85 | 300 | 500 | 950 | 1,500 | 2,000 | 15 | – |

See footnotes at end of table.

Table 9. Fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 100 | 84 | \$300 | \$500 | \$950 | \$1,500 | \$2,000 | 16 | — |
| Insurance carriers and related activities | 100 | 93 | 400 | — | 1,000 | 1,500 | 2,000 | — | — |
| Professional and business services | 100 | 93 | 200 | 300 | 500 | 1,250 | 2,000 | — | — |
| Professional and technical services | 100 | 95 | 200 | 300 | 500 | 1,500 | 2,000 | — | — |
| Education and health services | 100 | 92 | — | — | 1,000 | — | 2,500 | 8 | (¹) |
| Educational services | 100 | 94 | 200 | 250 | 500 | — | — | — | — |
| Junior colleges, colleges, and universities ... | 100 | 93 | 200 | 250 | 450 | — | 1,500 | 6 | (¹) |
| Healthcare and social assistance | 100 | 92 | — | — | 1,000 | 2,000 | 2,500 | 8 | (¹) |
| Leisure and hospitality | 100 | 100 | 200 | 250 | — | 800 | 1,000 | — | — |
| 1 to 99 workers | 100 | 95 | 250 | 400 | 1,000 | 1,750 | 2,500 | 4 | (¹) |
| 1 to 49 workers | 100 | 96 | 250 | 500 | 1,000 | 2,000 | 2,500 | 4 | (¹) |
| 50 to 99 workers | 100 | 94 | — | — | 1,000 | 1,500 | 2,500 | 6 | — |
| 100 workers or more | 100 | 92 | 200 | 275 | 500 | 1,000 | 1,500 | 8 | (¹) |
| 100 to 499 workers | 100 | 94 | 200 | 300 | 500 | 1,000 | 1,500 | 5 | 1 |
| 500 workers or more | 100 | 88 | — | 250 | 400 | 1,000 | 1,500 | 11 | (¹) |
| Geographic area | | | | | | | | | |
| New England | 100 | 89 | 250 | — | 1,000 | — | 2,500 | 11 | — |
| Middle Atlantic | 100 | 84 | — | 250 | — | 1,000 | 2,000 | 16 | (¹) |
| East North Central | 100 | 96 | 200 | 300 | — | 1,250 | 2,000 | — | — |
| West North Central | 100 | 97 | 300 | 500 | 950 | 1,500 | 2,400 | 3 | (¹) |
| South Atlantic | 100 | 97 | 200 | 300 | — | 1,500 | 2,000 | — | — |
| East South Central | 100 | 97 | — | 350 | — | 1,000 | 2,400 | — | — |
| West South Central | 100 | 94 | 200 | 350 | — | 1,250 | 2,500 | — | — |
| Mountain | 100 | 92 | — | 275 | — | — | 2,500 | — | — |
| Pacific | 100 | 92 | 200 | 250 | 500 | 1,250 | — | 8 | (¹) |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 9. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| All workers | 0.6 | \$0 | \$0 | \$84 | \$159 | \$346 | 0.6 | 0.1 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.1 | 62 | 10 | 152 | 189 | 364 | 1.1 | 0.2 |
| Management, business, and financial | 2.0 | 23 | 38 | 143 | 150 | 261 | 2.0 | (¹) |
| Professional and related | 1.2 | — | 17 | — | 364 | 479 | 1.2 | 0.3 |
| Service | 1.6 | 0 | 20 | 34 | 0 | 166 | 1.5 | 0.4 |
| Protective service | 9.6 | 136 | — | 0 | — | 301 | — | — |
| Sales and office | 0.9 | — | 14 | 102 | 318 | 342 | 0.9 | 0.1 |
| Sales and related | 1.0 | 53 | 20 | 0 | 223 | 552 | — | — |
| Office and administrative support | 1.2 | 74 | 18 | 220 | 105 | 322 | 1.2 | 0.1 |
| Natural resources, construction, and maintenance | 1.1 | 0 | 48 | — | 359 | 71 | 1.0 | 0.2 |
| Construction, extraction, farming, fishing, and forestry | 2.3 | 31 | 0 | 42 | — | 441 | — | — |
| Installation, maintenance, and repair | 1.6 | — | — | 69 | 390 | 621 | 1.6 | 0.2 |
| Production, transportation, and material moving | 1.3 | 0 | 0 | 140 | 210 | 400 | 1.3 | — |
| Production | 1.9 | 46 | 26 | 229 | 242 | 377 | 1.9 | — |
| Transportation and material moving | 1.2 | — | 34 | 0 | 0 | 28 | — | — |
| Full time | 0.7 | 6 | 0 | 163 | 214 | 354 | 0.7 | 0.1 |
| Part time | 1.3 | — | 28 | 42 | — | 234 | — | — |
| Union | 2.4 | — | 0 | 33 | 138 | 243 | 2.4 | 0.2 |
| Nonunion | 0.6 | 43 | 34 | 164 | 236 | 231 | 0.6 | 0.1 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | 0.6 | — | 59 | 53 | 241 | 451 | — | — |
| Lowest 10 percent | 1.1 | — | 51 | 0 | — | 289 | — | — |
| Second 25 percent | 1.1 | 0 | 20 | — | 148 | 407 | 1.1 | (¹) |
| Third 25 percent | 0.9 | 25 | 18 | — | 129 | 116 | 0.9 | 0.1 |
| Highest 25 percent | 1.2 | 0 | 26 | 0 | 139 | 49 | 1.1 | 0.2 |
| Highest 10 percent | 1.8 | 0 | 40 | 0 | 219 | 204 | 1.7 | 0.4 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 1.4 | 0 | 0 | — | 194 | 175 | 1.3 | 0.1 |
| Construction | 4.7 | — | 34 | 60 | 118 | 0 | — | — |
| Manufacturing | 1.6 | 0 | — | 146 | 124 | 463 | 1.6 | — |
| Service-providing industries | 0.9 | 0 | 0 | 39 | 150 | 296 | 0.8 | 0.1 |
| Trade, transportation, and utilities | 0.7 | 0 | 48 | 0 | 245 | 0 | — | — |
| Wholesale trade | 3.0 | 0 | — | — | 260 | 589 | — | — |
| Retail trade | 0.2 | 47 | 0 | 0 | 0 | 714 | — | — |
| Utilities | 0.2 | 34 | 53 | — | 69 | 0 | — | — |
| Information | 5.2 | — | 51 | 0 | 0 | 213 | 4.4 | 3.0 |
| Financial activities | 2.8 | 0 | 106 | — | 207 | 78 | 2.8 | — |
| Finance and insurance | 2.8 | 14 | 63 | 277 | 86 | 0 | 2.8 | — |

See footnotes at end of table.

Table 9. Standard errors for fee-for-service plans: Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 2.4 | \$65 | \$0 | \$258 | \$39 | \$169 | 2.4 | — |
| Insurance carriers and related activities | 2.9 | 69 | — | 52 | 178 | 220 | — | — |
| Professional and business services | 2.4 | 10 | 45 | 10 | 319 | 310 | — | — |
| Professional and technical services | 2.6 | 57 | 26 | 81 | 390 | 329 | — | — |
| Education and health services | 1.7 | — | — | 164 | — | 100 | 1.7 | 0.2 |
| Educational services | 2.0 | 51 | 0 | 54 | — | — | — | — |
| Junior colleges, colleges, and universities ... | 1.7 | 0 | 0 | 96 | — | 0 | 1.6 | 0.3 |
| Healthcare and social assistance | 2.1 | — | — | 106 | 501 | 100 | 2.1 | 0.3 |
| Leisure and hospitality | 0.1 | 50 | 14 | — | 237 | 0 | — | — |
| 1 to 99 workers | 0.7 | 73 | 106 | 0 | 303 | 0 | 0.7 | (¹) |
| 1 to 49 workers | 0.7 | 56 | 129 | 0 | 245 | 0 | 0.7 | (¹) |
| 50 to 99 workers | 1.6 | — | — | 95 | 388 | 193 | 1.6 | — |
| 100 workers or more | 1.0 | 10 | 49 | 0 | 0 | 0 | 1.0 | 0.2 |
| 100 to 499 workers | 1.1 | 19 | 0 | 0 | 0 | 44 | 1.1 | 0.3 |
| 500 workers or more | 1.6 | — | 0 | 33 | 0 | 0 | 1.6 | 0.1 |
| Geographic area | | | | | | | | |
| New England | 1.7 | 13 | — | 194 | — | 116 | 1.7 | — |
| Middle Atlantic | 2.5 | — | 45 | — | 63 | 299 | 2.6 | 0.1 |
| East North Central | 1.4 | 42 | 31 | — | 42 | 222 | — | — |
| West North Central | 0.6 | 39 | 0 | 115 | 319 | 305 | 0.6 | 0.1 |
| South Atlantic | 0.9 | 8 | 58 | — | 119 | 262 | — | — |
| East South Central | 1.6 | — | 70 | — | 86 | 675 | — | — |
| West South Central | 2.5 | 29 | 50 | — | 315 | 537 | — | — |
| Mountain | 2.9 | — | 54 | — | — | 675 | — | — |
| Pacific | 1.8 | 33 | 0 | 114 | 101 | — | 1.7 | 0.1 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 10. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| All workers | 100 | 89 | \$500 | \$700 | \$1,500 | \$3,000 | \$5,000 | 11 | (1) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 89 | 500 | 750 | 1,500 | 3,000 | 5,000 | 11 | (1) |
| Management, business, and financial | 100 | 87 | 500 | 750 | 1,500 | 3,000 | 5,000 | 13 | (1) |
| Professional and related | 100 | 90 | 500 | 750 | — | 3,750 | 5,000 | 10 | (1) |
| Service | 100 | 88 | 500 | 600 | 1,500 | 3,000 | — | 12 | (1) |
| Protective service | 100 | 86 | — | — | 3,000 | — | 4,000 | — | — |
| Sales and office | 100 | 89 | 600 | 750 | 1,500 | 3,000 | 5,000 | 11 | (1) |
| Sales and related | 100 | 92 | 600 | 700 | 1,500 | 3,000 | 5,000 | 8 | — |
| Office and administrative support | 100 | 87 | 500 | 800 | 1,600 | 3,000 | 4,800 | 13 | (1) |
| Natural resources, construction, and maintenance | 100 | 90 | 400 | 600 | 1,500 | 3,000 | 5,250 | 10 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 89 | 400 | — | 700 | — | 5,000 | — | — |
| Installation, maintenance, and repair | 100 | 90 | 600 | 1,000 | 2,000 | 3,500 | 6,000 | 10 | (1) |
| Production, transportation, and material moving | 100 | 89 | 500 | 750 | 1,500 | 3,000 | 4,500 | 11 | — |
| Production | 100 | 87 | 600 | 800 | 2,000 | 3,000 | — | 13 | — |
| Transportation and material moving | 100 | 91 | 400 | — | 1,500 | 2,000 | — | 9 | — |
| Full time | 100 | 89 | 500 | 750 | 1,500 | 3,000 | 5,000 | 10 | (1) |
| Part time | 100 | 82 | 450 | 600 | 750 | 1,950 | 3,000 | 18 | — |
| Union | 100 | 78 | 300 | 400 | 700 | 1,500 | 3,000 | 22 | (1) |
| Nonunion | 100 | 90 | 500 | 750 | 1,500 | 3,000 | 5,000 | 9 | (1) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 100 | 89 | 600 | 750 | 1,500 | 3,000 | 5,000 | — | — |
| Lowest 10 percent | 100 | 76 | 500 | 500 | 800 | — | — | — | — |
| Second 25 percent | 100 | 92 | 600 | 800 | 2,000 | 3,000 | 5,000 | 8 | (1) |
| Third 25 percent | 100 | 88 | 500 | 750 | 1,500 | 3,000 | 5,250 | 11 | (1) |
| Highest 25 percent | 100 | 87 | 400 | 600 | 1,000 | 3,000 | 4,800 | 13 | (1) |
| Highest 10 percent | 100 | 87 | 400 | 600 | 1,000 | 2,500 | 4,500 | 13 | (1) |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 86 | 500 | 750 | 1,500 | 3,000 | 5,000 | 14 | (1) |
| Construction | 100 | 82 | 400 | — | — | 4,000 | 5,000 | — | — |
| Manufacturing | 100 | 86 | 600 | 900 | 2,000 | 3,000 | — | 14 | — |
| Service-providing industries | 100 | 90 | 500 | 700 | 1,500 | 3,000 | 5,000 | 10 | (1) |
| Trade, transportation, and utilities | 100 | 94 | 500 | 700 | 1,500 | 3,000 | 5,000 | 6 | — |
| Wholesale trade | 100 | 94 | 600 | 1,000 | 3,000 | 5,000 | 7,500 | — | — |
| Retail trade | 100 | 93 | 700 | 700 | 1,500 | 2,300 | 5,000 | — | — |
| Utilities | 100 | 100 | 400 | 495 | — | — | 3,000 | — | — |
| Information | 100 | 80 | — | 750 | 1,500 | 2,400 | 3,000 | 16 | 4 |
| Financial activities | 100 | 84 | 600 | 1,000 | — | 3,000 | 4,200 | 16 | — |
| Finance and insurance | 100 | 84 | 500 | 1,000 | 1,800 | 3,000 | 4,500 | 16 | — |

See footnotes at end of table.

Table 10. Fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-------|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 100 | 83 | \$700 | \$1,000 | \$1,900 | \$3,000 | \$4,500 | 17 | — |
| Insurance carriers and related activities | 100 | 90 | — | 1,000 | 1,900 | 3,000 | 4,500 | — | — |
| Professional and business services | 100 | 85 | 500 | 700 | 1,500 | 3,000 | 5,250 | 15 | — |
| Professional and technical services | 100 | 87 | 400 | 600 | — | — | 5,250 | — | — |
| Education and health services | 100 | 92 | — | — | 2,400 | 4,000 | 5,000 | 8 | (¹) |
| Educational services | 100 | 94 | 500 | 600 | 1,000 | — | 4,000 | — | — |
| Junior colleges, colleges, and universities ... | 100 | 93 | 500 | 600 | 1,000 | — | — | 6 | (¹) |
| Healthcare and social assistance | 100 | 91 | — | — | 2,500 | 4,000 | 5,000 | 9 | (¹) |
| Leisure and hospitality | 100 | 95 | 500 | — | — | — | 3,000 | — | — |
| 1 to 99 workers | 100 | 90 | 600 | 1,000 | 2,250 | 4,000 | 6,000 | 10 | (¹) |
| 1 to 49 workers | 100 | 90 | 600 | 1,000 | 2,500 | 4,000 | 6,000 | 10 | (¹) |
| 50 to 99 workers | 100 | 89 | 500 | — | 2,000 | 4,000 | 5,250 | 11 | — |
| 100 workers or more | 100 | 88 | 450 | 700 | 1,000 | 2,400 | 3,300 | 12 | (¹) |
| 100 to 499 workers | 100 | 90 | 500 | 700 | — | 2,400 | 3,300 | 10 | 1 |
| 500 workers or more | 100 | 86 | — | 600 | 900 | 2,000 | 3,300 | 14 | (¹) |
| Geographic area | | | | | | | | | |
| New England | 100 | 88 | 500 | 800 | — | — | 5,000 | 12 | — |
| Middle Atlantic | 100 | 79 | — | 500 | 1,000 | 2,500 | 4,200 | 21 | (¹) |
| East North Central | 100 | 93 | 500 | 750 | 1,500 | 3,000 | 5,000 | — | — |
| West North Central | 100 | 97 | 700 | — | 2,000 | 3,000 | 5,000 | 3 | (¹) |
| South Atlantic | 100 | 92 | 500 | 750 | 1,500 | 4,000 | 5,000 | — | — |
| East South Central | 100 | 93 | 600 | 800 | — | 3,000 | 5,000 | — | — |
| West South Central | 100 | 89 | 600 | — | 1,500 | 3,000 | 5,000 | 11 | — |
| Mountain | 100 | 85 | 450 | 600 | — | — | 6,000 | — | — |
| Pacific | 100 | 84 | 450 | 600 | 1,000 | 2,400 | 3,000 | 16 | (¹) |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 10. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2011

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|--|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| All workers | 1.0 | \$0 | \$64 | \$0 | \$0 | \$39 | 1.1 | 0.1 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.4 | 0 | 36 | 298 | 366 | 39 | 1.5 | 0.2 |
| Management, business, and financial | 2.3 | 0 | 55 | 139 | 0 | 304 | 2.3 | (¹) |
| Professional and related | 1.6 | 29 | 53 | – | 1,038 | 343 | 1.7 | 0.3 |
| Service | 2.6 | 0 | 60 | 346 | 555 | – | 2.6 | 0.4 |
| Protective service | 9.8 | – | – | 0 | – | 464 | – | – |
| Sales and office | 2.0 | 126 | 80 | 0 | 0 | 182 | 2.0 | 0.1 |
| Sales and related | 1.9 | 44 | 0 | 360 | 487 | 214 | 1.9 | – |
| Office and administrative support | 2.4 | 102 | 133 | 320 | 0 | 344 | 2.4 | 0.1 |
| Natural resources, construction, and maintenance | 1.7 | 28 | 78 | 157 | 791 | 654 | 1.8 | 0.2 |
| Construction, extraction, farming, fishing, and forestry | 2.5 | 29 | – | 134 | – | 645 | – | – |
| Installation, maintenance, and repair | 1.9 | 141 | 208 | 338 | 861 | 760 | 1.9 | 0.2 |
| Production, transportation, and material moving | 1.9 | 72 | 102 | 20 | 313 | 728 | 1.9 | – |
| Production | 2.6 | 28 | 161 | 126 | 367 | – | 2.6 | – |
| Transportation and material moving | 2.1 | 85 | – | 166 | 49 | – | 2.1 | – |
| Full time | 1.0 | 0 | 38 | 0 | 0 | 0 | 1.0 | 0.1 |
| Part time | 4.7 | 89 | 96 | 64 | 533 | 196 | 4.7 | – |
| Union | 3.2 | 66 | 82 | 128 | 139 | 186 | 3.2 | 0.2 |
| Nonunion | 0.9 | 0 | 60 | 136 | 0 | 49 | 1.0 | 0.1 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | 3.2 | 100 | 112 | 55 | 139 | 677 | – | – |
| Lowest 10 percent | 8.2 | 0 | 124 | 234 | – | – | – | – |
| Second 25 percent | 1.5 | 114 | 121 | 472 | 591 | 236 | 1.5 | (¹) |
| Third 25 percent | 1.4 | 20 | 115 | 188 | 301 | 493 | 1.5 | 0.1 |
| Highest 25 percent | 1.3 | 66 | 0 | 248 | 355 | 456 | 1.4 | 0.2 |
| Highest 10 percent | 1.9 | 46 | 48 | 167 | 445 | 759 | 2.1 | 0.4 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 2.0 | 103 | 31 | 331 | 0 | 701 | 2.0 | 0.1 |
| Construction | 4.2 | 12 | – | – | 739 | 832 | – | – |
| Manufacturing | 2.5 | 0 | 130 | 0 | 20 | – | 2.5 | – |
| Service-providing industries | 1.3 | 0 | 45 | 0 | 0 | 39 | 1.4 | 0.1 |
| Trade, transportation, and utilities | 1.5 | 34 | 0 | 77 | 407 | 0 | 1.5 | – |
| Wholesale trade | 3.0 | 118 | 147 | 827 | 572 | 1,015 | – | – |
| Retail trade | 2.6 | 20 | 10 | 110 | 239 | 277 | – | – |
| Utilities | 0.2 | 98 | 58 | – | – | 0 | – | – |
| Information | 5.2 | – | 179 | 102 | 113 | 193 | 4.4 | 3.0 |
| Financial activities | 2.8 | 126 | 177 | – | 240 | 458 | 2.8 | – |
| Finance and insurance | 2.8 | 65 | 52 | 448 | 0 | 240 | 2.8 | – |

See footnotes at end of table.

Table 10. Standard errors for fee-for-service plans: Amount of annual family deductible, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | With deductible | Amount of annual deductible | | | | | With no deductible | Not determinable |
|---|-----------------|-----------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------|------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | | |
| Credit intermediation and related activities .. | 2.6 | \$39 | \$268 | \$311 | \$78 | \$431 | 2.6 | — |
| Insurance carriers and related activities | 3.4 | — | 266 | 337 | 379 | 503 | — | — |
| Professional and business services | 3.9 | 89 | 152 | 215 | 531 | 579 | 3.9 | — |
| Professional and technical services | 5.1 | 111 | 115 | — | — | 806 | — | — |
| Education and health services | 1.7 | — | — | 634 | 1,195 | 200 | 1.6 | 0.2 |
| Educational services | 2.0 | 135 | 147 | 208 | — | 540 | — | — |
| Junior colleges, colleges, and universities ... | 1.7 | 0 | 71 | 161 | — | — | 1.6 | 0.3 |
| Healthcare and social assistance | 2.1 | — | — | 696 | 978 | 342 | 2.1 | 0.3 |
| Leisure and hospitality | 3.7 | 81 | — | — | — | 306 | — | — |
| 1 to 99 workers | 1.4 | 107 | 52 | 445 | 528 | 208 | 1.4 | (¹) |
| 1 to 49 workers | 1.6 | 0 | 43 | 617 | 564 | 0 | 1.6 | (¹) |
| 50 to 99 workers | 2.9 | 135 | — | 351 | 1,179 | 747 | 2.9 | — |
| 100 workers or more | 1.3 | 62 | 107 | 115 | 187 | 748 | 1.3 | 0.2 |
| 100 to 499 workers | 1.9 | 39 | 0 | — | 167 | 958 | 2.0 | 0.3 |
| 500 workers or more | 1.6 | — | 114 | 116 | 453 | 743 | 1.6 | 0.1 |
| Geographic area | | | | | | | | |
| New England | 1.7 | 39 | 188 | — | — | 162 | 1.7 | — |
| Middle Atlantic | 4.5 | — | 142 | 45 | 339 | 978 | 4.6 | 0.1 |
| East North Central | 1.7 | 28 | 107 | 129 | 0 | 242 | — | — |
| West North Central | 0.6 | 106 | — | 97 | 536 | 320 | 0.6 | 0.1 |
| South Atlantic | 2.4 | 38 | 82 | 286 | 1,043 | 424 | — | — |
| East South Central | 2.4 | 62 | 229 | — | 431 | 726 | — | — |
| West South Central | 3.0 | 143 | — | 423 | 713 | 1,253 | 3.0 | — |
| Mountain | 5.2 | 71 | 113 | — | — | 1,458 | — | — |
| Pacific | 2.5 | 98 | 0 | 150 | 379 | 657 | 2.5 | 0.1 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 11. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | Fixed coinsurance | | Variable coinsurance | | | With other coinsurance | |
|--|-------|------------------------|-------------------------------|---------------------------|-------------------------------|----------------|------------------------|------------------|
| | | With fixed coinsurance | Median coinsurance percentage | With variable coinsurance | Median coinsurance percentage | | | |
| | | | | | In-network | Out-of-network | | Point-of-service |
| All workers | 100 | — | — | 85 | 80 | 60 | 90 | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 100 | — | — | 88 | 80 | 60 | 90 | — |
| Management, business, and financial | 100 | 12 | 80 | 88 | 80 | 60 | 85 | — |
| Professional and related | 100 | — | — | 87 | 80 | 60 | 100 | — |
| Service | 100 | — | — | 86 | 80 | 60 | 100 | — |
| Protective service | 100 | — | — | 97 | 80 | 60 | 100 | — |
| Sales and office | 100 | — | — | 86 | 80 | 60 | 90 | — |
| Sales and related | 100 | 11 | 80 | 89 | 80 | 60 | 90 | — |
| Office and administrative support | 100 | — | — | 84 | 80 | 60 | 90 | — |
| Natural resources, construction, and maintenance | 100 | — | — | 84 | 80 | 60 | 90 | — |
| Construction, extraction, farming, fishing, and forestry | 100 | — | — | 85 | 90 | 70 | 90 | — |
| Installation, maintenance, and repair | 100 | — | — | 84 | 80 | 60 | 90 | — |
| Production, transportation, and material moving | 100 | 19 | 80 | 81 | 80 | 60 | 90 | — |
| Production | 100 | 14 | 80 | 86 | 80 | 60 | 80 | — |
| Transportation and material moving | 100 | 25 | 80 | 75 | 85 | 60 | 90 | — |
| Full time | 100 | — | — | 86 | 80 | 60 | 90 | — |
| Part time | 100 | — | — | 81 | 80 | 60 | 100 | — |
| Union | 100 | — | — | 69 | 90 | 70 | 100 | — |
| Nonunion | 100 | — | — | 88 | 80 | 60 | 90 | — |
| Average wage within the following categories: ¹ | | | | | | | | |
| Lowest 25 percent | 100 | 12 | 75 | 88 | 80 | 60 | 90 | — |
| Lowest 10 percent | 100 | — | — | 78 | 80 | 60 | — | — |
| Second 25 percent | 100 | — | — | 88 | 80 | 60 | 90 | — |
| Third 25 percent | 100 | — | — | 83 | 80 | 60 | 90 | — |
| Highest 25 percent | 100 | — | — | 85 | 85 | 60 | 90 | — |
| Highest 10 percent | 100 | — | — | 87 | 85 | 60 | 90 | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 100 | 11 | 80 | 89 | 80 | 60 | 90 | — |
| Construction | 100 | — | — | 91 | 85 | 70 | — | — |
| Manufacturing | 100 | 10 | 80 | 90 | 80 | 60 | 80 | — |
| Service-providing industries | 100 | — | — | 85 | 80 | 60 | 90 | — |
| Trade, transportation, and utilities | 100 | 14 | 80 | 86 | 80 | 60 | 90 | — |
| Wholesale trade | 100 | — | — | 95 | 80 | 60 | 90 | — |
| Retail trade | 100 | — | — | 91 | 80 | 60 | 90 | — |
| Utilities | 100 | — | — | 92 | 90 | 65 | — | — |
| Information | 100 | 27 | 80 | 73 | 90 | 60 | 90 | — |
| Financial activities | 100 | 21 | 80 | 79 | 80 | 60 | 90 | — |
| Finance and insurance | 100 | 16 | 80 | 84 | 80 | 60 | 90 | — |

See footnotes at end of table.

Table 11. Fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | Fixed coinsurance | | Variable coinsurance | | | With other coinsurance | |
|---|-------|------------------------|-------------------------------|---------------------------|-------------------------------|----------------|------------------------|------------------|
| | | With fixed coinsurance | Median coinsurance percentage | With variable coinsurance | Median coinsurance percentage | | | |
| | | | | | In-network | Out-of-network | | Point-of-service |
| Credit intermediation and related activities .. | 100 | 14 | 80 | 86 | 80 | 60 | 80 | — |
| Insurance carriers and related activities | 100 | 18 | 80 | 82 | 85 | 60 | 85 | — |
| Professional and business services | 100 | 24 | 80 | 76 | 90 | 65 | 85 | — |
| Professional and technical services | 100 | — | — | 77 | 90 | 70 | — | — |
| Education and health services | 100 | — | — | 91 | 80 | 60 | 100 | — |
| Educational services | 100 | — | — | 89 | 90 | 70 | 100 | — |
| Junior colleges, colleges, and universities ... | 100 | — | — | 90 | 80 | 60 | 100 | — |
| Healthcare and social assistance | 100 | — | — | 92 | 80 | 60 | 100 | — |
| Leisure and hospitality | 100 | — | — | 90 | 80 | 60 | — | — |
| 1 to 99 workers | 100 | 14 | 80 | 86 | 80 | 60 | 90 | — |
| 1 to 49 workers | 100 | 11 | 80 | 89 | 80 | 60 | 90 | — |
| 50 to 99 workers | 100 | 19 | 80 | 81 | 80 | 60 | 90 | — |
| 100 workers or more | 100 | — | — | 85 | 80 | 60 | 90 | — |
| 100 to 499 workers | 100 | — | — | 85 | 80 | 60 | 90 | — |
| 500 workers or more | 100 | — | — | 85 | 80 | 60 | 90 | — |
| Geographic area | | | | | | | | |
| New England | 100 | — | — | 77 | 85 | 60 | 100 | — |
| Middle Atlantic | 100 | — | — | 78 | 90 | 70 | 100 | — |
| East North Central | 100 | 9 | 80 | 91 | 80 | 60 | 100 | — |
| West North Central | 100 | — | — | 91 | 80 | 60 | 80 | — |
| South Atlantic | 100 | — | — | 84 | 80 | 60 | 90 | — |
| East South Central | 100 | — | — | 87 | 80 | 60 | 90 | — |
| West South Central | 100 | 9 | 80 | 91 | 80 | 60 | 85 | — |
| Mountain | 100 | — | — | 79 | 80 | 60 | 90 | — |
| Pacific | 100 | 17 | 80 | 83 | 80 | 60 | 90 | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 11. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2011

| 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 | Point-of-service | |
| All workers | - | - | 1.3 | 0.0 | 0.0 | 0.0 | - |
| Worker characteristic | | | | | | | |
| Management, professional, and related | - | - | 1.4 | 1.0 | 0.0 | 6.0 | - |
| Management, business, and financial | 1.8 | 0.0 | 1.8 | 5.0 | 0.0 | 3.3 | - |
| Professional and related | - | - | 1.9 | 1.0 | 0.0 | 7.3 | - |
| Service | - | - | 3.3 | 0.0 | 0.0 | 0.0 | - |
| Protective service | - | - | 2.1 | 0.0 | 0.0 | 0.0 | - |
| Sales and office | - | - | 1.9 | 0.0 | 0.0 | 0.0 | - |
| Sales and related | 2.5 | 0.0 | 2.5 | 0.0 | 0.0 | 0.0 | - |
| Office and administrative support | - | - | 2.1 | 0.0 | 0.0 | 0.0 | - |
| Natural resources, construction, and maintenance | - | - | 4.8 | 3.3 | 1.0 | 0.0 | - |
| Construction, extraction, farming, fishing, and forestry | - | - | 6.6 | 5.6 | 0.0 | 14.1 | - |
| Installation, maintenance, and repair | - | - | 6.1 | 0.0 | 0.0 | 2.0 | - |
| Production, transportation, and material moving | 3.1 | 0.0 | 3.1 | 5.0 | 0.0 | 8.3 | - |
| Production | 3.4 | 0.0 | 3.4 | 1.0 | 0.0 | 3.9 | - |
| Transportation and material moving | 4.8 | 0.0 | 4.8 | 8.9 | 4.5 | 3.9 | - |
| Full time | - | - | 1.4 | 0.0 | 0.0 | 0.0 | - |
| Part time | - | - | 4.3 | 0.0 | 0.0 | 0.0 | - |
| Union | - | - | 5.3 | 3.8 | 1.7 | 0.0 | - |
| Nonunion | - | - | 1.3 | 0.0 | 0.0 | 0.0 | - |
| Average wage within the following categories: ¹ | | | | | | | |
| Lowest 25 percent | 3.3 | 6.3 | 3.3 | 0.0 | 0.0 | 7.8 | - |
| Lowest 10 percent | - | - | 9.0 | 0.0 | 0.0 | - | - |
| Second 25 percent | - | - | 2.2 | 0.0 | 0.0 | 0.0 | - |
| Third 25 percent | - | - | 2.4 | 0.0 | 0.0 | 0.0 | - |
| Highest 25 percent | - | - | 1.8 | 2.8 | 0.0 | 8.0 | - |
| Highest 10 percent | - | - | 2.3 | 6.5 | 0.0 | 12.1 | - |
| Establishment characteristic | | | | | | | |
| Goods-producing industries | 2.5 | 0.0 | 2.5 | 5.3 | 0.0 | 12.4 | - |
| Construction | - | - | 3.8 | 6.7 | 12.6 | - | - |
| Manufacturing | 2.7 | 0.0 | 2.7 | 4.0 | 0.0 | 13.9 | - |
| Service-providing industries | - | - | 1.6 | 0.0 | 0.0 | 0.0 | - |
| Trade, transportation, and utilities | 2.4 | 0.0 | 2.4 | 0.0 | 0.0 | 0.0 | - |
| Wholesale trade | - | - | 2.1 | 7.3 | 0.0 | 10.9 | - |
| Retail trade | - | - | 3.0 | 0.0 | 3.9 | 0.0 | - |
| Utilities | - | - | 5.1 | 6.6 | 7.8 | - | - |
| Information | 7.3 | 8.8 | 7.3 | 0.0 | 11.6 | 0.0 | - |
| Financial activities | 4.7 | 1.0 | 4.7 | 5.6 | 0.0 | 0.0 | - |
| Finance and insurance | 2.7 | 6.8 | 2.7 | 6.6 | 0.0 | 6.2 | - |

See footnotes at end of table.

Table 11. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, National Compensation Survey, 2011—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 | Point-of-service | |
| Credit intermediation and related activities .. | 3.6 | 6.4 | 3.6 | 0.0 | 0.0 | 9.2 | — |
| Insurance carriers and related activities | 4.1 | 0.0 | 4.1 | 3.4 | 0.0 | 9.1 | — |
| Professional and business services | 4.7 | 0.0 | 4.7 | 0.0 | 8.1 | 0.0 | — |
| Professional and technical services | — | — | 7.4 | 0.0 | 3.3 | — | — |
| Education and health services | — | — | 2.0 | 0.0 | 0.0 | 6.9 | — |
| Educational services | — | — | 4.9 | 11.7 | 3.3 | 0.0 | — |
| Junior colleges, colleges, and universities ... | — | — | 3.6 | 0.0 | 10.9 | 11.8 | — |
| Healthcare and social assistance | — | — | 2.4 | 0.0 | 0.0 | 7.7 | — |
| Leisure and hospitality | — | — | 4.9 | 0.0 | 0.0 | — | — |
| 1 to 99 workers | 2.5 | 0.0 | 2.5 | 0.0 | 0.0 | 0.0 | — |
| 1 to 49 workers | 2.0 | 0.0 | 2.0 | 0.0 | 0.0 | 0.0 | — |
| 50 to 99 workers | 5.6 | 0.0 | 5.6 | 9.6 | 9.2 | 11.3 | — |
| 100 workers or more | — | — | 1.5 | 0.0 | 0.0 | 1.0 | — |
| 100 to 499 workers | — | — | 2.1 | 0.0 | 0.0 | 5.6 | — |
| 500 workers or more | — | — | 2.3 | 5.6 | 0.0 | 4.6 | — |
| Geographic area | | | | | | | |
| New England | — | — | 7.5 | 9.4 | 6.8 | 0.0 | — |
| Middle Atlantic | — | — | 4.5 | 2.2 | 8.3 | 0.0 | — |
| East North Central | 1.7 | 0.0 | 1.7 | 0.0 | 0.0 | 11.2 | — |
| West North Central | — | — | 2.7 | 0.0 | 0.0 | 9.7 | — |
| South Atlantic | — | — | 2.8 | 0.0 | 0.0 | 5.2 | — |
| East South Central | — | — | 6.7 | 0.0 | 0.0 | 9.0 | — |
| West South Central | 2.4 | 5.3 | 2.4 | 0.0 | 0.0 | 7.8 | — |
| Mountain | — | — | 8.8 | 0.0 | 0.0 | 15.3 | — |
| Pacific | 4.4 | 0.0 | 4.4 | 2.8 | 0.0 | 0.0 | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 85 | \$1,000 | \$1,400 | \$2,000 | \$2,500 | \$3,500 | 13 | 2 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 86 | 1,000 | 1,400 | 2,000 | 2,500 | 3,000 | 14 | (¹) |
| Management, business, and financial | 100 | 89 | 1,000 | 1,500 | 2,000 | 2,500 | 3,200 | 11 | (¹) |
| Professional and related | 100 | 84 | 1,000 | 1,250 | 2,000 | 2,500 | 3,000 | 16 | (¹) |
| Service | 100 | 82 | 1,000 | 1,500 | 2,000 | 3,000 | 4,650 | 12 | 5 |
| Protective service | 100 | 84 | 1,000 | 1,000 | — | — | 3,750 | — | — |
| Sales and office | 100 | 87 | 1,000 | 1,500 | 2,000 | 2,500 | 3,600 | 12 | 2 |
| Sales and related | 100 | 90 | 1,250 | 1,650 | 2,000 | 2,600 | 3,600 | — | — |
| Office and administrative support | 100 | 85 | 1,000 | 1,500 | 2,000 | 2,500 | 3,600 | 14 | 2 |
| Natural resources, construction, and maintenance | 100 | 90 | 1,000 | 1,300 | 1,850 | 2,500 | — | 9 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 86 | 1,000 | 1,375 | 1,850 | — | 7,000 | — | — |
| Installation, maintenance, and repair | 100 | 93 | 1,000 | — | 1,800 | 2,300 | 3,000 | — | — |
| Production, transportation, and material moving | 100 | 82 | 1,000 | 1,000 | 1,750 | 2,500 | 3,500 | 16 | 2 |
| Production | 100 | 79 | 700 | 1,000 | 1,750 | 2,500 | 3,700 | 17 | 3 |
| Transportation and material moving | 100 | 84 | 1,000 | 1,300 | 1,750 | 2,500 | 3,500 | 15 | (¹) |
| Full time | 100 | 86 | 1,000 | 1,350 | 2,000 | 2,500 | 3,500 | 13 | 2 |
| Part time | 100 | 82 | 1,000 | 1,500 | 1,750 | 2,500 | 3,600 | 17 | 2 |
| Union | 100 | 78 | — | 1,000 | 1,750 | — | — | 19 | 3 |
| Nonunion | 100 | 86 | 1,000 | 1,500 | 2,000 | 2,500 | 3,500 | 12 | 1 |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 100 | 84 | 1,000 | 1,650 | 2,150 | 2,900 | 4,400 | — | — |
| Lowest 10 percent | 100 | 84 | — | 2,000 | 2,425 | — | — | — | — |
| Second 25 percent | 100 | 86 | 1,000 | 1,500 | 2,000 | 2,500 | 3,600 | 12 | 2 |
| Third 25 percent | 100 | 86 | 1,000 | 1,250 | 2,000 | 2,500 | 3,500 | 13 | 1 |
| Highest 25 percent | 100 | 85 | 1,000 | 1,300 | 1,900 | 2,500 | 3,250 | 15 | 1 |
| Highest 10 percent | 100 | 85 | 1,000 | 1,450 | 2,000 | 2,500 | — | 15 | (¹) |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 86 | 900 | 1,000 | 1,800 | 2,500 | 4,000 | 12 | 2 |
| Construction | 100 | 90 | — | 1,375 | 2,100 | — | 7,000 | — | — |
| Manufacturing | 100 | 83 | — | 1,000 | 1,700 | 2,250 | 3,350 | 14 | 2 |
| Service-providing industries | 100 | 85 | 1,000 | 1,500 | 2,000 | 2,500 | 3,500 | 13 | 1 |
| Trade, transportation, and utilities | 100 | 88 | 1,000 | 1,500 | 2,000 | 2,500 | 3,600 | 10 | 2 |
| Wholesale trade | 100 | 80 | — | 1,500 | 2,000 | 3,000 | 3,500 | — | — |
| Retail trade | 100 | 92 | 1,250 | 1,650 | 1,850 | 2,750 | 3,600 | 6 | 2 |
| Utilities | 100 | 92 | — | 1,250 | 1,500 | 2,200 | 3,250 | — | — |
| Information | 100 | 85 | — | 1,000 | 1,500 | 2,500 | 3,500 | — | — |
| Financial activities | 100 | 77 | 1,000 | 1,500 | 2,500 | 2,800 | 3,850 | 23 | (¹) |
| Finance and insurance | 100 | 76 | 1,000 | 1,500 | 2,250 | 2,750 | 3,850 | 24 | (¹) |

See footnotes at end of table.

Table 12. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 74 | \$1,000 | \$1,500 | \$2,250 | \$2,500 | \$4,000 | 26 | — |
| Insurance carriers and related activities | 100 | 91 | 1,000 | 1,500 | 2,300 | 2,900 | 3,800 | — | — |
| Professional and business services | 100 | 85 | 900 | 1,000 | 1,700 | 2,100 | 2,700 | 15 | — |
| Professional and technical services | 100 | 82 | 900 | — | 1,700 | 2,000 | 2,500 | — | — |
| Education and health services | 100 | 84 | 1,000 | 1,400 | 2,000 | 2,450 | 3,000 | 16 | 1 |
| Educational services | 100 | 77 | 1,000 | 1,250 | 1,750 | 2,500 | 3,000 | 23 | — |
| Junior colleges, colleges, and universities ... | 100 | 82 | 1,000 | 1,250 | 1,500 | 2,000 | 2,750 | 18 | — |
| Healthcare and social assistance | 100 | 85 | 1,000 | 1,400 | 2,000 | 2,400 | 3,100 | 14 | 1 |
| Leisure and hospitality | 100 | 89 | 1,500 | 2,000 | 2,200 | 3,000 | 5,000 | — | — |
| 1 to 99 workers | 100 | 84 | 1,000 | 1,500 | 2,000 | 2,500 | 3,500 | 15 | 2 |
| 1 to 49 workers | 100 | 83 | 1,000 | 1,375 | 2,000 | 2,500 | 3,500 | 15 | 2 |
| 50 to 99 workers | 100 | 85 | 1,000 | 1,500 | 2,000 | 2,500 | 3,500 | 15 | (¹) |
| 100 workers or more | 100 | 87 | 1,000 | 1,300 | 1,800 | 2,500 | 3,600 | 12 | 2 |
| 100 to 499 workers | 100 | 89 | 1,000 | 1,500 | 2,000 | 2,700 | 3,600 | 9 | 2 |
| 500 workers or more | 100 | 84 | 750 | 1,000 | 1,750 | 2,500 | 3,400 | 15 | 1 |
| Geographic area | | | | | | | | | |
| New England | 100 | 82 | 1,000 | 1,500 | 2,000 | 2,500 | 3,350 | 18 | (¹) |
| Middle Atlantic | 100 | 65 | — | 1,000 | 1,650 | 2,500 | 3,000 | 35 | (¹) |
| East North Central | 100 | 88 | 1,000 | 1,000 | 1,750 | 2,400 | 3,250 | 11 | 1 |
| West North Central | 100 | 94 | 1,000 | 1,500 | 2,000 | 2,600 | 3,500 | — | — |
| South Atlantic | 100 | 89 | 1,000 | 1,500 | 2,000 | 2,500 | 4,000 | 10 | 1 |
| East South Central | 100 | 95 | — | 1,250 | 1,650 | 2,500 | 4,400 | — | — |
| West South Central | 100 | 89 | 1,150 | 1,500 | 2,000 | 2,750 | 3,700 | — | — |
| Mountain | 100 | 80 | 1,000 | 1,500 | 1,900 | 2,500 | 4,000 | — | — |
| Pacific | 100 | 90 | 900 | 1,250 | 1,850 | 2,500 | 3,500 | — | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 1.3 | \$0 | \$122 | \$0 | \$0 | \$145 | 1.2 | 0.5 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.9 | 73 | 177 | 0 | 55 | 116 | 1.9 | 0.1 |
| Management, business, and financial | 1.9 | 20 | 58 | 0 | 0 | 281 | 1.9 | 0.1 |
| Professional and related | 2.9 | 173 | 174 | 183 | 243 | 63 | 3.0 | 0.1 |
| Service | 3.8 | 253 | 212 | 34 | 325 | 905 | 2.3 | 3.3 |
| Protective service | 10.4 | 0 | 0 | — | — | 831 | — | — |
| Sales and office | 2.0 | 0 | 0 | 0 | 130 | 238 | 1.9 | 0.7 |
| Sales and related | 2.7 | 31 | 72 | 95 | 180 | 408 | — | — |
| Office and administrative support | 2.3 | 0 | 172 | 56 | 111 | 261 | 2.2 | 0.9 |
| Natural resources, construction, and maintenance | 2.1 | 0 | 261 | 203 | 90 | — | 2.1 | 0.4 |
| Construction, extraction, farming, fishing, and forestry | 5.6 | 181 | 154 | 305 | — | 169 | — | — |
| Installation, maintenance, and repair | 2.1 | 0 | — | 315 | 297 | 179 | — | — |
| Production, transportation, and material moving | 2.8 | 157 | 103 | 97 | 100 | 195 | 2.4 | 1.7 |
| Production | 3.8 | 177 | 0 | 207 | 200 | 503 | 3.0 | 3.0 |
| Transportation and material moving | 4.0 | 0 | 126 | 114 | 137 | 209 | 4.0 | 0.1 |
| Full time | 1.3 | 0 | 107 | 0 | 0 | 174 | 1.2 | 0.6 |
| Part time | 4.7 | 206 | 20 | 166 | 261 | 453 | 4.7 | 0.9 |
| Union | 3.1 | — | 276 | 166 | — | — | 3.0 | 1.2 |
| Nonunion | 1.3 | 0 | 163 | 0 | 0 | 104 | 1.2 | 0.6 |
| Average wage within the following categories: ¹ | | | | | | | | |
| Lowest 25 percent | 4.7 | 91 | 85 | 141 | 376 | 658 | — | — |
| Lowest 10 percent | 6.8 | — | 587 | 521 | — | — | — | — |
| Second 25 percent | 2.2 | 0 | 156 | 156 | 20 | 162 | 1.9 | 1.2 |
| Third 25 percent | 1.8 | 0 | 99 | 142 | 0 | 20 | 1.8 | 0.5 |
| Highest 25 percent | 1.8 | 55 | 83 | 121 | 0 | 329 | 1.8 | 0.2 |
| Highest 10 percent | 2.9 | 145 | 187 | 80 | 0 | — | 2.9 | 0.1 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 2.4 | 185 | 98 | 178 | 126 | 326 | 2.1 | 1.4 |
| Construction | 5.1 | — | 129 | 503 | — | 785 | — | — |
| Manufacturing | 3.2 | — | 0 | 89 | 246 | 357 | 2.8 | 1.9 |
| Service-providing industries | 1.5 | 0 | 122 | 0 | 0 | 49 | 1.4 | 0.6 |
| Trade, transportation, and utilities | 1.8 | 147 | 0 | 185 | 60 | 88 | 1.7 | 0.8 |
| Wholesale trade | 6.0 | — | 84 | 0 | 639 | 39 | — | — |
| Retail trade | 2.1 | 97 | 51 | 218 | 274 | 147 | 1.8 | 0.9 |
| Utilities | 4.5 | — | 69 | 136 | 278 | 437 | — | — |
| Information | 4.8 | — | 71 | 215 | 567 | 113 | — | — |
| Financial activities | 3.9 | 71 | 172 | 260 | 222 | 485 | 3.9 | (²) |
| Finance and insurance | 5.3 | 0 | 212 | 229 | 388 | 324 | 5.3 | (²) |

See footnotes at end of table.

Table 12. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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 | | |
| Credit intermediation and related activities .. | 4.2 | \$98 | \$279 | \$364 | \$377 | \$292 | 4.2 | — |
| Insurance carriers and related activities | 3.1 | 0 | 73 | 230 | 248 | 735 | — | — |
| Professional and business services | 4.4 | 118 | 112 | 152 | 175 | 106 | 4.4 | — |
| Professional and technical services | 7.0 | 126 | — | 131 | 0 | 364 | — | — |
| Education and health services | 2.9 | 164 | 213 | 222 | 430 | 349 | 2.9 | 0.4 |
| Educational services | 4.8 | 0 | 67 | 235 | 592 | 0 | 4.8 | — |
| Junior colleges, colleges, and universities ... | 3.4 | 0 | 139 | 59 | 91 | 324 | 3.4 | — |
| Healthcare and social assistance | 3.0 | 231 | 210 | 212 | 407 | 543 | 3.0 | 0.5 |
| Leisure and hospitality | 7.3 | 383 | 48 | 464 | 824 | 1,146 | — | — |
| 1 to 99 workers | 2.2 | 0 | 124 | 0 | 0 | 389 | 1.9 | 0.9 |
| 1 to 49 workers | 2.8 | 0 | 201 | 0 | 0 | 342 | 2.4 | 1.3 |
| 50 to 99 workers | 3.9 | 85 | 70 | 20 | 110 | 815 | 3.9 | 0.1 |
| 100 workers or more | 1.5 | 86 | 92 | 125 | 0 | 130 | 1.4 | 0.7 |
| 100 to 499 workers | 2.2 | 0 | 34 | 359 | 210 | 74 | 1.9 | 1.2 |
| 500 workers or more | 1.8 | 186 | 194 | 132 | 72 | 291 | 1.8 | 0.1 |
| Geographic area | | | | | | | | |
| New England | 4.3 | 0 | 420 | 80 | 62 | 109 | 4.2 | 0.5 |
| Middle Atlantic | 4.1 | — | 0 | 220 | 312 | 153 | 4.3 | 0.3 |
| East North Central | 2.1 | 0 | 265 | 173 | 243 | 458 | 2.1 | 0.2 |
| West North Central | 3.7 | 0 | 74 | 0 | 333 | 417 | — | — |
| South Atlantic | 2.6 | 28 | 0 | 0 | 236 | 676 | 2.6 | 0.5 |
| East South Central | 2.4 | — | 205 | 366 | 131 | 513 | — | — |
| West South Central | 4.3 | 265 | 20 | 0 | 306 | 382 | — | — |
| Mountain | 8.3 | 0 | 192 | 258 | 415 | 398 | — | — |
| Pacific | 2.3 | 122 | 116 | 130 | 48 | 307 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

² 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/glossary20112012.htm.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 79 | \$2,000 | \$3,000 | \$4,000 | \$5,400 | \$7,500 | 20 | 2 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 81 | 2,000 | 3,000 | 4,000 | 5,400 | 7,500 | 18 | (¹) |
| Management, business, and financial | 100 | 83 | 2,000 | 3,000 | 4,000 | 5,100 | 7,500 | 17 | (¹) |
| Professional and related | 100 | 80 | 2,000 | 3,000 | 4,000 | 5,500 | 7,500 | 19 | (¹) |
| Service | 100 | 72 | 2,125 | 3,000 | 4,000 | 6,000 | 8,900 | 23 | 5 |
| Protective service | 100 | 84 | 3,000 | 3,000 | — | — | 7,150 | — | — |
| Sales and office | 100 | 81 | 2,000 | 3,000 | 4,000 | 5,500 | 7,700 | 17 | 2 |
| Sales and related | 100 | 85 | 2,500 | 3,300 | 4,000 | 6,000 | 7,500 | — | — |
| Office and administrative support | 100 | 79 | 2,000 | 2,900 | 4,000 | 5,300 | 8,000 | 19 | 2 |
| Natural resources, construction, and maintenance | 100 | 77 | 2,000 | 2,500 | 3,500 | 5,000 | 6,500 | 22 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 60 | 1,800 | 2,000 | 3,100 | 3,900 | — | — | — |
| Installation, maintenance, and repair | 100 | 87 | 2,000 | 2,500 | 4,000 | 5,000 | 6,500 | — | — |
| Production, transportation, and material moving | 100 | 75 | 2,000 | 2,600 | 3,500 | 5,000 | 7,200 | 23 | 2 |
| Production | 100 | 74 | 1,900 | — | 3,200 | 5,400 | 7,500 | 23 | 3 |
| Transportation and material moving | 100 | 78 | 2,000 | 2,850 | 4,000 | 5,000 | 7,100 | 22 | (¹) |
| Full time | 100 | 79 | 2,000 | 3,000 | 4,000 | 5,400 | 7,500 | 19 | 2 |
| Part time | 100 | 73 | 2,500 | 3,300 | 4,000 | 4,500 | 6,000 | 26 | 2 |
| Union | 100 | 60 | 1,500 | 2,000 | 3,400 | 4,800 | 5,500 | 37 | 3 |
| Nonunion | 100 | 82 | 2,000 | 3,000 | 4,000 | 5,500 | 7,500 | 17 | 1 |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 100 | 76 | 2,700 | 3,300 | 4,200 | 7,000 | 8,900 | — | — |
| Lowest 10 percent | 100 | 60 | 3,500 | 4,000 | 4,500 | — | 10,000 | — | — |
| Second 25 percent | 100 | 81 | 2,000 | 3,000 | 4,000 | 5,400 | 7,500 | 17 | 2 |
| Third 25 percent | 100 | 80 | 2,000 | 2,800 | 4,000 | 5,000 | 7,150 | 19 | 1 |
| Highest 25 percent | 100 | 77 | 2,000 | 2,900 | 4,000 | 5,300 | 7,000 | 22 | 1 |
| Highest 10 percent | 100 | 77 | 2,000 | 2,900 | 4,000 | 5,400 | 6,900 | 23 | (¹) |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 75 | 2,000 | — | 3,500 | 5,000 | 7,500 | 23 | 2 |
| Construction | 100 | 67 | — | 2,000 | 3,500 | 5,000 | 10,000 | — | — |
| Manufacturing | 100 | 76 | 2,000 | — | 3,400 | 5,000 | 6,700 | 21 | 2 |
| Service-providing industries | 100 | 80 | 2,000 | 3,000 | 4,000 | 5,400 | 7,500 | 19 | 1 |
| Trade, transportation, and utilities | 100 | 82 | 2,500 | 3,300 | 4,000 | 5,200 | 7,000 | 17 | 2 |
| Wholesale trade | 100 | 73 | — | 3,000 | 4,000 | 5,500 | 7,000 | 27 | — |
| Retail trade | 100 | 85 | 2,500 | 3,300 | 4,000 | 5,500 | 7,150 | 13 | 2 |
| Utilities | 100 | 83 | — | 3,000 | 4,000 | 5,000 | 6,600 | — | — |
| Information | 100 | 82 | — | 2,500 | 3,400 | 5,850 | 6,750 | 18 | — |
| Financial activities | 100 | 74 | 2,000 | 2,900 | 4,200 | 5,000 | 8,300 | 26 | (¹) |
| Finance and insurance | 100 | 75 | 2,000 | 2,900 | 4,000 | 5,000 | 7,700 | 25 | (¹) |

See footnotes at end of table.

Table 13. Fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 73 | \$2,000 | \$3,000 | \$4,800 | \$6,600 | \$8,300 | 27 | — |
| Insurance carriers and related activities | 100 | 88 | 2,000 | 2,900 | 4,000 | 5,000 | 7,000 | — | — |
| Professional and business services | 100 | 78 | 2,000 | 2,500 | 3,250 | 4,800 | 6,600 | 22 | — |
| Professional and technical services | 100 | 72 | 2,000 | 2,500 | 3,300 | 4,500 | 5,400 | 28 | — |
| Education and health services | 100 | 83 | 2,000 | 3,000 | 4,000 | 6,000 | 7,500 | 16 | 1 |
| Educational services | 100 | 77 | 2,000 | 3,000 | 3,900 | 5,000 | 6,000 | 23 | — |
| Junior colleges, colleges, and universities ... | 100 | 81 | 2,000 | 2,500 | 3,500 | 4,500 | 6,000 | 19 | — |
| Healthcare and social assistance | 100 | 85 | 2,000 | 3,000 | 4,000 | 6,000 | 7,500 | 14 | 1 |
| Leisure and hospitality | 100 | 78 | 4,000 | 4,000 | 4,400 | 7,500 | 9,000 | — | — |
| 1 to 99 workers | 100 | 75 | 2,000 | 3,000 | 4,000 | 5,400 | 7,500 | 23 | 2 |
| 1 to 49 workers | 100 | 75 | 2,000 | 2,700 | 4,000 | 5,000 | 7,400 | 23 | 2 |
| 50 to 99 workers | 100 | 77 | 2,500 | 3,000 | 4,050 | 5,500 | 8,000 | 23 | (¹) |
| 100 workers or more | 100 | 81 | 2,000 | 3,000 | 4,000 | 5,300 | 7,500 | 17 | 2 |
| 100 to 499 workers | 100 | 83 | 2,000 | 3,000 | 4,000 | 5,400 | 7,500 | 15 | 2 |
| 500 workers or more | 100 | 80 | 1,800 | 2,500 | 3,800 | 5,200 | 7,500 | 19 | 1 |
| Geographic area | | | | | | | | | |
| New England | 100 | 81 | 3,000 | 3,500 | 4,000 | 5,000 | 6,700 | 19 | (¹) |
| Middle Atlantic | 100 | 60 | — | 2,000 | 3,300 | 5,000 | 7,500 | 40 | (¹) |
| East North Central | 100 | 84 | 2,000 | 2,500 | 3,400 | 5,000 | 6,500 | 15 | 1 |
| West North Central | 100 | 93 | 2,000 | 3,000 | 4,000 | 5,850 | 7,150 | — | — |
| South Atlantic | 100 | 79 | 2,000 | 3,000 | 4,000 | 5,100 | 7,500 | 20 | 1 |
| East South Central | 100 | 86 | 1,800 | 3,300 | 4,500 | 5,500 | 8,900 | — | — |
| West South Central | 100 | 84 | 2,500 | 3,300 | 4,500 | 6,500 | 8,660 | — | — |
| Mountain | 100 | 69 | 2,000 | 2,700 | 3,550 | 5,500 | 7,600 | — | — |
| Pacific | 100 | 80 | 1,850 | 2,600 | 3,900 | 5,000 | 7,500 | — | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 13. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 1.8 | \$0 | \$39 | \$0 | \$325 | \$102 | 1.7 | 0.5 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.9 | 0 | 88 | 0 | 386 | 667 | 1.9 | 0.1 |
| Management, business, and financial | 2.4 | 0 | 94 | 0 | 348 | 848 | 2.4 | 0.1 |
| Professional and related | 2.9 | 52 | 174 | 0 | 560 | 800 | 2.9 | 0.1 |
| Service | 4.8 | 385 | 113 | 270 | 625 | 1,436 | 4.0 | 3.3 |
| Protective service | 10.4 | 515 | 0 | — | — | 1,459 | — | — |
| Sales and office | 2.7 | 150 | 0 | 20 | 411 | 241 | 2.7 | 0.7 |
| Sales and related | 3.3 | 94 | 10 | 200 | 694 | 373 | — | — |
| Office and administrative support | 3.1 | 59 | 461 | 199 | 443 | 543 | 3.1 | 0.9 |
| Natural resources, construction, and maintenance | 4.1 | 93 | 570 | 691 | 559 | 936 | 4.2 | 0.4 |
| Construction, extraction, farming, fishing, and forestry | 8.3 | 432 | 297 | 622 | 201 | — | — | — |
| Installation, maintenance, and repair | 2.7 | 0 | 568 | 182 | 252 | 929 | — | — |
| Production, transportation, and material moving | 3.0 | 443 | 447 | 417 | 506 | 662 | 2.6 | 1.7 |
| Production | 3.9 | 454 | — | 321 | 735 | 836 | 3.2 | 3.0 |
| Transportation and material moving | 4.1 | 504 | 363 | 360 | 355 | 940 | 4.1 | 0.1 |
| Full time | 1.7 | 0 | 116 | 0 | 230 | 71 | 1.7 | 0.6 |
| Part time | 5.0 | 463 | 362 | 174 | 369 | 1,047 | 4.9 | 0.9 |
| Union | 5.0 | 215 | 201 | 287 | 530 | 231 | 5.1 | 1.2 |
| Nonunion | 1.6 | 0 | 0 | 0 | 205 | 106 | 1.4 | 0.6 |
| Average wage within the following categories: ¹ | | | | | | | | |
| Lowest 25 percent | 5.6 | 292 | 60 | 324 | 1,077 | 572 | — | — |
| Lowest 10 percent | 8.9 | 680 | 0 | 535 | — | 634 | — | — |
| Second 25 percent | 2.6 | 0 | 71 | 49 | 583 | 438 | 2.3 | 1.2 |
| Third 25 percent | 2.4 | 62 | 359 | 364 | 39 | 463 | 2.4 | 0.5 |
| Highest 25 percent | 1.9 | 0 | 210 | 20 | 380 | 437 | 1.9 | 0.2 |
| Highest 10 percent | 2.1 | 170 | 271 | 0 | 397 | 963 | 2.1 | 0.1 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 3.2 | 131 | — | 135 | 621 | 756 | 3.0 | 1.4 |
| Construction | 6.4 | — | 166 | 204 | 303 | 2,326 | — | — |
| Manufacturing | 3.4 | 20 | — | 250 | 533 | 1,090 | 3.1 | 1.9 |
| Service-providing industries | 1.8 | 0 | 0 | 0 | 322 | 165 | 1.8 | 0.6 |
| Trade, transportation, and utilities | 2.6 | 250 | 333 | 0 | 272 | 149 | 2.6 | 0.8 |
| Wholesale trade | 6.0 | — | 0 | 139 | 587 | 1,008 | 6.0 | — |
| Retail trade | 3.8 | 124 | 0 | 663 | 479 | 433 | 3.8 | 0.9 |
| Utilities | 9.9 | — | 287 | 212 | 1,037 | 113 | — | — |
| Information | 5.1 | — | 241 | 653 | 613 | 264 | 5.1 | — |
| Financial activities | 3.8 | 0 | 112 | 382 | 704 | 729 | 3.8 | (²) |
| Finance and insurance | 5.2 | 78 | 312 | 124 | 193 | 223 | 5.2 | (²) |

See footnotes at end of table.

Table 13. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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 | | |
| Credit intermediation and related activities .. | 4.2 | \$170 | \$468 | \$1,065 | \$1,156 | \$510 | 4.2 | — |
| Insurance carriers and related activities | 3.6 | 139 | 98 | 144 | 39 | 888 | — | — |
| Professional and business services | 4.4 | 171 | 245 | 612 | 446 | 1,224 | 4.4 | — |
| Professional and technical services | 6.2 | 141 | 507 | 781 | 471 | 206 | 6.2 | — |
| Education and health services | 2.9 | 230 | 355 | 161 | 1,109 | 354 | 2.9 | 0.4 |
| Educational services | 4.8 | 520 | 139 | 254 | 1,119 | 1,564 | 4.8 | — |
| Junior colleges, colleges, and universities ... | 3.6 | 49 | 625 | 312 | 397 | 98 | 3.6 | — |
| Healthcare and social assistance | 3.0 | 382 | 439 | 178 | 1,004 | 872 | 3.0 | 0.5 |
| Leisure and hospitality | 8.4 | 158 | 55 | 859 | 1,453 | 1,421 | — | — |
| 1 to 99 workers | 3.2 | 0 | 59 | 0 | 547 | 321 | 3.0 | 0.9 |
| 1 to 49 workers | 3.4 | 0 | 469 | 0 | 585 | 419 | 3.1 | 1.3 |
| 50 to 99 workers | 5.9 | 354 | 193 | 240 | 497 | 1,061 | 5.9 | 0.1 |
| 100 workers or more | 1.6 | 0 | 102 | 318 | 212 | 129 | 1.5 | 0.7 |
| 100 to 499 workers | 2.1 | 89 | 0 | 607 | 367 | 234 | 1.7 | 1.2 |
| 500 workers or more | 2.0 | 342 | 276 | 300 | 370 | 603 | 2.0 | 0.1 |
| Geographic area | | | | | | | | |
| New England | 4.3 | 90 | 573 | 86 | 354 | 476 | 4.2 | 0.5 |
| Middle Atlantic | 6.2 | — | 453 | 316 | 476 | 639 | 6.4 | 0.3 |
| East North Central | 2.4 | 71 | 350 | 294 | 122 | 832 | 2.4 | 0.2 |
| West North Central | 3.7 | 130 | 0 | 0 | 571 | 699 | — | — |
| South Atlantic | 5.0 | 133 | 20 | 0 | 517 | 430 | 4.9 | 0.5 |
| East South Central | 5.2 | 453 | 419 | 347 | 614 | 1,510 | — | — |
| West South Central | 5.0 | 55 | 166 | 260 | 1,090 | 777 | — | — |
| Mountain | 7.3 | 0 | 663 | 580 | 674 | 1,780 | — | — |
| Pacific | 3.7 | 121 | 470 | 230 | 229 | 443 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

² 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/glossary20112012.htm.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011

(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 |
| All workers | 37 | 63 | (¹) | 17 | 83 | – | 70 | 30 | (¹) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 35 | 64 | (¹) | 15 | 85 | – | 70 | 29 | 1 |
| Management, business, and financial | 29 | 70 | 1 | 12 | 88 | – | 79 | 20 | 2 |
| Professional and related | 39 | 61 | – | 17 | 83 | – | 65 | 35 | (¹) |
| Service | 22 | 78 | – | – | 84 | – | 74 | 26 | – |
| Protective service | – | 98 | – | – | 98 | – | 84 | – | – |
| Sales and office | 48 | 52 | (¹) | 17 | 83 | – | 73 | 27 | (¹) |
| Sales and related | 69 | 31 | – | – | 84 | – | 78 | – | – |
| Office and administrative support | 41 | 59 | 1 | 17 | 83 | – | 70 | 30 | (¹) |
| Natural resources, construction, and maintenance | 39 | 61 | 1 | 8 | 92 | – | 66 | 33 | 1 |
| Construction, extraction, farming, fishing, and forestry | 47 | 51 | 2 | – | 86 | – | 71 | – | – |
| Installation, maintenance, and repair | 33 | 67 | – | – | 96 | – | 62 | 38 | – |
| Production, transportation, and material moving | 35 | 64 | 1 | 25 | 75 | – | 60 | 40 | – |
| Production | 37 | 61 | 1 | 23 | 77 | – | 60 | 40 | – |
| Transportation and material moving | 31 | 69 | – | – | 74 | – | 61 | 39 | – |
| Full time | 37 | 63 | (¹) | 16 | 84 | – | 70 | 30 | (¹) |
| Part time | 33 | 67 | – | – | 79 | – | 62 | 38 | – |
| Union | 15 | 84 | 1 | 17 | 83 | – | 66 | 34 | 1 |
| Nonunion | 41 | 59 | (¹) | 17 | 83 | – | 70 | 29 | (¹) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 31 | 69 | – | 24 | 76 | – | 84 | 16 | – |
| Lowest 10 percent | 55 | 45 | – | 58 | – | – | 79 | – | – |
| Second 25 percent | 42 | 57 | 1 | 17 | 83 | – | 67 | 33 | (¹) |
| Third 25 percent | 39 | 61 | (¹) | 14 | 86 | – | 67 | 33 | (¹) |
| Highest 25 percent | 34 | 66 | (¹) | 16 | 84 | – | 69 | 30 | 1 |
| Highest 10 percent | 25 | 75 | – | – | 88 | – | 70 | 28 | 2 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 38 | 62 | (¹) | 18 | 82 | – | 62 | 38 | 1 |
| Construction | 42 | 57 | 1 | – | 82 | – | 79 | – | – |
| Manufacturing | 34 | 66 | – | – | 86 | – | 55 | 45 | – |
| Service-providing industries | 36 | 63 | (¹) | 16 | 84 | – | 71 | 28 | (¹) |
| Trade, transportation, and utilities | 43 | 55 | 2 | 22 | 78 | – | 68 | 32 | – |
| Wholesale trade | 44 | 52 | 4 | – | 80 | – | 65 | 35 | – |
| Retail trade | 51 | 48 | 1 | – | 81 | – | 77 | 23 | – |
| Utilities | – | 72 | – | – | 84 | – | 62 | 38 | – |
| Information | – | 76 | – | – | 82 | – | 81 | – | – |
| Financial activities | – | 80 | – | – | 85 | – | 57 | 39 | 4 |
| Finance and insurance | 25 | 75 | – | 19 | 81 | – | 58 | 37 | 5 |

See footnotes at end of table.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | 29 | 71 | — | — | 74 | — | 57 | 43 | — |
| Insurance carriers and related activities | — | 73 | — | — | 80 | — | 79 | — | — |
| Professional and business services | 49 | 51 | — | — | 77 | — | 79 | — | — |
| Professional and technical services | 58 | — | — | 39 | 61 | — | 92 | — | — |
| Education and health services | 34 | 66 | — | 11 | 89 | — | 64 | 36 | — |
| Educational services | 41 | 59 | — | — | 94 | — | 66 | 34 | — |
| Junior colleges, colleges, and universities ... | 25 | 75 | — | — | 95 | — | 53 | 47 | — |
| Healthcare and social assistance | — | 69 | — | — | 88 | — | 63 | 37 | — |
| Leisure and hospitality | — | 76 | — | — | 89 | — | 86 | — | — |
| 1 to 99 workers | 48 | 51 | 1 | 17 | 83 | — | 72 | 27 | 1 |
| 1 to 49 workers | 51 | 49 | — | 17 | 83 | — | 73 | 26 | 1 |
| 50 to 99 workers | 41 | 57 | 3 | — | 84 | — | 71 | 29 | (¹) |
| 100 workers or more | 25 | 75 | (¹) | 17 | 83 | — | 66 | 33 | (¹) |
| 100 to 499 workers | 23 | 77 | (¹) | 18 | 82 | — | 77 | 23 | (¹) |
| 500 workers or more | 26 | 74 | (¹) | 16 | 84 | — | 56 | 44 | (¹) |
| Geographic area | | | | | | | | | |
| New England | 50 | 50 | — | — | 90 | — | 45 | 55 | — |
| Middle Atlantic | 46 | 53 | 1 | — | 80 | — | 51 | 47 | 2 |
| East North Central | 26 | 74 | — | 15 | 85 | — | 66 | 34 | — |
| West North Central | — | 77 | — | — | 85 | — | — | 61 | — |
| South Atlantic | 66 | 34 | — | 17 | 83 | — | 64 | — | — |
| East South Central | — | 75 | — | — | 67 | — | 70 | — | — |
| West South Central | — | — | — | — | 70 | — | 82 | — | — |
| Mountain | 52 | 48 | — | 33 | 67 | — | 82 | — | — |
| Pacific | 17 | 83 | 1 | — | 89 | — | 90 | — | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011

| Characteristics | Annual deductible | | | Coinsurance | | | Annual out-of-pocket maximum | | |
|--|-------------------|------|------------------|-------------|------|------------------|------------------------------|------|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| All workers | 3.3 | 3.3 | 0.2 | 2.2 | 2.2 | — | 3.4 | 3.2 | 0.3 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 5.7 | 5.7 | 0.3 | 3.2 | 3.2 | — | 5.2 | 5.2 | 0.7 |
| Management, business, and financial | 6.2 | 6.2 | 0.9 | 3.2 | 3.2 | — | 5.2 | 4.0 | 1.9 |
| Professional and related | 7.4 | 7.4 | — | 4.4 | 4.4 | — | 7.4 | 7.4 | 0.1 |
| Service | 5.4 | 5.4 | — | — | 5.4 | — | 6.9 | 6.9 | — |
| Protective service | — | 2.8 | — | — | 2.7 | — | 13.8 | — | — |
| Sales and office | 4.8 | 4.8 | 0.4 | 2.9 | 2.9 | — | 4.9 | 4.9 | 0.1 |
| Sales and related | 7.4 | 7.4 | — | — | 5.1 | — | 7.5 | — | — |
| Office and administrative support | 5.2 | 5.2 | 0.5 | 3.3 | 3.3 | — | 5.6 | 5.6 | 0.1 |
| Natural resources, construction, and maintenance | 7.3 | 7.2 | 0.7 | 2.0 | 2.0 | — | 7.6 | 7.8 | 0.7 |
| Construction, extraction, farming, fishing, and forestry | 12.1 | 11.4 | 1.7 | — | 4.2 | — | 8.4 | — | — |
| Installation, maintenance, and repair | 9.2 | 9.2 | — | — | 2.2 | — | 10.9 | 10.9 | — |
| Production, transportation, and material moving | 5.6 | 5.4 | 0.9 | 4.6 | 4.6 | — | 5.6 | 5.6 | — |
| Production | 8.2 | 7.6 | 1.5 | 5.3 | 5.3 | — | 7.3 | 7.3 | — |
| Transportation and material moving | 6.5 | 6.5 | — | — | 8.8 | — | 7.9 | 7.9 | — |
| Full time | 3.5 | 3.5 | 0.2 | 2.4 | 2.4 | — | 3.6 | 3.4 | 0.3 |
| Part time | 7.7 | 7.7 | — | — | 6.9 | — | 6.5 | 6.5 | — |
| Union | 2.8 | 2.8 | 0.6 | 4.1 | 4.1 | — | 6.9 | 6.7 | 0.4 |
| Nonunion | 3.5 | 3.5 | 0.2 | 2.4 | 2.4 | — | 3.4 | 3.3 | 0.3 |
| Average wage within the following categories: ¹ | | | | | | | | | |
| Lowest 25 percent | 7.7 | 7.7 | — | 7.1 | 7.1 | — | 4.6 | 4.6 | — |
| Lowest 10 percent | 13.2 | 13.2 | — | 17.4 | — | — | 15.1 | — | — |
| Second 25 percent | 6.5 | 6.6 | 0.7 | 3.5 | 3.5 | — | 6.4 | 6.4 | 0.1 |
| Third 25 percent | 4.6 | 4.6 | 0.1 | 2.8 | 2.8 | — | 4.9 | 4.9 | 0.1 |
| Highest 25 percent | 3.9 | 3.9 | 0.4 | 3.1 | 3.1 | — | 4.0 | 3.7 | 0.8 |
| Highest 10 percent | 6.5 | 6.5 | — | — | 4.0 | — | 5.6 | 4.4 | 2.1 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 6.2 | 6.2 | 0.3 | 4.1 | 4.1 | — | 5.8 | 5.8 | 0.4 |
| Construction | 10.4 | 10.0 | 1.1 | — | 7.3 | — | 8.5 | — | — |
| Manufacturing | 6.8 | 6.8 | — | — | 4.2 | — | 7.3 | 7.3 | — |
| Service-providing industries | 4.1 | 4.1 | 0.2 | 2.5 | 2.5 | — | 3.9 | 3.8 | 0.3 |
| Trade, transportation, and utilities | 5.7 | 5.5 | 1.2 | 5.2 | 5.2 | — | 4.1 | 4.1 | — |
| Wholesale trade | 7.7 | 6.9 | 2.8 | — | 7.8 | — | 7.4 | 7.4 | — |
| Retail trade | 9.1 | 9.0 | 1.3 | — | 6.1 | — | 6.1 | 6.1 | — |
| Utilities | — | 13.4 | — | — | 13.7 | — | 8.9 | 8.9 | — |
| Information | — | 12.1 | — | — | 11.6 | — | 9.0 | — | — |
| Financial activities | — | 5.9 | — | — | 4.7 | — | 7.7 | 5.8 | 4.1 |
| Finance and insurance | 6.9 | 6.9 | — | 5.6 | 5.6 | — | 7.0 | 5.8 | 4.9 |

See footnotes at end of table.

Table 14. Standard errors for health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Annual deductible | | | Coinsurance | | | Annual out-of-pocket maximum | | |
|---|-------------------|------|------------------|-------------|------|------------------|------------------------------|------|------------------|
| | Yes | No | Not determinable | Yes | No | Not determinable | Yes | No | Not determinable |
| Credit intermediation and related activities .. | 7.3 | 7.3 | — | — | 11.2 | — | 7.5 | 7.5 | — |
| Insurance carriers and related activities | — | 13.7 | — | — | 6.4 | — | 11.0 | — | — |
| Professional and business services | 11.9 | 11.9 | — | — | 8.6 | — | 8.4 | — | — |
| Professional and technical services | 12.8 | — | — | 10.8 | 10.8 | — | 5.4 | — | — |
| Education and health services | 8.0 | 8.0 | — | 2.9 | 2.9 | — | 8.4 | 8.4 | — |
| Educational services | 10.9 | 10.9 | — | — | 3.2 | — | 8.9 | 8.9 | — |
| Junior colleges, colleges, and universities ... | 4.5 | 4.5 | — | — | 1.8 | — | 5.2 | 5.2 | — |
| Healthcare and social assistance | — | 10.1 | — | — | 3.8 | — | 10.5 | 10.5 | — |
| Leisure and hospitality | — | 10.4 | — | — | 6.6 | — | 8.8 | — | — |
| 1 to 99 workers | 4.6 | 4.6 | 0.4 | 3.3 | 3.3 | — | 4.3 | 4.3 | 0.6 |
| 1 to 49 workers | 5.8 | 5.8 | — | 4.1 | 4.1 | — | 5.8 | 5.9 | 0.8 |
| 50 to 99 workers | 8.2 | 8.6 | 1.6 | — | 5.6 | — | 7.3 | 7.2 | 0.1 |
| 100 workers or more | 3.0 | 3.0 | 0.1 | 2.3 | 2.3 | — | 4.5 | 4.4 | 0.1 |
| 100 to 499 workers | 5.1 | 5.2 | 0.2 | 4.1 | 4.1 | — | 5.7 | 5.6 | 0.3 |
| 500 workers or more | 4.1 | 4.1 | (²) | 3.2 | 3.2 | — | 4.9 | 4.8 | (²) |
| Geographic area | | | | | | | | | |
| New England | 6.0 | 6.0 | — | — | 5.7 | — | 8.2 | 8.2 | — |
| Middle Atlantic | 5.6 | 5.2 | 0.7 | — | 6.3 | — | 11.9 | 10.2 | 1.9 |
| East North Central | 4.4 | 4.4 | — | 3.1 | 3.1 | — | 3.7 | 3.7 | — |
| West North Central | — | 11.1 | — | — | 8.6 | — | — | 14.1 | — |
| South Atlantic | 9.2 | 9.2 | — | 4.6 | 4.6 | — | 12.0 | — | — |
| East South Central | — | 11.3 | — | — | 15.9 | — | 14.8 | — | — |
| West South Central | — | — | — | — | 16.8 | — | 6.2 | — | — |
| Mountain | 7.9 | 7.9 | — | 5.4 | 5.4 | — | 5.9 | — | — |
| Pacific | 4.2 | 4.2 | 0.5 | — | 3.6 | — | 4.5 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

² 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/glossary20112012.htm.

Table 15. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 70 | – | \$1,500 | \$1,900 | \$2,500 | \$3,500 | 30 | (1) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 70 | \$1,000 | 1,500 | 1,750 | 2,500 | 3,500 | 29 | 1 |
| Management, business, and financial | 100 | 79 | 1,000 | 1,500 | 1,750 | 2,000 | 3,500 | 20 | 2 |
| Professional and related | 100 | 65 | 1,000 | 1,500 | 1,900 | 2,500 | 4,000 | 35 | (1) |
| Service | 100 | 74 | 1,500 | 1,500 | – | – | 4,000 | 26 | – |
| Protective service | 100 | 84 | 1,500 | 1,500 | – | 2,000 | 2,000 | – | – |
| Sales and office | 100 | 73 | – | 1,500 | 2,000 | 2,500 | 3,500 | 27 | (1) |
| Sales and related | 100 | 78 | – | 1,500 | 2,000 | 2,500 | 3,000 | – | – |
| Office and administrative support | 100 | 70 | – | 1,500 | 2,000 | 3,000 | 3,500 | 30 | (1) |
| Natural resources, construction, and maintenance | 100 | 66 | 1,500 | 1,500 | 2,000 | 2,500 | 3,000 | 33 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 71 | – | 1,500 | – | 3,000 | – | – | – |
| Installation, maintenance, and repair | 100 | 62 | 1,500 | 2,000 | 2,000 | 2,500 | 2,500 | 38 | – |
| Production, transportation, and material moving | 100 | 60 | 500 | 1,500 | 1,500 | 2,500 | 3,000 | 40 | – |
| Production | 100 | 60 | 500 | – | 1,500 | 2,500 | 2,500 | 40 | – |
| Transportation and material moving | 100 | 61 | – | 1,500 | 1,500 | – | 3,500 | 39 | – |
| Full time | 100 | 70 | – | 1,500 | 2,000 | 2,500 | 3,500 | 30 | (1) |
| Part time | 100 | 62 | 1,000 | 1,500 | 1,500 | – | 4,000 | 38 | – |
| Union | 100 | 66 | – | 1,500 | – | 2,250 | – | 34 | 1 |
| Nonunion | 100 | 70 | 1,500 | 1,500 | 2,000 | 2,500 | 3,500 | 29 | (1) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 100 | 84 | 1,500 | 1,500 | 1,750 | 2,000 | – | 16 | – |
| Lowest 10 percent | 100 | 79 | – | 2,000 | 2,000 | 2,500 | 3,000 | – | – |
| Second 25 percent | 100 | 67 | 1,500 | 1,500 | 2,000 | 3,000 | 4,000 | 33 | (1) |
| Third 25 percent | 100 | 67 | – | 1,500 | 1,900 | 3,000 | 3,500 | 33 | (1) |
| Highest 25 percent | 100 | 69 | 1,000 | 1,500 | 1,500 | 2,500 | 3,500 | 30 | 1 |
| Highest 10 percent | 100 | 70 | 1,000 | 1,500 | 1,500 | 2,500 | 3,000 | 28 | 2 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 62 | – | 1,500 | 1,500 | 2,500 | 3,000 | 38 | 1 |
| Construction | 100 | 79 | – | 1,500 | – | 3,000 | 4,000 | – | – |
| Manufacturing | 100 | 55 | – | 1,500 | 1,500 | 2,250 | 2,500 | 45 | – |
| Service-providing industries | 100 | 71 | – | 1,500 | 2,000 | 2,500 | 4,000 | 28 | (1) |
| Trade, transportation, and utilities | 100 | 68 | 500 | 1,500 | 1,500 | 2,000 | 3,000 | 32 | – |
| Wholesale trade | 100 | 65 | 500 | – | 1,500 | – | – | 35 | – |
| Retail trade | 100 | 77 | – | 1,500 | – | 2,000 | 3,000 | 23 | – |
| Utilities | 100 | 62 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 38 | – |
| Information | 100 | 81 | – | 1,500 | – | 3,500 | – | – | – |
| Financial activities | 100 | 57 | 1,000 | 1,500 | 1,750 | – | 3,500 | 39 | 4 |
| Finance and insurance | 100 | 58 | 1,000 | – | 1,750 | – | 3,500 | 37 | 5 |

See footnotes at end of table.

Table 15. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 57 | – | \$1,000 | \$1,500 | \$2,000 | – | 43 | – |
| Insurance carriers and related activities | 100 | 79 | \$1,000 | 1,500 | 2,000 | – | \$3,500 | – | – |
| Professional and business services | 100 | 79 | 1,500 | 1,500 | 2,000 | 4,000 | 4,000 | – | – |
| Professional and technical services | 100 | 92 | 1,500 | 1,500 | 2,500 | 4,000 | 4,000 | – | – |
| Education and health services | 100 | 64 | – | 1,500 | 1,750 | – | 3,500 | 36 | – |
| Educational services | 100 | 66 | – | 1,500 | 2,000 | – | 3,000 | 34 | – |
| Junior colleges, colleges, and universities ... | 100 | 53 | 1,000 | 1,500 | – | 2,000 | 2,500 | 47 | – |
| Healthcare and social assistance | 100 | 63 | – | 1,500 | – | – | 3,500 | 37 | – |
| Leisure and hospitality | 100 | 86 | 1,500 | 1,500 | 1,850 | 2,000 | 3,000 | – | – |
| 1 to 99 workers | 100 | 72 | 1,500 | 1,500 | 2,000 | 3,000 | 4,000 | 27 | 1 |
| 1 to 49 workers | 100 | 73 | 1,500 | 1,500 | 2,000 | 3,000 | 4,000 | 26 | 1 |
| 50 to 99 workers | 100 | 71 | – | 1,500 | 1,500 | – | 3,500 | 29 | (1) |
| 100 workers or more | 100 | 66 | 1,000 | 1,500 | 1,500 | 2,000 | 3,000 | 33 | (1) |
| 100 to 499 workers | 100 | 77 | 1,500 | 1,500 | 1,500 | 2,000 | 2,500 | 23 | (1) |
| 500 workers or more | 100 | 56 | – | – | 1,500 | 2,250 | 4,000 | 44 | (1) |
| Geographic area | | | | | | | | | |
| New England | 100 | 45 | 1,000 | 1,500 | 2,000 | 2,000 | 2,000 | 55 | – |
| Middle Atlantic | 100 | 51 | – | 1,500 | – | 2,500 | 3,500 | 47 | 2 |
| East North Central | 100 | 66 | 1,500 | 1,500 | 1,500 | 2,000 | 2,500 | 34 | – |
| West North Central | 100 | – | – | – | – | – | – | 61 | – |
| South Atlantic | 100 | 64 | 1,500 | 2,000 | 2,000 | 3,000 | 4,000 | – | – |
| East South Central | 100 | 70 | 500 | – | – | 2,000 | 2,000 | – | – |
| West South Central | 100 | 82 | 1,500 | 1,500 | – | – | 4,000 | – | – |
| Mountain | 100 | 82 | 1,500 | 1,750 | 2,500 | 3,000 | 4,000 | – | – |
| Pacific | 100 | 90 | 1,500 | 1,500 | 1,500 | 3,000 | 3,500 | – | – |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 15. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 3.4 | — | \$0 | \$190 | \$63 | \$537 | 3.2 | 0.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 5.2 | \$67 | 0 | 305 | 553 | 277 | 5.2 | 0.7 |
| Management, business, and financial | 5.2 | 242 | 0 | 362 | 531 | 694 | 4.0 | 1.9 |
| Professional and related | 7.4 | 187 | 0 | 361 | 590 | 707 | 7.4 | 0.1 |
| Service | 6.9 | 0 | 0 | — | — | 0 | 6.9 | — |
| Protective service | 13.8 | 0 | 0 | — | 219 | 0 | — | — |
| Sales and office | 4.9 | — | 0 | 0 | 701 | 98 | 4.9 | 0.1 |
| Sales and related | 7.5 | — | 0 | 177 | 357 | 491 | — | — |
| Office and administrative support | 5.6 | — | 0 | 0 | 855 | 528 | 5.6 | 0.1 |
| Natural resources, construction, and maintenance | 7.6 | 98 | 302 | 405 | 673 | 196 | 7.8 | 0.7 |
| Construction, extraction, farming, fishing, and forestry | 8.4 | — | 85 | — | 98 | — | — | — |
| Installation, maintenance, and repair | 10.9 | 0 | 500 | 310 | 171 | 707 | 10.9 | — |
| Production, transportation, and material moving | 5.6 | 92 | 98 | 240 | 447 | 405 | 5.6 | — |
| Production | 7.3 | 81 | — | 260 | 277 | 613 | 7.3 | — |
| Transportation and material moving | 7.9 | — | 0 | 392 | — | 325 | 7.9 | — |
| Full time | 3.6 | — | 0 | 193 | 149 | 537 | 3.4 | 0.3 |
| Part time | 6.5 | 39 | 367 | 188 | — | 1,059 | 6.5 | — |
| Union | 6.9 | — | 139 | — | 486 | — | 6.7 | 0.4 |
| Nonunion | 3.4 | 403 | 0 | 240 | 441 | 367 | 3.3 | 0.3 |
| Average wage within the following categories: ¹ | | | | | | | | |
| Lowest 25 percent | 4.6 | 0 | 0 | 284 | 525 | — | 4.6 | — |
| Lowest 10 percent | 15.1 | — | 219 | 148 | 481 | 570 | — | — |
| Second 25 percent | 6.4 | 0 | 0 | 0 | 685 | 219 | 6.4 | 0.1 |
| Third 25 percent | 4.9 | — | 0 | 431 | 544 | 98 | 4.9 | 0.1 |
| Highest 25 percent | 4.0 | 0 | 0 | 380 | 277 | 628 | 3.7 | 0.8 |
| Highest 10 percent | 5.6 | 0 | 0 | 164 | 649 | 245 | 4.4 | 2.1 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 5.8 | — | 0 | 277 | 0 | 0 | 5.8 | 0.4 |
| Construction | 8.5 | — | 0 | — | 0 | 1,057 | — | — |
| Manufacturing | 7.3 | — | 0 | 0 | 444 | 0 | 7.3 | — |
| Service-providing industries | 3.9 | — | 0 | 172 | 439 | 651 | 3.8 | 0.3 |
| Trade, transportation, and utilities | 4.1 | 120 | 354 | 0 | 0 | 528 | 4.1 | — |
| Wholesale trade | 7.4 | 0 | — | 340 | — | — | 7.4 | — |
| Retail trade | 6.1 | — | 0 | — | 0 | 597 | 6.1 | — |
| Utilities | 8.9 | 0 | 0 | 0 | 0 | 0 | 8.9 | — |
| Information | 9.0 | — | 147 | — | 803 | 0 | — | — |
| Financial activities | 7.7 | 0 | 277 | 405 | — | 219 | 5.8 | 4.1 |
| Finance and insurance | 7.0 | 0 | — | 389 | — | 832 | 5.8 | 4.9 |

See footnotes at end of table.

Table 15. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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 | | |
| Credit intermediation and related activities .. | 7.5 | — | \$139 | \$264 | \$367 | — | 7.5 | — |
| Insurance carriers and related activities | 11.0 | \$132 | 271 | 570 | — | \$589 | — | — |
| Professional and business services | 8.4 | 0 | 0 | 399 | 754 | 0 | — | — |
| Professional and technical services | 5.4 | 240 | 364 | 559 | 951 | 0 | — | — |
| Education and health services | 8.4 | — | 0 | 486 | — | 367 | 8.4 | — |
| Educational services | 8.9 | — | 0 | 530 | — | 240 | 8.9 | — |
| Junior colleges, colleges, and universities ... | 5.2 | 0 | 260 | — | 98 | 51 | 5.2 | — |
| Healthcare and social assistance | 10.5 | — | 0 | — | — | 0 | 10.5 | — |
| Leisure and hospitality | 8.8 | 0 | 0 | 475 | 0 | 737 | — | — |
| 1 to 99 workers | 4.3 | 0 | 0 | 0 | 546 | 439 | 4.3 | 0.6 |
| 1 to 49 workers | 5.8 | 0 | 366 | 294 | 714 | 380 | 5.9 | 0.8 |
| 50 to 99 workers | 7.3 | — | 49 | 147 | — | 620 | 7.2 | 0.1 |
| 100 workers or more | 4.5 | 0 | 0 | 0 | 98 | 424 | 4.4 | 0.1 |
| 100 to 499 workers | 5.7 | 0 | 0 | 170 | 0 | 0 | 5.6 | 0.3 |
| 500 workers or more | 4.9 | — | — | 0 | 585 | 888 | 4.8 | (²) |
| Geographic area | | | | | | | | |
| New England | 8.2 | 0 | 318 | 0 | 0 | 294 | 8.2 | — |
| Middle Atlantic | 11.9 | — | 219 | — | 689 | 491 | 10.2 | 1.9 |
| East North Central | 3.7 | 240 | 0 | 325 | 0 | 0 | 3.7 | — |
| West North Central | — | — | — | — | — | — | 14.1 | — |
| South Atlantic | 12.0 | 0 | 432 | 0 | 410 | 815 | — | — |
| East South Central | 14.8 | 0 | — | — | 0 | 110 | — | — |
| West South Central | 6.2 | 450 | 0 | — | — | 0 | — | — |
| Mountain | 5.9 | 382 | 495 | 450 | 769 | 0 | — | — |
| Pacific | 4.5 | 277 | 0 | 138 | 365 | 694 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

² 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/glossary20112012.htm.

Table 16. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 69 | \$3,000 | \$3,000 | \$4,000 | \$6,000 | \$8,000 | 30 | (1) |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 70 | 2,500 | 3,000 | 4,000 | 6,000 | 8,000 | 30 | 1 |
| Management, business, and financial | 100 | 78 | – | 3,000 | 3,500 | 6,000 | 7,000 | 20 | 2 |
| Professional and related | 100 | 65 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 35 | (1) |
| Service | 100 | 74 | 3,000 | 3,000 | 4,450 | – | 8,000 | 26 | – |
| Protective service | 100 | 84 | 3,000 | 3,000 | – | – | 6,000 | – | – |
| Sales and office | 100 | 72 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 28 | (1) |
| Sales and related | 100 | 78 | – | 3,000 | 4,000 | 5,000 | 7,000 | – | – |
| Office and administrative support | 100 | 70 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 30 | (1) |
| Natural resources, construction, and maintenance | 100 | 66 | 3,000 | 3,000 | 6,000 | – | 7,500 | 33 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 71 | – | 3,000 | – | 6,000 | – | – | – |
| Installation, maintenance, and repair | 100 | 62 | 3,000 | 4,000 | 6,000 | 7,500 | 7,500 | 38 | – |
| Production, transportation, and material moving | 100 | 60 | 1,250 | 3,000 | 3,000 | 5,000 | 7,000 | 40 | – |
| Production | 100 | 60 | 1,000 | 3,000 | 3,000 | 5,000 | 6,000 | 40 | – |
| Transportation and material moving | 100 | 61 | – | 3,000 | 3,000 | – | 8,000 | 39 | – |
| Full time | 100 | 70 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 30 | (1) |
| Part time | 100 | 62 | 2,500 | 3,000 | 3,000 | – | 8,000 | 38 | – |
| Union | 100 | 66 | – | 3,000 | 3,500 | 5,000 | – | 34 | 1 |
| Nonunion | 100 | 70 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 30 | (1) |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 100 | 84 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 16 | – |
| Lowest 10 percent | 100 | 79 | – | 4,000 | 4,000 | – | – | – | – |
| Second 25 percent | 100 | 67 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 33 | (1) |
| Third 25 percent | 100 | 66 | – | 3,000 | 4,000 | 6,000 | 8,000 | 33 | (1) |
| Highest 25 percent | 100 | 69 | 2,000 | 3,000 | 3,500 | 5,500 | 8,000 | 30 | 1 |
| Highest 10 percent | 100 | 70 | 2,000 | 3,000 | – | 5,000 | 7,000 | 28 | 2 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 62 | – | 3,000 | 3,000 | 5,000 | 6,000 | 38 | 1 |
| Construction | 100 | 79 | – | 3,000 | – | 6,000 | 8,000 | – | – |
| Manufacturing | 100 | 55 | – | 3,000 | 3,000 | 4,500 | 5,000 | 45 | – |
| Service-providing industries | 100 | 71 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | 28 | (1) |
| Trade, transportation, and utilities | 100 | 68 | – | 3,000 | 3,000 | 4,500 | 8,000 | 32 | – |
| Wholesale trade | 100 | 65 | 1,000 | – | – | – | – | 35 | – |
| Retail trade | 100 | 77 | – | 3,000 | – | – | – | 23 | – |
| Utilities | 100 | 62 | 3,000 | 3,000 | 3,000 | – | 4,500 | 38 | – |
| Information | 100 | 81 | – | 3,000 | – | 7,000 | 7,000 | – | – |
| Financial activities | 100 | 56 | 2,000 | 3,000 | 4,000 | – | – | 40 | 4 |
| Finance and insurance | 100 | 58 | 2,000 | 3,000 | 4,000 | – | 9,000 | 37 | 5 |

See footnotes at end of table.

Table 16. Health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 56 | — | — | \$4,000 | \$4,500 | — | 44 | — |
| Insurance carriers and related activities | 100 | 79 | \$2,000 | \$3,000 | — | 7,000 | \$9,000 | — | — |
| Professional and business services | 100 | 79 | 3,000 | 3,000 | 5,000 | 8,000 | 8,000 | — | — |
| Professional and technical services | 100 | 92 | 3,000 | 3,500 | 5,000 | 8,000 | 8,000 | — | — |
| Education and health services | 100 | 63 | 3,000 | 3,000 | 4,000 | 6,000 | 7,000 | 37 | — |
| Educational services | 100 | 66 | — | — | 4,000 | — | 6,000 | 34 | — |
| Junior colleges, colleges, and universities ... | 100 | 52 | 2,000 | 3,000 | 3,800 | 4,500 | 5,000 | 48 | — |
| Healthcare and social assistance | 100 | 63 | 3,000 | 3,000 | — | 6,000 | 7,000 | 37 | — |
| Leisure and hospitality | 100 | 84 | 3,000 | — | 4,500 | 6,000 | 6,000 | — | — |
| 1 to 99 workers | 100 | 72 | 3,000 | 3,000 | 4,500 | 7,000 | 8,000 | 27 | 1 |
| 1 to 49 workers | 100 | 73 | 3,000 | 3,500 | 5,000 | 7,000 | 8,000 | 26 | 1 |
| 50 to 99 workers | 100 | 71 | — | 3,000 | 3,000 | 6,000 | 8,000 | 29 | (1) |
| 100 workers or more | 100 | 66 | 2,400 | 3,000 | 3,000 | 4,500 | 8,000 | 34 | (1) |
| 100 to 499 workers | 100 | 77 | 3,000 | 3,000 | 3,000 | 4,500 | 6,000 | 23 | (1) |
| 500 workers or more | 100 | 56 | — | 3,000 | — | — | 8,000 | 44 | (1) |
| Geographic area | | | | | | | | | |
| New England | 100 | 45 | 2,000 | 3,000 | 4,000 | 4,000 | — | 55 | — |
| Middle Atlantic | 100 | 51 | — | 3,000 | — | 5,000 | 8,000 | 47 | 2 |
| East North Central | 100 | 66 | 3,000 | 3,000 | 3,000 | 4,500 | 5,000 | 34 | — |
| West North Central | 100 | — | — | — | — | — | — | 61 | — |
| South Atlantic | 100 | 64 | 3,500 | 4,000 | 5,000 | 6,000 | 9,000 | — | — |
| East South Central | 100 | 70 | 1,500 | — | — | — | 6,000 | — | — |
| West South Central | 100 | 82 | 3,000 | 3,000 | — | — | 8,000 | — | — |
| Mountain | 100 | 81 | 3,000 | 4,000 | 5,000 | 7,500 | 8,000 | — | — |
| Pacific | 100 | 89 | 3,000 | 3,000 | 4,000 | 6,000 | 8,000 | — | — |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 16. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 3.4 | \$537 | \$0 | \$98 | \$0 | \$196 | 3.3 | 0.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 5.2 | 659 | 0 | 600 | 294 | 1,144 | 5.2 | 0.7 |
| Management, business, and financial | 5.2 | — | 0 | 628 | 766 | 707 | 4.0 | 1.9 |
| Professional and related | 7.4 | 702 | 0 | 380 | 471 | 628 | 7.4 | 0.1 |
| Service | 6.9 | 0 | 0 | 956 | — | 0 | 6.9 | — |
| Protective service | 13.8 | 0 | 0 | — | — | 0 | — | — |
| Sales and office | 4.9 | 799 | 0 | 170 | 1,604 | 1,210 | 4.9 | 0.1 |
| Sales and related | 7.5 | — | 310 | 240 | 465 | 1,092 | — | — |
| Office and administrative support | 5.6 | 667 | 0 | 460 | 1,727 | 707 | 5.6 | 0.1 |
| Natural resources, construction, and maintenance | 7.6 | 196 | 658 | 1,340 | — | 98 | 7.8 | 0.7 |
| Construction, extraction, farming, fishing, and forestry | 8.4 | — | 196 | — | 196 | — | — | — |
| Installation, maintenance, and repair | 10.9 | 0 | 1,101 | 797 | 1,691 | 0 | 10.9 | — |
| Production, transportation, and material moving | 5.6 | 304 | 0 | 460 | 580 | 1,428 | 5.6 | — |
| Production | 7.3 | 232 | 669 | 519 | 340 | 1,177 | 7.3 | — |
| Transportation and material moving | 7.9 | — | 0 | 764 | — | 1,127 | 7.9 | — |
| Full time | 3.6 | 510 | 0 | 0 | 0 | 240 | 3.5 | 0.3 |
| Part time | 6.5 | 581 | 98 | 276 | — | 2,278 | 6.5 | — |
| Union | 6.9 | — | 0 | 901 | 1,327 | — | 6.7 | 0.4 |
| Nonunion | 3.5 | 260 | 0 | 139 | 240 | 380 | 3.4 | 0.3 |
| Average wage within the following categories: ¹ | | | | | | | | |
| Lowest 25 percent | 4.6 | 0 | 0 | 620 | 1,573 | 1,241 | 4.6 | — |
| Lowest 10 percent | 15.1 | — | 378 | 264 | — | — | — | — |
| Second 25 percent | 6.4 | 0 | 0 | 698 | 1,234 | 0 | 6.4 | 0.1 |
| Third 25 percent | 4.9 | — | 0 | 354 | 1,161 | 1,144 | 4.9 | 0.1 |
| Highest 25 percent | 4.1 | 552 | 0 | 827 | 776 | 1,181 | 3.8 | 0.8 |
| Highest 10 percent | 5.6 | 504 | 0 | — | 546 | 1,331 | 4.4 | 2.1 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 5.8 | — | 0 | 620 | 196 | 0 | 5.8 | 0.4 |
| Construction | 8.5 | — | 0 | — | 0 | 2,113 | — | — |
| Manufacturing | 7.3 | — | 0 | 98 | 741 | 0 | 7.3 | — |
| Service-providing industries | 4.0 | 487 | 0 | 88 | 524 | 98 | 3.9 | 0.3 |
| Trade, transportation, and utilities | 4.1 | — | 643 | 196 | 1,256 | 2,194 | 4.1 | — |
| Wholesale trade | 7.4 | 0 | — | — | — | — | 7.4 | — |
| Retail trade | 6.1 | — | 0 | — | — | — | 6.1 | — |
| Utilities | 8.9 | 0 | 0 | 0 | — | 0 | 8.9 | — |
| Information | 9.0 | — | 481 | — | 555 | 0 | — | — |
| Financial activities | 7.7 | 193 | 139 | 665 | — | — | 5.9 | 4.1 |
| Finance and insurance | 7.0 | 0 | 496 | 510 | — | 2,481 | 5.8 | 4.9 |

See footnotes at end of table.

Table 16. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, private industry workers, National Compensation Survey, 2011—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 | | |
| Credit intermediation and related activities .. | 7.6 | — | — | \$450 | \$721 | — | 7.6 | — |
| Insurance carriers and related activities | 11.0 | \$396 | \$308 | — | 1,905 | \$2,387 | — | — |
| Professional and business services | 8.4 | 0 | 98 | 946 | 680 | 0 | — | — |
| Professional and technical services | 5.4 | 340 | 694 | 694 | 1,110 | 0 | — | — |
| Education and health services | 8.4 | 0 | 0 | 623 | 1,330 | 240 | 8.4 | — |
| Educational services | 8.9 | — | — | 0 | — | 747 | 8.9 | — |
| Junior colleges, colleges, and universities ... | 5.3 | 0 | 0 | 1,131 | 405 | 270 | 5.3 | — |
| Healthcare and social assistance | 10.5 | 0 | 0 | — | 1,654 | 0 | 10.5 | — |
| Leisure and hospitality | 9.9 | 0 | — | 326 | 1,061 | 0 | — | — |
| 1 to 99 workers | 4.3 | 0 | 170 | 694 | 1,316 | 367 | 4.3 | 0.6 |
| 1 to 49 workers | 5.8 | 0 | 460 | 340 | 1,020 | 294 | 5.9 | 0.8 |
| 50 to 99 workers | 7.3 | — | 98 | 325 | 966 | 1,225 | 7.2 | 0.1 |
| 100 workers or more | 4.6 | 718 | 0 | 276 | 537 | 1,602 | 4.5 | 0.1 |
| 100 to 499 workers | 5.7 | 0 | 0 | 832 | 546 | 503 | 5.6 | 0.3 |
| 500 workers or more | 5.0 | — | 240 | — | — | 0 | 5.0 | (²) |
| Geographic area | | | | | | | | |
| New England | 8.2 | 0 | 0 | 0 | 0 | — | 8.2 | — |
| Middle Atlantic | 11.9 | — | 340 | — | 1,348 | 1,788 | 10.3 | 1.9 |
| East North Central | 3.7 | 310 | 0 | 687 | 971 | 819 | 3.7 | — |
| West North Central | — | — | — | — | — | — | 14.1 | — |
| South Atlantic | 12.0 | 809 | 0 | 663 | 1,204 | 374 | — | — |
| East South Central | 14.8 | 0 | — | — | — | 0 | — | — |
| West South Central | 6.2 | 899 | 98 | — | — | 0 | — | — |
| Mountain | 5.9 | 0 | 1,173 | 196 | 1,755 | 0 | — | — |
| Pacific | 4.9 | 98 | 0 | 1,167 | 1,373 | 754 | — | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.
² 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/glossary20112012.htm.

Table 17. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

(Includes workers participating in high deductible health plans)

| Characteristics | Amount of annual deductible | | | | |
|--|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| All workers | \$1,250 | \$1,500 | \$2,000 | \$2,500 | \$3,000 |
| Worker characteristic | | | | | |
| Management, professional, and related | 1,200 | 1,500 | 2,000 | 2,500 | 3,000 |
| Management, business, and financial | 1,250 | 1,500 | 2,000 | 2,500 | 2,750 |
| Professional and related | 1,200 | 1,500 | 2,000 | 2,400 | 3,000 |
| Service | 1,250 | 1,500 | 2,000 | 2,500 | – |
| Sales and office | 1,400 | 1,500 | 2,000 | 2,500 | 3,000 |
| Sales and related | 1,500 | 1,500 | 2,000 | 2,500 | 3,000 |
| Office and administrative support | 1,350 | 1,500 | 1,800 | 2,500 | 2,650 |
| Natural resources, construction, and maintenance | 1,250 | 1,750 | 2,400 | 2,500 | 3,000 |
| Installation, maintenance, and repair | 1,250 | 1,500 | 2,400 | 3,000 | 3,000 |
| Production, transportation, and material moving | 1,250 | 1,500 | – | 2,500 | 3,000 |
| Production | 1,250 | 1,300 | 1,800 | 2,500 | 3,000 |
| Transportation and material moving | 1,300 | 1,500 | 1,500 | 2,500 | 3,000 |
| Full time | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| Part time | 1,250 | 1,400 | 1,800 | 2,500 | 2,700 |
| Union | 1,250 | 1,300 | 1,500 | – | 2,500 |
| Nonunion | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| Average wage within the following categories: ² | | | | | |
| Lowest 25 percent | 1,250 | 1,350 | 2,000 | 2,500 | – |
| Second 25 percent | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| Third 25 percent | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| Highest 25 percent | 1,250 | 1,500 | 1,750 | 2,500 | 2,500 |
| Highest 10 percent | 1,200 | 1,300 | 2,000 | 2,500 | 2,500 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| Construction | 1,500 | 2,000 | 2,400 | 2,500 | 2,500 |
| Manufacturing | 1,250 | 1,350 | – | 2,500 | 3,000 |
| Service-providing industries | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| Trade, transportation, and utilities | 1,250 | 1,500 | 2,500 | 2,500 | 3,000 |
| Wholesale trade | 1,500 | 1,500 | 2,500 | 2,500 | 3,000 |
| Retail trade | 1,250 | 1,500 | – | 2,500 | 3,000 |
| Information | 1,200 | 1,200 | 1,250 | – | 2,100 |
| Financial activities | 1,200 | 1,260 | 1,500 | 2,000 | 2,500 |
| Finance and insurance | 1,200 | 1,300 | 1,500 | 2,000 | 2,500 |

See footnotes at end of table.

Table 17. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | \$1,200 | \$1,500 | \$1,500 | \$2,100 | \$2,500 |
| Insurance carriers and related activities | 1,200 | 1,260 | 1,500 | 2,000 | 2,500 |
| Professional and business services | 1,300 | 1,500 | 1,750 | 2,250 | 2,500 |
| Education and health services | 1,250 | 1,500 | 2,000 | 2,400 | 3,000 |
| Healthcare and social assistance | 1,250 | 1,500 | 2,000 | 2,500 | — |
| 1 to 99 workers | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| 1 to 49 workers | 1,500 | 1,500 | 2,000 | 2,500 | 3,000 |
| 50 to 99 workers | 1,250 | 1,500 | 2,000 | 2,500 | 3,000 |
| 100 workers or more | 1,200 | 1,300 | 1,500 | 2,400 | 2,700 |
| 100 to 499 workers | 1,250 | 1,300 | 1,500 | 2,400 | 3,000 |
| 500 workers or more | 1,200 | 1,300 | 1,500 | 2,400 | 2,600 |
| Geographic area | | | | | |
| New England | 1,350 | — | 2,400 | 2,500 | 3,000 |
| Middle Atlantic | 1,250 | 1,500 | 2,000 | 2,500 | — |
| East North Central | 1,250 | 1,300 | 2,000 | 2,500 | 2,500 |
| West North Central | 1,250 | 1,500 | 1,750 | 2,500 | — |
| South Atlantic | 1,500 | 1,500 | 2,000 | 2,300 | 2,500 |
| East South Central | 1,200 | 1,250 | 2,300 | 2,500 | 3,000 |
| West South Central | 1,260 | 1,500 | 2,000 | 3,000 | 3,000 |
| Mountain | 1,500 | 2,000 | — | 3,000 | 3,000 |
| Pacific | 1,250 | 1,250 | 1,500 | 2,500 | 3,000 |

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 \$1,200 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings

both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 17. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

| Characteristics | Amount of annual deductible | | | | |
|--|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| All workers | \$0 | \$0 | \$0 | \$0 | \$0 |
| Worker characteristic | | | | | |
| Management, professional, and related | 67 | 201 | 245 | 240 | 346 |
| Management, business, and financial | 22 | 116 | 0 | 28 | 439 |
| Professional and related | 49 | 261 | 329 | 468 | 402 |
| Service | 0 | 152 | 0 | 0 | - |
| Sales and office | 180 | 0 | 167 | 0 | 345 |
| Sales and related | 147 | 0 | 432 | 0 | 147 |
| Office and administrative support | 174 | 0 | 430 | 87 | 447 |
| Natural resources, construction, and maintenance | 268 | 318 | 465 | 694 | 0 |
| Installation, maintenance, and repair | 175 | 298 | 352 | 522 | 0 |
| Production, transportation, and material moving | 0 | 245 | - | 39 | 0 |
| Production | 0 | 206 | 505 | 422 | 0 |
| Transportation and material moving | 269 | 0 | 141 | 0 | 410 |
| Full time | 0 | 0 | 0 | 0 | 0 |
| Part time | 71 | 261 | 445 | 0 | 294 |
| Union | 10 | 271 | 0 | - | 0 |
| Nonunion | 0 | 0 | 0 | 0 | 0 |
| Average wage within the following categories: ² | | | | | |
| Lowest 25 percent | 0 | 209 | 572 | 294 | - |
| Second 25 percent | 31 | 0 | 0 | 104 | 0 |
| Third 25 percent | 156 | 0 | 49 | 0 | 0 |
| Highest 25 percent | 64 | 152 | 182 | 20 | 214 |
| Highest 10 percent | 0 | 74 | 425 | 28 | 303 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 17 | 169 | 104 | 98 | 0 |
| Construction | 353 | 88 | 296 | 0 | 392 |
| Manufacturing | 0 | 156 | - | 669 | 392 |
| Service-providing industries | 0 | 0 | 36 | 0 | 88 |
| Trade, transportation, and utilities | 186 | 20 | 325 | 68 | 0 |
| Wholesale trade | 0 | 393 | 0 | 701 | 0 |
| Retail trade | 0 | 417 | - | 68 | 555 |
| Information | 0 | 0 | 137 | - | 600 |
| Financial activities | 10 | 61 | 0 | 0 | 42 |
| Finance and insurance | 22 | 163 | 0 | 94 | 72 |

See footnotes at end of table.

Table 17. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Amount of annual deductible | | | | |
|---|-----------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Credit intermediation and related activities .. | \$69 | \$39 | \$198 | \$402 | \$93 |
| Insurance carriers and related activities | 14 | 48 | 0 | 175 | 104 |
| Professional and business services | 243 | 0 | 214 | 352 | 680 |
| Education and health services | 196 | 0 | 201 | 252 | 675 |
| Healthcare and social assistance | 165 | 94 | 208 | 109 | — |
| 1 to 99 workers | 311 | 0 | 0 | 0 | 0 |
| 1 to 49 workers | 100 | 0 | 0 | 0 | 0 |
| 50 to 99 workers | 86 | 102 | 280 | 284 | 196 |
| 100 workers or more | 46 | 58 | 0 | 256 | 369 |
| 100 to 499 workers | 63 | 95 | 34 | 301 | 615 |
| 500 workers or more | 10 | 53 | 0 | 410 | 321 |
| Geographic area | | | | | |
| New England | 150 | — | 446 | 193 | 572 |
| Middle Atlantic | 0 | 193 | 325 | 0 | — |
| East North Central | 31 | 189 | 548 | 34 | 466 |
| West North Central | 148 | 0 | 447 | 78 | — |
| South Atlantic | 175 | 0 | 237 | 391 | 586 |
| East South Central | 28 | 329 | 479 | 446 | 399 |
| West South Central | 189 | 0 | 572 | 432 | 0 |
| Mountain | 193 | 286 | — | 546 | 0 |
| Pacific | 33 | 182 | 126 | 421 | 680 |

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 \$1,200 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings

both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 18. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Generic drugs | Brand-name drugs | Mail order drugs | Coverage for formulary drugs |
|--|---------------|------------------|------------------|------------------------------|
| All workers | 100 | 99 | 84 | 79 |
| Worker characteristic | | | | |
| Management, professional, and related | 100 | 98 | 88 | 85 |
| Management, business, and financial | 100 | 98 | 87 | 86 |
| Professional and related | 100 | 98 | 88 | 85 |
| Service | 100 | 100 | 83 | 72 |
| Protective service | 100 | 99 | 73 | 71 |
| Sales and office | 100 | 99 | 83 | 82 |
| Sales and related | 100 | 98 | 82 | 78 |
| Office and administrative support | 100 | 99 | 84 | 83 |
| Natural resources, construction, and maintenance | 100 | 99 | 77 | 66 |
| Construction, extraction, farming, fishing, and forestry | 100 | 100 | 66 | 60 |
| Installation, maintenance, and repair | 100 | 99 | 83 | 70 |
| Production, transportation, and material moving | 100 | 99 | 84 | 77 |
| Production | 100 | 99 | 83 | 76 |
| Transportation and material moving | 100 | 99 | 85 | 78 |
| Full time | 100 | 99 | 85 | 80 |
| Part time | 100 | 100 | 78 | 71 |
| Union | 100 | 100 | 84 | 67 |
| Nonunion | 100 | 99 | 84 | 82 |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | 100 | 99 | 81 | 73 |
| Lowest 10 percent | 100 | 99 | 58 | — |
| Second 25 percent | 100 | 99 | 85 | 82 |
| Third 25 percent | 100 | 98 | 82 | 79 |
| Highest 25 percent | 100 | 99 | 87 | 81 |
| Highest 10 percent | 100 | 99 | 90 | 85 |
| Establishment characteristic | | | | |
| Goods-producing industries | 100 | 100 | 82 | 74 |
| Construction | 100 | 100 | 68 | 67 |
| Manufacturing | 100 | 100 | 85 | 75 |
| Service-providing industries | 100 | 99 | 85 | 81 |
| Trade, transportation, and utilities | 100 | 99 | 78 | 83 |
| Wholesale trade | 100 | 96 | 69 | 72 |
| Retail trade | 100 | 100 | 75 | 86 |
| Utilities | 100 | 93 | 94 | 82 |
| Information | 100 | 100 | 96 | 90 |
| Financial activities | 100 | 99 | 93 | 84 |
| Finance and insurance | 100 | 99 | 94 | 88 |

See footnotes at end of table.

Table 18. Outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Generic drugs | Brand-name drugs | Mail order drugs | Coverage for formulary drugs |
|---|---------------|------------------|------------------|------------------------------|
| Credit intermediation and related activities .. | 100 | 98 | 90 | 89 |
| Insurance carriers and related activities | 100 | 100 | 96 | 87 |
| Professional and business services | 100 | 100 | 86 | 81 |
| Professional and technical services | 100 | 100 | 82 | 84 |
| Education and health services | 100 | 97 | 86 | 79 |
| Educational services | 100 | 100 | 82 | 82 |
| Junior colleges, colleges, and universities ... | 100 | 100 | 79 | 82 |
| Healthcare and social assistance | 100 | 97 | 87 | 78 |
| Leisure and hospitality | 100 | 99 | 92 | 76 |
| 1 to 99 workers | 100 | 98 | 77 | 73 |
| 1 to 49 workers | 100 | 99 | 77 | 70 |
| 50 to 99 workers | 100 | 98 | 79 | 80 |
| 100 workers or more | 100 | 99 | 90 | 85 |
| 100 to 499 workers | 100 | 99 | 87 | 82 |
| 500 workers or more | 100 | 99 | 94 | 88 |
| Geographic area | | | | |
| New England | 100 | 100 | 92 | 91 |
| Middle Atlantic | 100 | 99 | 86 | 82 |
| East North Central | 100 | 99 | 83 | 72 |
| West North Central | 100 | 100 | 81 | 85 |
| South Atlantic | 100 | 99 | 80 | 78 |
| East South Central | 100 | 99 | 87 | 83 |
| West South Central | 100 | 96 | 87 | 86 |
| Mountain | 100 | 100 | 82 | 81 |
| Pacific | 100 | 100 | 87 | 76 |

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 18. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2011

| Characteristics | Generic drugs | Brand-name drugs | Mail order drugs | Coverage for formulary drugs |
|--|------------------|------------------|------------------|------------------------------|
| All workers | (²) | 0.4 | 1.4 | 1.4 |
| Worker characteristic | | | | |
| Management, professional, and related | 0.1 | 0.8 | 1.5 | 2.3 |
| Management, business, and financial | 0.1 | 0.9 | 2.2 | 2.2 |
| Professional and related | 0.2 | 1.2 | 2.0 | 3.2 |
| Service | 0.1 | 0.2 | 3.0 | 4.4 |
| Protective service | (²) | 0.8 | 17.2 | 18.1 |
| Sales and office | 0.1 | 0.6 | 2.2 | 2.1 |
| Sales and related | 0.1 | 1.2 | 3.3 | 3.3 |
| Office and administrative support | (²) | 0.4 | 2.3 | 2.6 |
| Natural resources, construction, and maintenance | (²) | 0.4 | 4.4 | 4.3 |
| Construction, extraction, farming, fishing, and forestry | (²) | (²) | 9.0 | 8.0 |
| Installation, maintenance, and repair | (²) | 0.7 | 3.5 | 5.0 |
| Production, transportation, and material moving | (²) | 0.4 | 2.9 | 2.9 |
| Production | (²) | 0.3 | 4.3 | 4.1 |
| Transportation and material moving | (²) | 0.5 | 2.5 | 3.6 |
| Full time | 0.1 | 0.4 | 1.4 | 1.4 |
| Part time | (²) | (²) | 4.7 | 5.2 |
| Union | 0.3 | 0.3 | 4.3 | 4.7 |
| Nonunion | (²) | 0.4 | 1.3 | 1.3 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | (²) | 0.7 | 4.2 | 4.6 |
| Lowest 10 percent | (²) | 0.5 | 8.0 | — |
| Second 25 percent | (²) | 0.3 | 1.7 | 2.1 |
| Third 25 percent | 0.1 | 0.7 | 2.2 | 2.4 |
| Highest 25 percent | 0.1 | 0.4 | 1.6 | 1.7 |
| Highest 10 percent | 0.1 | 0.2 | 1.9 | 1.6 |
| Establishment characteristic | | | | |
| Goods-producing industries | (²) | 0.1 | 3.3 | 3.1 |
| Construction | (²) | (²) | 6.6 | 6.1 |
| Manufacturing | (²) | 0.2 | 3.4 | 3.6 |
| Service-providing industries | 0.1 | 0.5 | 1.3 | 1.4 |
| Trade, transportation, and utilities | (²) | 0.7 | 2.3 | 2.4 |
| Wholesale trade | (²) | 2.8 | 5.2 | 5.9 |
| Retail trade | (²) | 0.1 | 4.1 | 3.4 |
| Utilities | (²) | 3.0 | 5.1 | 5.6 |
| Information | 0.4 | 0.4 | 2.2 | 3.0 |
| Financial activities | 0.3 | 0.8 | 1.4 | 2.6 |
| Finance and insurance | 0.3 | 0.8 | 1.5 | 1.8 |

See footnotes at end of table.

Table 18. Standard errors for outpatient prescription drug benefits:¹ Type of coverage, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Generic drugs | Brand-name drugs | Mail order drugs | Coverage for formulary drugs |
|---|------------------|------------------|------------------|------------------------------|
| Credit intermediation and related activities .. | (²) | 1.7 | 3.2 | 3.4 |
| Insurance carriers and related activities | 0.1 | 0.2 | 1.5 | 3.0 |
| Professional and business services | (²) | (²) | 3.6 | 4.0 |
| Professional and technical services | (²) | (²) | 4.9 | 5.2 |
| Education and health services | 0.2 | 1.8 | 2.3 | 4.0 |
| Educational services | (²) | (²) | 4.8 | 4.3 |
| Junior colleges, colleges, and universities ... | (²) | (²) | 5.0 | 3.9 |
| Healthcare and social assistance | 0.3 | 2.2 | 2.8 | 4.7 |
| Leisure and hospitality | (²) | 0.6 | 3.5 | 6.7 |
| 1 to 99 workers | (²) | 0.8 | 2.3 | 2.4 |
| 1 to 49 workers | (²) | 0.6 | 2.6 | 3.0 |
| 50 to 99 workers | (²) | 2.1 | 4.4 | 4.1 |
| 100 workers or more | 0.1 | 0.2 | 1.2 | 1.3 |
| 100 to 499 workers | (²) | 0.3 | 1.9 | 1.9 |
| 500 workers or more | 0.2 | 0.2 | 1.1 | 1.6 |
| Geographic area | | | | |
| New England | (²) | (²) | 2.0 | 2.3 |
| Middle Atlantic | 0.3 | 0.2 | 1.5 | 4.9 |
| East North Central | (²) | 0.5 | 3.2 | 3.9 |
| West North Central | (²) | 0.2 | 5.0 | 3.5 |
| South Atlantic | (²) | 0.8 | 5.0 | 2.9 |
| East South Central | (²) | 0.6 | 3.4 | 4.8 |
| West South Central | 0.3 | 3.0 | 2.2 | 3.0 |
| Mountain | (²) | (²) | 5.2 | 4.7 |
| Pacific | (²) | 0.3 | 2.9 | 3.3 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 19. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2011

(All workers participating in outpatient prescription drug plans with a generic drug or brand-name drug provision = 100 percent)

| Characteristics | Generic drugs ² | | | | Brand-name drugs ³ | | | |
|--|----------------------------|--------------|------------------|-----------------------------------|-------------------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| All workers | 84 | 14 | 2 | \$10 | 80 | 18 | 2 | \$30 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 86 | 13 | 1 | 10 | 82 | 17 | 1 | 25 |
| Management, business, and financial | 86 | 12 | 2 | 10 | 80 | 18 | 2 | 25 |
| Professional and related | 86 | 14 | (⁴) | 10 | 83 | 16 | (⁴) | 25 |
| Service | 85 | 13 | 3 | 10 | 84 | 13 | 3 | 30 |
| Protective service | 60 | — | — | 10 | 55 | — | — | 25 |
| Sales and office | 85 | 12 | 3 | 10 | 81 | 17 | 2 | 30 |
| Sales and related | 86 | 11 | 3 | 10 | 83 | 15 | 2 | 30 |
| Office and administrative support | 85 | 12 | 3 | 10 | 80 | 18 | 2 | 30 |
| Natural resources, construction, and maintenance | 77 | 21 | 2 | 10 | 75 | 23 | 2 | 30 |
| Construction, extraction, farming, fishing, and forestry | 82 | 15 | 3 | 10 | 86 | — | — | 25 |
| Installation, maintenance, and repair | 74 | 25 | 2 | 10 | 69 | 30 | 1 | 30 |
| Production, transportation, and material moving | 82 | 16 | 2 | 10 | 77 | 21 | 2 | 25 |
| Production | 80 | 18 | 2 | 10 | 75 | 24 | 2 | 25 |
| Transportation and material moving | 83 | 14 | 3 | 10 | 80 | 17 | 3 | 30 |
| Full time | 84 | 14 | 2 | 10 | 81 | 18 | 2 | 30 |
| Part time | 82 | 16 | 1 | 10 | 77 | 21 | 1 | 30 |
| Union | 78 | 21 | 1 | 10 | 78 | 21 | 1 | 25 |
| Nonunion | 85 | 13 | 2 | 10 | 81 | 17 | 2 | 30 |
| Average wage within the following categories: ⁵ | | | | | | | | |
| Lowest 25 percent | 87 | 11 | 1 | 10 | 83 | 15 | 2 | 30 |
| Lowest 10 percent | 79 | — | — | 10 | 72 | 26 | 2 | 30 |
| Second 25 percent | 85 | 13 | 2 | 10 | 81 | 17 | 2 | 30 |
| Third 25 percent | 82 | 16 | 3 | 10 | 79 | 19 | 2 | 30 |
| Highest 25 percent | 84 | 14 | 1 | 10 | 80 | 18 | 1 | 25 |
| Highest 10 percent | 87 | 12 | 1 | 10 | 82 | 18 | 1 | 25 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 83 | 15 | 2 | 10 | 78 | 20 | 2 | 25 |
| Construction | 87 | 13 | — | 10 | 87 | — | — | 30 |
| Manufacturing | 81 | 17 | 3 | 10 | 73 | 24 | 3 | 25 |
| Service-providing industries | 84 | 14 | 2 | 10 | 81 | 17 | 2 | 30 |
| Trade, transportation, and utilities | 85 | 12 | 2 | 10 | 82 | 16 | 2 | 30 |
| Wholesale trade | 75 | 16 | 8 | 10 | 76 | 18 | 6 | 30 |
| Retail trade | 89 | 10 | (⁴) | 10 | 83 | 16 | (⁴) | 30 |
| Utilities | 76 | 23 | 1 | — | 68 | 31 | 1 | — |
| Information | 88 | 12 | (⁴) | 10 | 82 | 18 | (⁴) | 25 |
| Financial activities | 81 | 15 | 4 | 10 | 69 | 28 | 3 | 30 |
| Finance and insurance | 84 | 11 | 5 | 10 | 69 | 27 | 4 | 30 |

See footnotes at end of table.

Table 19. Outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2011—Continued

(All workers participating in outpatient prescription drug plans with a generic drug or brand-name drug provision = 100 percent)

| Characteristics | Generic drugs ² | | | | Brand-name drugs ³ | | | |
|---|----------------------------|--------------|------------------|-----------------------------------|-------------------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Credit intermediation and related activities .. | 82 | 10 | 8 | \$10 | 63 | 31 | 6 | \$30 |
| Insurance carriers and related activities | 86 | 13 | 1 | 10 | 75 | 24 | 1 | 30 |
| Professional and business services | 84 | 15 | 1 | 10 | 80 | 19 | 1 | 25 |
| Professional and technical services | 84 | 15 | 1 | 10 | 80 | 19 | 1 | 25 |
| Education and health services | 84 | 15 | 1 | 10 | 85 | 13 | 1 | 30 |
| Educational services | 89 | — | — | 10 | 91 | — | — | 25 |
| Junior colleges, colleges, and universities ... | 87 | 12 | (⁴) | 10 | 88 | 12 | 1 | 25 |
| Healthcare and social assistance | 83 | 15 | 2 | 10 | 84 | 14 | 2 | 30 |
| Leisure and hospitality | 88 | — | — | 10 | 89 | — | — | 25 |
| 1 to 99 workers | 83 | 15 | 3 | 10 | 81 | 17 | 2 | 30 |
| 1 to 49 workers | 81 | 16 | 3 | 10 | 78 | 20 | 3 | 30 |
| 50 to 99 workers | 86 | 12 | 1 | 10 | 87 | 12 | 1 | 30 |
| 100 workers or more | 85 | 13 | 1 | 10 | 80 | 18 | 1 | 25 |
| 100 to 499 workers | 85 | 13 | 2 | 10 | 81 | 17 | 2 | 25 |
| 500 workers or more | 85 | 14 | 1 | 10 | 79 | 20 | 1 | 25 |
| Geographic area | | | | | | | | |
| New England | 86 | — | — | 10 | 86 | — | — | 25 |
| Middle Atlantic | 85 | — | — | 10 | 80 | 19 | 1 | 30 |
| East North Central | 75 | 23 | 2 | 10 | 72 | 26 | 2 | 30 |
| West North Central | 86 | 14 | (⁴) | 10 | 76 | 24 | (⁴) | 30 |
| South Atlantic | 85 | 12 | 4 | 10 | 83 | 14 | 3 | 30 |
| East South Central | 83 | 17 | (⁴) | 10 | 80 | 19 | (⁴) | 30 |
| West South Central | 89 | — | — | 10 | 81 | 16 | 3 | 30 |
| Mountain | 84 | — | — | 10 | 82 | 14 | 4 | 30 |
| Pacific | 88 | 12 | 1 | 10 | 88 | 11 | 1 | 25 |

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 provision equals 100 percent.

⁴ Less than 0.5.

⁵ The categories are based on the average wage for each occupation surveyed, which may

include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2011

| Characteristics | Generic drugs | | | | Brand-name drugs | | | |
|--|---------------|--------------|------------------|-----------------------------------|------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| All workers | 1.2 | 1.1 | 0.4 | \$0 | 1.3 | 1.2 | 0.4 | \$0 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.9 | 1.9 | 0.2 | 0 | 1.9 | 1.9 | 0.3 | 2 |
| Management, business, and financial | 2.2 | 2.0 | 0.7 | 0 | 2.5 | 2.4 | 0.7 | 1 |
| Professional and related | 2.6 | 2.6 | 0.1 | 0 | 2.6 | 2.6 | 0.1 | 5 |
| Service | 3.3 | 3.0 | 0.9 | 0 | 3.1 | 2.9 | 0.9 | 2 |
| Protective service | 16.4 | — | — | 1 | 16.2 | — | — | 3 |
| Sales and office | 2.0 | 1.8 | 0.8 | 0 | 2.3 | 2.2 | 0.6 | 0 |
| Sales and related | 2.7 | 2.2 | 1.8 | 0 | 2.9 | 2.5 | 1.6 | 0 |
| Office and administrative support | 2.3 | 2.3 | 0.6 | 0 | 2.7 | 2.6 | 0.5 | 0 |
| Natural resources, construction, and maintenance | 4.0 | 3.9 | 0.8 | 0 | 4.2 | 4.0 | 0.7 | 0 |
| Construction, extraction, farming, fishing, and forestry | 4.3 | 4.0 | 1.7 | 0 | 5.0 | — | — | 7 |
| Installation, maintenance, and repair | 5.5 | 5.6 | 0.8 | 0 | 5.4 | 5.4 | 0.5 | 0 |
| Production, transportation, and material moving | 3.0 | 2.9 | 1.0 | 0 | 3.2 | 3.1 | 1.0 | 3 |
| Production | 4.5 | 4.4 | 1.0 | 0 | 4.5 | 4.5 | 1.1 | 0 |
| Transportation and material moving | 3.0 | 2.5 | 1.7 | 0 | 3.4 | 2.9 | 1.8 | 5 |
| Full time | 1.2 | 1.1 | 0.4 | 0 | 1.3 | 1.3 | 0.4 | 0 |
| Part time | 3.2 | 3.3 | 0.6 | 0 | 3.9 | 3.9 | 0.6 | 6 |
| Union | 3.0 | 3.0 | 0.7 | 0 | 3.1 | 3.1 | 0.7 | 4 |
| Nonunion | 1.2 | 1.1 | 0.4 | 0 | 1.3 | 1.3 | 0.4 | 0 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | 2.3 | 2.3 | 0.4 | 0 | 3.0 | 3.0 | 0.4 | 0 |
| Lowest 10 percent | 6.7 | — | — | 0 | 7.7 | 7.6 | 1.1 | 2 |
| Second 25 percent | 1.9 | 1.9 | 0.6 | 0 | 1.9 | 1.8 | 0.6 | 0 |
| Third 25 percent | 1.8 | 1.7 | 0.7 | 0 | 2.0 | 1.9 | 0.6 | 1 |
| Highest 25 percent | 1.6 | 1.6 | 0.5 | 0 | 1.7 | 1.7 | 0.5 | 0 |
| Highest 10 percent | 2.0 | 2.0 | 0.2 | 0 | 2.0 | 2.0 | 0.2 | 0 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 3.0 | 2.9 | 0.8 | 0 | 3.2 | 3.1 | 0.8 | 2 |
| Construction | 3.6 | 3.6 | — | 0 | 4.0 | — | — | 2 |
| Manufacturing | 3.9 | 3.7 | 1.1 | 0 | 4.2 | 4.0 | 1.1 | 0 |
| Service-providing industries | 1.4 | 1.3 | 0.4 | 0 | 1.4 | 1.4 | 0.4 | 0 |
| Trade, transportation, and utilities | 2.1 | 1.8 | 1.2 | 0 | 2.1 | 2.0 | 1.1 | 0 |
| Wholesale trade | 5.8 | 4.3 | 4.6 | 0 | 5.5 | 4.4 | 4.0 | 4 |
| Retail trade | 2.5 | 2.5 | 0.3 | 0 | 3.0 | 3.1 | 0.3 | 0 |
| Utilities | 6.7 | 6.6 | 1.0 | — | 8.2 | 8.1 | 1.1 | — |
| Information | 3.4 | 3.4 | (³) | (⁴) | 4.0 | 4.0 | (³) | 0 |
| Financial activities | 3.1 | 2.9 | 1.3 | 0 | 3.4 | 3.1 | 0.8 | 0 |
| Finance and insurance | 2.0 | 1.3 | 1.5 | 0 | 2.9 | 2.4 | 0.9 | 0 |

See footnotes at end of table.

Table 19. Standard errors for outpatient prescription drug benefits:¹ Copayment provisions, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Generic drugs | | | | Brand-name drugs | | | |
|---|---------------|--------------|------------------|-----------------------------------|------------------|--------------|------------------|-----------------------------------|
| | Copayment | No copayment | Not determinable | Median copayment per prescription | Copayment | No copayment | Not determinable | Median copayment per prescription |
| Credit intermediation and related activities .. | 3.4 | 1.8 | 2.7 | \$0 | 4.1 | 3.7 | 1.7 | \$0 |
| Insurance carriers and related activities | 2.9 | 2.8 | 0.6 | 0 | 3.5 | 3.4 | 0.5 | 0 |
| Professional and business services | 3.1 | 3.0 | 0.6 | 0 | 3.2 | 3.2 | 0.6 | 1 |
| Professional and technical services | 3.3 | 3.2 | 1.0 | 0 | 3.3 | 3.2 | 1.0 | 1 |
| Education and health services | 3.6 | 3.5 | 0.6 | 0 | 3.3 | 3.3 | 0.6 | 2 |
| Educational services | 3.8 | — | — | 0 | 2.6 | — | — | 5 |
| Junior colleges, colleges, and universities ... | 3.4 | 3.4 | 0.3 | 0 | 3.2 | 3.2 | 0.3 | 2 |
| Healthcare and social assistance | 4.2 | 4.2 | 0.7 | 0 | 4.0 | 4.0 | 0.7 | 2 |
| Leisure and hospitality | 4.7 | — | — | 0 | 4.3 | — | — | 5 |
| 1 to 99 workers | 1.7 | 1.6 | 0.7 | 0 | 1.8 | 1.7 | 0.6 | 0 |
| 1 to 49 workers | 2.0 | 1.9 | 0.9 | 0 | 2.2 | 2.1 | 0.8 | 2 |
| 50 to 99 workers | 3.3 | 3.3 | 0.9 | 0 | 2.9 | 2.8 | 0.9 | 1 |
| 100 workers or more | 1.7 | 1.6 | 0.3 | 0 | 1.9 | 1.8 | 0.4 | 0 |
| 100 to 499 workers | 2.4 | 2.3 | 0.5 | 0 | 2.7 | 2.6 | 0.5 | 0 |
| 500 workers or more | 1.9 | 1.9 | 0.4 | 0 | 2.3 | 2.3 | 0.4 | 0 |
| Geographic area | | | | | | | | |
| New England | 6.6 | — | — | 0 | 6.2 | — | — | 4 |
| Middle Atlantic | 4.6 | — | — | 0 | 5.0 | 4.7 | 0.5 | 6 |
| East North Central | 3.6 | 3.6 | 0.6 | 0 | 4.0 | 4.0 | 0.6 | 5 |
| West North Central | 2.2 | 2.3 | 0.5 | 0 | 2.6 | 2.8 | 0.5 | 0 |
| South Atlantic | 2.1 | 1.9 | 1.7 | 0 | 2.4 | 2.1 | 1.6 | 1 |
| East South Central | 4.3 | 4.2 | 0.2 | 0 | 5.2 | 5.2 | 0.2 | 0 |
| West South Central | 3.0 | — | — | 0 | 4.2 | 3.6 | 1.4 | 0 |
| Mountain | 3.4 | — | — | 0 | 3.6 | 4.0 | 2.4 | 0 |
| Pacific | 3.1 | 3.0 | 0.3 | 0 | 3.2 | 3.0 | 0.3 | 0 |

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

³ Less than 0.05.

⁴ Less than 0.5.

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/glossary20112012.htm.

Additional Provisions Tables

Types of Benefits:

- Medical care benefits
- Fee-for-service plans
- Health maintenance organizations
- Selected benefits by type of plan
- Mental healthcare and substance abuse treatment benefits
- Dental care benefits
- Vision care benefits

Table 20. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | With service requirement | Service requirement | | | | | Not determinable | Median service requirement (in months) | With no service requirement | Not determinable |
|--|-------|--------------------------|---------------------|----------|----------|-----------------------|------------------|------------------|--|-----------------------------|------------------|
| | | | 1 month | 2 months | 3 months | Greater than 3 months | Not determinable | | | | |
| All workers | 100 | 61 | 25 | 5 | 22 | 8 | 1 | — | 25 | 14 | |
| Worker characteristic | | | | | | | | | | | |
| Management, professional, and related | 100 | 49 | 27 | 4 | 15 | 2 | 1 | 1 | 35 | 16 | |
| Professional and related | 100 | 53 | 28 | — | 18 | — | 1 | — | 34 | 14 | |
| Service | 100 | 71 | 23 | — | 29 | 10 | — | 3 | 15 | 13 | |
| Protective service | 100 | 63 | — | — | — | — | — | — | — | — | |
| Sales and office | 100 | 63 | 25 | 6 | 22 | 10 | 1 | — | 23 | 14 | |
| Sales and related | 100 | 65 | 16 | — | 26 | 19 | — | 3 | 20 | 15 | |
| Office and administrative support | 100 | 62 | 29 | — | 19 | 6 | — | — | 24 | 14 | |
| Natural resources, construction, and maintenance | 100 | 69 | 22 | 5 | 24 | 17 | 1 | 3 | 15 | 15 | |
| Construction, extraction, farming, fishing, and forestry | 100 | 72 | 13 | — | 23 | 30 | — | 3 | 11 | 17 | |
| Installation, maintenance, and repair | 100 | 68 | 28 | — | 26 | — | (¹) | — | 18 | 14 | |
| Production, transportation, and material moving | 100 | 69 | 24 | 8 | 28 | 10 | (¹) | 3 | 20 | 11 | |
| Production | 100 | 68 | 28 | 8 | 24 | 8 | (¹) | — | 22 | 10 | |
| Transportation and material moving | 100 | 70 | 18 | — | 32 | 13 | — | 3 | 18 | 11 | |
| Full time | 100 | 61 | 26 | 5 | 22 | 7 | 1 | — | 25 | 14 | |
| Part time | 100 | 63 | 14 | — | 15 | 24 | — | 3 | 23 | 14 | |
| Union | 100 | 58 | 15 | — | 22 | 17 | — | 3 | 33 | 9 | |
| Nonunion | 100 | 62 | 26 | 6 | 22 | 7 | 1 | 2 | 23 | 15 | |
| Average wage within the following categories: ² | | | | | | | | | | | |
| Lowest 25 percent | 100 | 72 | 16 | — | 31 | 15 | — | 3 | 12 | 16 | |
| Lowest 10 percent | 100 | 76 | — | — | 19 | 25 | (¹) | 3 | — | — | |
| Second 25 percent | 100 | 68 | 26 | 6 | 26 | 10 | 1 | 3 | 19 | 13 | |
| Third 25 percent | 100 | 63 | 26 | 5 | 23 | 7 | 1 | — | 24 | 13 | |
| Highest 25 percent | 100 | 51 | 26 | 4 | 14 | 6 | 1 | — | 34 | 16 | |
| Highest 10 percent | 100 | 47 | 28 | — | 11 | — | — | 1 | 36 | 16 | |
| Establishment characteristic | | | | | | | | | | | |
| Goods-producing industries | 100 | 65 | 22 | 8 | 24 | 11 | (¹) | 3 | 22 | 14 | |
| Manufacturing | 100 | 63 | 23 | 9 | 23 | 7 | — | — | 26 | 12 | |
| Service-providing industries | 100 | 60 | 25 | 5 | 21 | 7 | 1 | — | 26 | 14 | |
| Trade, transportation, and utilities | 100 | 69 | 17 | 4 | 30 | 17 | (¹) | 3 | 20 | 11 | |
| Wholesale trade | 100 | 67 | 35 | — | 21 | — | (¹) | — | 18 | 15 | |
| Retail trade | 100 | 75 | 9 | — | 32 | 29 | — | 3 | 13 | 12 | |
| Utilities | 100 | 47 | 28 | — | — | — | (¹) | — | 49 | 4 | |
| Financial activities | 100 | 52 | 35 | — | 10 | — | (¹) | 1 | 33 | 15 | |
| Finance and insurance | 100 | 48 | 37 | — | — | — | (¹) | 1 | 36 | 16 | |
| Credit intermediation and related activities .. | 100 | 55 | 42 | — | — | — | — | 1 | 32 | 13 | |
| Professional and business services | 100 | 47 | 22 | — | 14 | — | 4 | — | 37 | 16 | |

See footnotes at end of table.

Table 20. Medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | With service requirement | Service requirement | | | | | Not determinable | Median service requirement (in months) | With no service requirement | Not determinable |
|---|-------|--------------------------|---------------------|----------|----------|-----------------------|------------------|------------------|--|-----------------------------|------------------|
| | | | 1 month | 2 months | 3 months | Greater than 3 months | Not determinable | | | | |
| Professional and technical services | 100 | 43 | 20 | — | — | — | — | 6 | — | 44 | 14 |
| Education and health services | 100 | 65 | 38 | — | 19 | — | — | (¹) | 1 | 21 | 14 |
| Educational services: | | | | | | | | | | | |
| Junior colleges, colleges, and universities ... | 100 | 53 | 39 | — | 12 | — | — | — | 1 | 39 | 8 |
| Healthcare and social assistance | 100 | 69 | 41 | — | 19 | — | — | (¹) | 1 | 18 | 13 |
| Leisure and hospitality | 100 | 76 | — | — | 41 | 14 | — | 3 | 3 | — | — |
| 1 to 99 workers | 100 | 67 | 25 | 5 | 29 | 6 | — | 2 | 3 | 19 | 14 |
| 1 to 49 workers | 100 | 67 | 26 | 4 | 29 | 5 | — | 3 | 3 | 18 | 15 |
| 50 to 99 workers | 100 | 67 | 23 | — | 28 | — | — | (¹) | 3 | 22 | 11 |
| 100 workers or more | 100 | 56 | 25 | 6 | 16 | 9 | — | (¹) | 2 | 29 | 14 |
| 100 to 499 workers | 100 | 62 | 26 | 6 | 18 | 13 | — | (¹) | — | 24 | 14 |
| 500 workers or more | 100 | 49 | 23 | — | 14 | 5 | — | — | 2 | 36 | 15 |
| Geographic area | | | | | | | | | | | |
| Middle Atlantic | 100 | 54 | 19 | — | 18 | 9 | — | — | — | 29 | 17 |
| East North Central | 100 | 62 | 25 | — | 24 | 7 | — | — | — | 23 | 14 |
| West North Central | 100 | 67 | 32 | — | 27 | — | — | (¹) | — | 20 | 13 |
| South Atlantic | 100 | 60 | 22 | — | 24 | 10 | — | — | 3 | 26 | 13 |
| East South Central | 100 | 72 | 30 | — | 27 | — | — | 1 | — | 17 | 11 |
| West South Central | 100 | 77 | 31 | 8 | 29 | 6 | — | 3 | — | 17 | 6 |
| Mountain | 100 | 66 | 25 | — | 24 | — | — | 1 | — | 23 | 11 |
| Pacific | 100 | 51 | 24 | — | 14 | 8 | — | — | — | 32 | 17 |

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 20. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2011

| 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) | | |
| All workers | 1.5 | 1.4 | 0.9 | 1.4 | 0.8 | 0.3 | – | 1.3 | 0.9 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 3.0 | 2.3 | 1.0 | 2.6 | 0.4 | 0.5 | 0.0 | 2.7 | 1.4 |
| Professional and related | 3.9 | 3.1 | – | 3.8 | – | 0.9 | – | 3.7 | 1.8 |
| Service | 4.6 | 3.7 | – | 4.4 | 2.2 | – | 0.0 | 4.0 | 3.8 |
| Protective service | 13.4 | – | – | – | – | – | – | – | – |
| Sales and office | 2.0 | 2.3 | 1.5 | 1.7 | 1.2 | 0.4 | – | 1.9 | 1.6 |
| Sales and related | 3.2 | 2.7 | – | 2.5 | 2.4 | – | 0.0 | 2.7 | 2.8 |
| Office and administrative support | 2.3 | 2.8 | – | 2.1 | 1.1 | – | – | 2.3 | 1.6 |
| Natural resources, construction, and maintenance | 3.3 | 4.2 | 1.2 | 3.2 | 3.9 | 0.6 | 0.0 | 2.4 | 2.9 |
| Construction, extraction, farming, fishing, and forestry | 4.8 | 3.2 | – | 5.6 | 8.1 | – | 0.4 | 2.6 | 4.6 |
| Installation, maintenance, and repair | 4.8 | 6.0 | – | 4.0 | – | 0.1 | – | 3.6 | 3.9 |
| Production, transportation, and material moving | 3.2 | 3.1 | 1.7 | 3.3 | 1.5 | 0.2 | 0.0 | 2.4 | 1.6 |
| Production | 3.8 | 4.5 | 2.2 | 3.9 | 1.7 | (¹) | – | 3.2 | 1.7 |
| Transportation and material moving | 4.0 | 3.6 | – | 4.9 | 2.8 | – | 0.0 | 2.9 | 3.0 |
| Full time | 1.6 | 1.4 | 0.9 | 1.5 | 0.8 | 0.3 | – | 1.4 | 0.9 |
| Part time | 4.3 | 3.1 | – | 2.6 | 3.0 | – | 0.0 | 4.0 | 3.4 |
| Union | 3.7 | 2.2 | – | 3.4 | 3.2 | – | 0.0 | 3.5 | 1.5 |
| Nonunion | 1.6 | 1.6 | 0.9 | 1.7 | 0.7 | 0.4 | 0.3 | 1.4 | 1.0 |
| Average wage within the following categories: ² | | | | | | | | | |
| Lowest 25 percent | 3.6 | 3.2 | – | 4.4 | 2.3 | – | 0.0 | 2.5 | 3.1 |
| Lowest 10 percent | 6.5 | – | – | 3.8 | 5.9 | 0.3 | 0.6 | – | – |
| Second 25 percent | 3.1 | 1.9 | 1.2 | 2.8 | 1.3 | 0.4 | 0.3 | 2.6 | 2.2 |
| Third 25 percent | 2.0 | 2.2 | 1.1 | 2.1 | 1.2 | 0.3 | – | 2.0 | 1.2 |
| Highest 25 percent | 2.1 | 1.8 | 0.9 | 1.2 | 1.1 | 0.5 | – | 1.9 | 1.2 |
| Highest 10 percent | 2.8 | 2.9 | – | 1.5 | – | – | 0.0 | 2.8 | 1.9 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 3.2 | 2.9 | 1.6 | 2.6 | 2.1 | 0.2 | 0.4 | 3.0 | 1.7 |
| Manufacturing | 4.2 | 3.6 | 2.2 | 3.2 | 1.9 | – | – | 4.0 | 2.2 |
| Service-providing industries | 1.7 | 1.6 | 1.0 | 1.7 | 0.8 | 0.4 | – | 1.5 | 1.1 |
| Trade, transportation, and utilities | 2.6 | 2.3 | 1.0 | 2.8 | 1.6 | 0.2 | 0.0 | 2.0 | 2.2 |
| Wholesale trade | 5.7 | 6.1 | – | 4.2 | – | 0.1 | – | 4.5 | 3.7 |
| Retail trade | 3.4 | 2.3 | – | 3.2 | 3.2 | – | 0.0 | 2.8 | 2.9 |
| Utilities | 7.3 | 7.2 | – | – | – | 0.2 | – | 7.6 | 3.5 |
| Financial activities | 3.1 | 3.1 | – | 2.5 | – | 0.1 | 0.0 | 3.7 | 3.0 |
| Finance and insurance | 3.8 | 3.2 | – | – | – | 0.1 | 0.0 | 4.3 | 2.9 |
| Credit intermediation and related activities .. | 4.7 | 5.1 | – | – | – | – | 0.0 | 4.6 | 4.5 |
| Professional and business services | 4.6 | 3.2 | – | 3.5 | – | 1.8 | – | 3.9 | 3.1 |

See footnotes at end of table.

Table 20. Standard errors for medical care benefits: Eligibility requirements, private industry workers, National Compensation Survey, 2011—Continued

| 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) | | |
| Professional and technical services | 6.5 | 4.4 | — | — | — | 3.3 | — | 5.9 | 4.0 |
| Education and health services | 4.7 | 4.0 | — | 4.1 | — | 0.1 | 0.0 | 3.9 | 3.0 |
| Educational services: | | | | | | | | | |
| Junior colleges, colleges, and universities ... | 3.8 | 4.2 | — | 3.4 | — | — | 0.0 | 3.5 | 1.7 |
| Healthcare and social assistance | 5.2 | 4.6 | — | 4.5 | — | 0.1 | 0.0 | 4.8 | 2.9 |
| Leisure and hospitality | 7.4 | — | — | 8.6 | 4.1 | 2.5 | 0.0 | — | — |
| 1 to 99 workers | 2.6 | 2.2 | 1.1 | 2.6 | 1.3 | 0.7 | 0.0 | 1.9 | 1.5 |
| 1 to 49 workers | 2.9 | 2.5 | 1.0 | 2.8 | 1.3 | 1.1 | 0.6 | 2.1 | 2.0 |
| 50 to 99 workers | 4.7 | 4.1 | — | 5.0 | — | 0.3 | 0.3 | 3.8 | 2.3 |
| 100 workers or more | 1.9 | 1.7 | 1.2 | 1.4 | 0.9 | 0.1 | 0.0 | 1.8 | 1.3 |
| 100 to 499 workers | 3.0 | 2.5 | 1.4 | 2.0 | 1.6 | 0.1 | — | 2.5 | 2.3 |
| 500 workers or more | 2.5 | 1.9 | — | 1.6 | 1.1 | — | 0.5 | 2.2 | 1.4 |
| Geographic area | | | | | | | | | |
| Middle Atlantic | 3.8 | 4.3 | — | 2.8 | 2.7 | — | — | 2.8 | 2.2 |
| East North Central | 4.4 | 3.2 | — | 3.2 | 1.0 | — | — | 3.9 | 1.9 |
| West North Central | 4.0 | 6.9 | — | 6.9 | — | 0.2 | — | 4.1 | 2.4 |
| South Atlantic | 3.8 | 2.0 | — | 3.4 | 2.2 | — | 0.0 | 3.5 | 2.1 |
| East South Central | 7.2 | 6.3 | — | 7.3 | — | 0.8 | — | 5.2 | 5.5 |
| West South Central | 3.9 | 5.0 | 2.2 | 5.5 | 1.6 | 2.2 | — | 3.2 | 1.9 |
| Mountain | 4.4 | 6.0 | — | 6.9 | — | 0.3 | — | 3.3 | 3.0 |
| Pacific | 2.3 | 4.1 | — | 2.4 | 2.1 | — | — | 3.3 | 3.2 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 21. Medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|--|-------------------------|-------------------|--------------------|------------------------|
| All workers | 99 | 97 | 96 | 99 |
| Worker characteristic | | | | |
| Management, professional, and related | 99 | 95 | 95 | 100 |
| Management, business, and financial | 99 | 94 | 94 | 100 |
| Professional and related | 99 | 96 | 96 | 99 |
| Service | 99 | 99 | 98 | 99 |
| Protective service | 99 | 95 | 94 | 100 |
| Sales and office | 99 | 97 | 97 | 99 |
| Sales and related | 99 | 98 | 98 | 98 |
| Office and administrative support | 99 | 97 | 96 | 99 |
| Natural resources, construction, and maintenance | 100 | 97 | 95 | 99 |
| Construction, extraction, farming, fishing, and forestry | 100 | 95 | 94 | 97 |
| Installation, maintenance, and repair | 100 | 98 | 96 | 100 |
| Production, transportation, and material moving | 99 | 96 | 96 | 98 |
| Production | 99 | 95 | 95 | 99 |
| Transportation and material moving | 99 | 98 | 98 | 97 |
| Full time | 99 | 96 | 96 | 99 |
| Part time | 100 | 99 | 98 | – |
| Union | 100 | 97 | 97 | 96 |
| Nonunion | 99 | 96 | 96 | 99 |
| Average wage within the following categories: ¹ | | | | |
| Lowest 25 percent | 100 | 96 | 96 | 98 |
| Lowest 10 percent | 100 | 96 | 96 | 98 |
| Second 25 percent | 99 | 98 | 97 | 98 |
| Third 25 percent | 99 | 96 | 95 | 99 |
| Highest 25 percent | 99 | 96 | 96 | 100 |
| Highest 10 percent | 99 | 96 | 96 | 100 |
| Establishment characteristic | | | | |
| Goods-producing industries | 99 | 94 | 94 | 99 |
| Construction | 100 | 95 | 92 | 99 |
| Manufacturing | 99 | 94 | 94 | 99 |
| Service-providing industries | 99 | 97 | 97 | 99 |
| Trade, transportation, and utilities | 99 | 97 | 97 | 97 |
| Wholesale trade | 99 | 95 | 95 | 99 |
| Retail trade | 99 | 98 | 98 | – |
| Utilities | 99 | 99 | 99 | 96 |
| Information | 99 | 99 | 98 | 100 |
| Financial activities | 99 | 97 | 97 | 100 |
| Finance and insurance | 98 | 97 | 96 | 100 |

See footnotes at end of table.

Table 21. Medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|---|-------------------------|-------------------|--------------------|------------------------|
| Credit intermediation and related activities .. | 98 | 96 | 95 | 100 |
| Insurance carriers and related activities | 98 | 97 | 95 | 100 |
| Professional and business services | 98 | 97 | 97 | 100 |
| Professional and technical services | 100 | 100 | 100 | 100 |
| Education and health services | 99 | 96 | 96 | 100 |
| Educational services | 97 | 99 | 96 | 98 |
| Junior colleges, colleges, and universities ... | 99 | 97 | 97 | 100 |
| Healthcare and social assistance | 99 | 96 | 96 | 100 |
| Leisure and hospitality | 100 | 98 | 98 | 100 |
| 1 to 99 workers | 100 | 97 | 97 | 99 |
| 1 to 49 workers | 100 | 98 | 97 | 99 |
| 50 to 99 workers | 99 | 96 | 96 | 100 |
| 100 workers or more | 99 | 96 | 96 | 99 |
| 100 to 499 workers | 99 | 96 | 96 | 97 |
| 500 workers or more | 98 | 96 | 96 | 100 |
| Geographic area | | | | |
| New England | 97 | 96 | 94 | 98 |
| Middle Atlantic | 98 | 95 | 96 | 99 |
| East North Central | 99 | 98 | 97 | 99 |
| West North Central | 100 | 98 | 97 | 99 |
| South Atlantic | 99 | 94 | 94 | 98 |
| East South Central | 100 | 99 | 99 | 100 |
| West South Central | 100 | 99 | 98 | 100 |
| Mountain | 99 | 99 | 99 | 100 |
| Pacific | 100 | 95 | 95 | 99 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 21. Standard errors for medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|--|-------------------------|-------------------|--------------------|------------------------|
| All workers | 0.2 | 0.5 | 0.6 | 0.4 |
| Worker characteristic | | | | |
| Management, professional, and related | 0.6 | 1.4 | 1.4 | 0.2 |
| Management, business, and financial | 0.7 | 1.8 | 1.8 | (¹) |
| Professional and related | 0.6 | 1.3 | 1.3 | 0.3 |
| Service | 0.4 | 0.6 | 0.6 | 0.7 |
| Protective service | 1.1 | 3.2 | 3.5 | (¹) |
| Sales and office | 0.3 | 0.7 | 0.7 | 0.7 |
| Sales and related | 0.8 | 0.9 | 0.9 | 1.1 |
| Office and administrative support | 0.2 | 1.0 | 1.0 | 0.6 |
| Natural resources, construction, and maintenance | 0.1 | 0.9 | 1.3 | 0.8 |
| Construction, extraction, farming, fishing, and forestry | 0.3 | 2.0 | 2.4 | 2.0 |
| Installation, maintenance, and repair | 0.1 | 0.6 | 1.4 | (¹) |
| Production, transportation, and material moving | 0.4 | 0.8 | 0.8 | 0.9 |
| Production | 0.5 | 1.1 | 1.1 | 0.8 |
| Transportation and material moving | 0.5 | 0.8 | 0.9 | 1.5 |
| Full time | 0.3 | 0.6 | 0.6 | 0.3 |
| Part time | (¹) | 0.7 | 0.7 | – |
| Union | 0.2 | 0.8 | 0.9 | 1.7 |
| Nonunion | 0.3 | 0.7 | 0.7 | 0.3 |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | 0.2 | 1.4 | 1.4 | 0.8 |
| Lowest 10 percent | (¹) | 2.7 | 2.7 | 1.5 |
| Second 25 percent | 0.2 | 0.5 | 0.5 | 0.8 |
| Third 25 percent | 0.3 | 0.7 | 0.8 | 0.4 |
| Highest 25 percent | 0.5 | 1.0 | 1.0 | 0.2 |
| Highest 10 percent | 0.4 | 1.3 | 1.3 | (¹) |
| Establishment characteristic | | | | |
| Goods-producing industries | 0.5 | 1.1 | 1.2 | 0.6 |
| Construction | (¹) | 1.5 | 2.3 | 1.3 |
| Manufacturing | 0.7 | 1.3 | 1.3 | 0.7 |
| Service-providing industries | 0.3 | 0.7 | 0.7 | 0.4 |
| Trade, transportation, and utilities | 0.4 | 0.8 | 0.8 | 1.2 |
| Wholesale trade | 1.1 | 2.5 | 2.5 | 0.5 |
| Retail trade | 0.6 | 0.8 | 0.8 | – |
| Utilities | 0.9 | 0.9 | 0.9 | 4.2 |
| Information | 1.2 | 1.2 | 1.2 | (¹) |
| Financial activities | 0.6 | 0.7 | 0.8 | (¹) |
| Finance and insurance | 0.8 | 0.8 | 1.0 | (¹) |

See footnotes at end of table.

Table 21. Standard errors for medical care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|---|-------------------------|-------------------|--------------------|------------------------|
| Credit intermediation and related activities .. | 1.4 | 1.6 | 1.7 | (¹) |
| Insurance carriers and related activities | 1.1 | 1.7 | 2.0 | (¹) |
| Professional and business services | 1.0 | 1.5 | 1.5 | (¹) |
| Professional and technical services | (¹) | 0.1 | 0.1 | (¹) |
| Education and health services | 0.5 | 2.3 | 2.3 | 0.5 |
| Educational services | 2.4 | 1.1 | 2.7 | 2.4 |
| Junior colleges, colleges, and universities ... | 0.6 | 2.3 | 2.3 | (¹) |
| Healthcare and social assistance | 0.3 | 2.8 | 2.8 | (¹) |
| Leisure and hospitality | (¹) | 1.6 | 1.6 | (¹) |
| 1 to 99 workers | 0.2 | 0.6 | 0.6 | 0.3 |
| 1 to 49 workers | 0.2 | 0.7 | 0.7 | 0.4 |
| 50 to 99 workers | 0.4 | 1.5 | 1.5 | 0.5 |
| 100 workers or more | 0.4 | 0.9 | 0.9 | 0.5 |
| 100 to 499 workers | 0.4 | 1.5 | 1.6 | 1.0 |
| 500 workers or more | 0.8 | 0.9 | 0.9 | 0.1 |
| Geographic area | | | | |
| New England | 2.1 | 1.9 | 2.3 | 1.6 |
| Middle Atlantic | 1.0 | 1.1 | 1.4 | 0.8 |
| East North Central | 0.7 | 0.8 | 0.9 | 0.6 |
| West North Central | 0.2 | 0.3 | 0.6 | 0.5 |
| South Atlantic | 0.3 | 1.3 | 1.3 | 1.6 |
| East South Central | (¹) | 0.3 | 0.3 | 0.4 |
| West South Central | 0.1 | 0.7 | 0.9 | (¹) |
| Mountain | 0.5 | 0.8 | 0.8 | (¹) |
| Pacific | 0.3 | 2.7 | 2.7 | 0.7 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 22. Medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2011

(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 |
| All workers | \$250 | \$250 | \$250 | \$20 | \$20 | \$20 | \$50 | \$45 | — |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Management, business, and financial | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Professional and related | 250 | 250 | 250 | 20 | 20 | 20 | — | — | \$100 |
| Service | 250 | 250 | 250 | 20 | 25 | 20 | 100 | — | — |
| Protective service | 240 | 250 | — | — | 25 | — | 150 | — | — |
| Sales and office | 250 | 250 | 250 | 25 | — | 25 | 50 | 35 | — |
| Sales and related | 250 | 250 | 250 | 25 | 25 | 25 | 35 | 30 | — |
| Office and administrative support | 250 | 250 | 250 | 20 | — | 20 | 50 | — | — |
| Natural resources, construction, and maintenance | 150 | 150 | — | 20 | 20 | 20 | 30 | — | 20 |
| Construction, extraction, farming, fishing, and forestry | — | — | 250 | 20 | 20 | — | — | — | — |
| Installation, maintenance, and repair | 150 | 150 | — | 20 | — | 20 | — | — | — |
| Production, transportation, and material moving | 250 | — | 250 | 20 | 20 | 20 | — | — | — |
| Production | 250 | — | 250 | 20 | 20 | 20 | 100 | 100 | — |
| Transportation and material moving | 250 | — | 250 | 20 | 20 | 20 | — | — | — |
| Full time | 250 | 250 | 250 | 20 | 20 | 20 | 50 | 45 | — |
| Part time | 250 | 250 | 250 | — | — | 20 | — | — | — |
| Union | 250 | 200 | 250 | 20 | — | 20 | — | — | 20 |
| Nonunion | 250 | 250 | 250 | 20 | 20 | 20 | 50 | 45 | 100 |
| Average wage within the following categories: ¹ | | | | | | | | | |
| Lowest 25 percent | 250 | 250 | 250 | 20 | 25 | 20 | — | — | 20 |
| Lowest 10 percent | 250 | 250 | — | 25 | 25 | — | 100 | 100 | — |
| Second 25 percent | 250 | 250 | 250 | 25 | 25 | 20 | — | — | 100 |
| Third 25 percent | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Highest 25 percent | 250 | 200 | 250 | 20 | 20 | 20 | 30 | 30 | — |
| Highest 10 percent | 250 | — | 250 | 20 | 20 | 20 | 30 | 25 | — |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Construction | — | — | — | 25 | 25 | 20 | — | — | — |
| Manufacturing | 250 | — | 250 | 20 | 20 | 20 | 100 | 100 | — |
| Service-providing industries | 250 | 250 | 250 | 20 | 20 | 20 | 50 | — | — |
| Trade, transportation, and utilities | 250 | 250 | 250 | 25 | 25 | 25 | 30 | 35 | — |
| Wholesale trade | 250 | 250 | 250 | 25 | 25 | 25 | 30 | — | 30 |
| Retail trade | 250 | — | 250 | — | — | 25 | 30 | 30 | — |
| Utilities | — | — | — | 15 | — | 10 | 20 | — | 20 |
| Information | 150 | 150 | 250 | — | 15 | 25 | — | 15 | 30 |
| Financial activities | 250 | 250 | — | 20 | 20 | 20 | — | — | — |
| Finance and insurance | 250 | 250 | 250 | 20 | 20 | 20 | — | 30 | 75 |

See footnotes at end of table.

Table 22. Medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | \$250 | \$250 | \$250 | \$20 | \$20 | \$20 | \$30 | \$30 | — |
| Insurance carriers and related activities | 250 | 250 | — | 20 | 22 | 20 | — | — | — |
| Professional and business services | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Professional and technical services | 200 | 200 | 250 | 20 | 20 | 30 | 25 | — | — |
| Education and health services | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Educational services | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Junior colleges, colleges, and universities ... | 250 | 200 | 250 | 20 | 20 | — | 100 | 100 | \$100 |
| Healthcare and social assistance | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Leisure and hospitality | 250 | 250 | — | 20 | 25 | 20 | 150 | — | — |
| 1 to 99 workers | 250 | 250 | 250 | 25 | 25 | 20 | — | — | — |
| 1 to 49 workers | 250 | 250 | 250 | 25 | 25 | 20 | — | — | 100 |
| 50 to 99 workers | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| 100 workers or more | 250 | 250 | 250 | 20 | 20 | 20 | 30 | 30 | — |
| 100 to 499 workers | 250 | 200 | 250 | 20 | 20 | 20 | 25 | 30 | 20 |
| 500 workers or more | 250 | 250 | 250 | 20 | 20 | 20 | — | — | — |
| Geographic area | | | | | | | | | |
| New England | 250 | 250 | 250 | 20 | 20 | 20 | 30 | 30 | 100 |
| Middle Atlantic | 250 | 250 | 250 | 20 | 20 | 20 | — | — | 75 |
| East North Central | 250 | 250 | 250 | 20 | 25 | 20 | — | — | — |
| West North Central | 250 | — | 250 | 25 | 25 | 20 | — | 20 | 150 |
| South Atlantic | 250 | 250 | 250 | 20 | 20 | 20 | 100 | 50 | — |
| East South Central | 250 | 250 | 250 | 25 | 25 | 20 | 100 | — | 100 |
| West South Central | — | — | 250 | 20 | 20 | 25 | — | — | 100 |
| Mountain | 250 | — | 250 | — | 25 | 20 | — | — | — |
| Pacific | 250 | 200 | 250 | 20 | 20 | 20 | 25 | 25 | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 22. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2011

| 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 |
| All workers | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$7 | \$13 | — |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 0 | 33 | 0 | 0 | 0 | 0 | — | — | — |
| Management, business, and financial | 0 | 20 | 0 | 0 | 0 | 1 | — | — | — |
| Professional and related | 0 | 64 | 0 | 0 | 0 | 0 | — | — | \$5 |
| Service | 0 | 0 | 0 | 1 | 3 | 0 | 30 | — | — |
| Protective service | 7 | 0 | — | — | 0 | — | 0 | — | — |
| Sales and office | 0 | 0 | 0 | 6 | — | 4 | 11 | 9 | — |
| Sales and related | 0 | 0 | 0 | 1 | 7 | 0 | 7 | 4 | — |
| Office and administrative support | 0 | 35 | 0 | 5 | — | 6 | 11 | — | — |
| Natural resources, construction, and maintenance | 22 | 26 | — | 1 | 4 | 0 | 3 | — | 5 |
| Construction, extraction, farming, fishing, and forestry | — | — | 69 | 0 | 0 | — | — | — | — |
| Installation, maintenance, and repair | 10 | 10 | — | 1 | — | 4 | — | — | — |
| Production, transportation, and material moving | 0 | — | 0 | 0 | 1 | 0 | — | — | — |
| Production | 0 | — | 0 | 1 | 5 | 0 | 10 | 0 | — |
| Transportation and material moving | 0 | — | 0 | 0 | 1 | 3 | — | — | — |
| Full time | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 13 | — |
| Part time | 0 | 0 | 29 | — | — | 0 | — | — | — |
| Union | 28 | 10 | 0 | 1 | — | 1 | — | — | 2 |
| Nonunion | 0 | 0 | 0 | 0 | 2 | 0 | 13 | 13 | 26 |
| Average wage within the following categories: ¹ | | | | | | | | | |
| Lowest 25 percent | 0 | 0 | 0 | 4 | 4 | 0 | — | — | 3 |
| Lowest 10 percent | 20 | 44 | — | 5 | 5 | — | 0 | 0 | — |
| Second 25 percent | 0 | 0 | 0 | 6 | 0 | 0 | — | — | 10 |
| Third 25 percent | 0 | 0 | 0 | 0 | 0 | 0 | — | — | — |
| Highest 25 percent | 0 | 43 | 0 | 0 | 0 | 0 | 9 | 3 | — |
| Highest 10 percent | 10 | — | 0 | 0 | 0 | 2 | 5 | 7 | — |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 0 | 55 | 0 | 0 | 3 | 0 | — | — | — |
| Construction | — | — | — | 0 | 0 | 6 | — | — | — |
| Manufacturing | 0 | — | 0 | 0 | 0 | 0 | 17 | 21 | — |
| Service-providing industries | 0 | 0 | 0 | 0 | 0 | 0 | 10 | — | — |
| Trade, transportation, and utilities | 0 | 4 | 0 | 0 | 0 | 5 | 6 | 7 | — |
| Wholesale trade | 0 | 0 | 22 | 0 | 0 | 1 | 2 | — | 6 |
| Retail trade | 0 | — | 0 | — | — | 4 | 9 | 2 | — |
| Utilities | — | — | — | 2 | — | 0 | 6 | — | 0 |
| Information | 0 | 38 | 0 | — | 0 | 3 | — | 0 | 4 |
| Financial activities | 0 | 17 | — | 0 | 0 | 0 | — | — | — |
| Finance and insurance | 0 | 0 | 0 | 0 | 0 | 0 | — | 4 | 22 |

See footnotes at end of table.

Table 22. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | \$0 | \$45 | \$0 | \$1 | \$3 | \$0 | \$0 | \$0 | — |
| Insurance carriers and related activities | 0 | 0 | — | 2 | 3 | 5 | — | — | — |
| Professional and business services | 5 | 67 | 0 | 0 | 0 | 6 | — | — | — |
| Professional and technical services | 49 | 29 | 12 | 0 | 0 | 6 | 6 | — | — |
| Education and health services | 0 | 14 | 0 | 0 | 2 | 4 | — | — | — |
| Educational services | 0 | 0 | 0 | 0 | 0 | 5 | — | — | — |
| Junior colleges, colleges, and universities ... | 0 | 53 | 0 | 0 | 0 | — | 0 | 0 | \$0 |
| Healthcare and social assistance | 0 | 37 | 0 | 0 | 3 | 5 | — | — | — |
| Leisure and hospitality | 0 | 0 | — | 4 | 5 | 0 | 29 | — | — |
| 1 to 99 workers | 0 | 0 | 0 | 0 | 0 | 3 | — | — | — |
| 1 to 49 workers | 0 | 18 | 0 | 0 | 0 | 5 | — | — | 22 |
| 50 to 99 workers | 0 | 0 | 0 | 1 | 1 | 1 | — | — | — |
| 100 workers or more | 0 | 29 | 0 | 0 | 0 | 0 | 6 | 5 | — |
| 100 to 499 workers | 29 | 33 | 0 | 0 | 0 | 1 | 0 | 7 | 3 |
| 500 workers or more | 0 | 0 | 0 | 0 | 0 | 0 | — | — | — |
| Geographic area | | | | | | | | | |
| New England | 0 | 50 | 25 | 0 | 0 | 0 | 0 | 5 | 0 |
| Middle Atlantic | 0 | 24 | 0 | 0 | 0 | 4 | — | — | 3 |
| East North Central | 0 | 0 | 0 | 1 | 0 | 0 | — | — | — |
| West North Central | 28 | — | 0 | 3 | 0 | 0 | — | 0 | 0 |
| South Atlantic | 0 | 14 | 0 | 0 | 0 | 4 | 24 | 2 | — |
| East South Central | 14 | 39 | 0 | 0 | 0 | 5 | 16 | — | 0 |
| West South Central | — | — | 0 | 0 | 0 | 6 | — | — | 25 |
| Mountain | 61 | — | 0 | — | 7 | 0 | — | — | — |
| Pacific | 0 | 43 | 0 | 0 | 4 | 0 | 3 | 3 | — |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 23. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|--|-------------------------|-------------------|--------------------|------------------------|
| All workers | 99 | 97 | 97 | 99 |
| Worker characteristic | | | | |
| Management, professional, and related | 98 | 96 | 96 | 100 |
| Management, business, and financial | 98 | 96 | 96 | 100 |
| Professional and related | 98 | 97 | 96 | 99 |
| Service | 99 | 98 | 98 | 98 |
| Protective service | 98 | 95 | 93 | 100 |
| Sales and office | 99 | 98 | 97 | 98 |
| Sales and related | 98 | 98 | 98 | 98 |
| Office and administrative support | 99 | 98 | 97 | 99 |
| Natural resources, construction, and maintenance | 100 | 98 | 96 | 99 |
| Construction, extraction, farming, fishing, and forestry | 100 | 97 | 95 | 97 |
| Installation, maintenance, and repair | 100 | 99 | 97 | 100 |
| Production, transportation, and material moving | 99 | 97 | 97 | 98 |
| Production | 99 | 96 | 96 | 99 |
| Transportation and material moving | 99 | 98 | 98 | 97 |
| Full time | 99 | 97 | 97 | 99 |
| Part time | 100 | 99 | 99 | – |
| Union | 99 | 98 | 97 | – |
| Nonunion | 99 | 97 | 97 | 99 |
| Average wage within the following categories: ¹ | | | | |
| Lowest 25 percent | 100 | 96 | 96 | 98 |
| Lowest 10 percent | 100 | 99 | 99 | 97 |
| Second 25 percent | 99 | 98 | 97 | 98 |
| Third 25 percent | 99 | 98 | 97 | 99 |
| Highest 25 percent | 99 | 97 | 97 | 99 |
| Highest 10 percent | 99 | 97 | 97 | 100 |
| Establishment characteristic | | | | |
| Goods-producing industries | 99 | 96 | 95 | 99 |
| Construction | 100 | 98 | 94 | 98 |
| Manufacturing | 99 | 95 | 95 | 99 |
| Service-providing industries | 99 | 98 | 97 | 99 |
| Trade, transportation, and utilities | 99 | 98 | 98 | 96 |
| Wholesale trade | 99 | 98 | 98 | 99 |
| Retail trade | 99 | 99 | 99 | – |
| Utilities | 99 | 99 | 99 | 94 |
| Information | 98 | 98 | 98 | 100 |
| Financial activities | 98 | 97 | 97 | 100 |
| Finance and insurance | 98 | 97 | 96 | 100 |

See footnotes at end of table.

Table 23. Fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|---|-------------------------|-------------------|--------------------|------------------------|
| Credit intermediation and related activities .. | 97 | 96 | 95 | 100 |
| Insurance carriers and related activities | 98 | 97 | 96 | 100 |
| Professional and business services | 98 | 96 | 96 | 100 |
| Professional and technical services | 100 | 100 | 100 | 100 |
| Education and health services | 99 | 98 | 97 | 99 |
| Educational services | 95 | 98 | 94 | 96 |
| Junior colleges, colleges, and universities ... | 99 | 96 | 96 | 100 |
| Healthcare and social assistance | 99 | 98 | 98 | 100 |
| Leisure and hospitality | 100 | 100 | 100 | 100 |
| 1 to 99 workers | 99 | 98 | 97 | 99 |
| 1 to 49 workers | 99 | 99 | 98 | 99 |
| 50 to 99 workers | 99 | 97 | 97 | 99 |
| 100 workers or more | 98 | 96 | 96 | 98 |
| 100 to 499 workers | 99 | 97 | 97 | 97 |
| 500 workers or more | 98 | 95 | 95 | 100 |
| Geographic area | | | | |
| New England | 96 | 97 | 95 | 98 |
| Middle Atlantic | 97 | 97 | 98 | 98 |
| East North Central | 98 | 98 | 97 | 99 |
| West North Central | 100 | 98 | 97 | 99 |
| South Atlantic | 99 | 94 | 94 | 98 |
| East South Central | 100 | 99 | 99 | 100 |
| West South Central | 100 | 99 | 98 | 100 |
| Mountain | 99 | 99 | 99 | 100 |
| Pacific | 99 | 98 | 98 | 98 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 23. Standard errors for fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|--|-------------------------|-------------------|--------------------|------------------------|
| All workers | 0.3 | 0.4 | 0.5 | 0.5 |
| Worker characteristic | | | | |
| Management, professional, and related | 0.8 | 1.0 | 1.0 | 0.3 |
| Management, business, and financial | 0.9 | 1.3 | 1.3 | (¹) |
| Professional and related | 0.8 | 0.9 | 1.0 | 0.5 |
| Service | 0.6 | 0.8 | 0.9 | 0.9 |
| Protective service | 1.6 | 3.5 | 4.3 | (¹) |
| Sales and office | 0.4 | 0.8 | 0.8 | 0.8 |
| Sales and related | 0.9 | 1.0 | 1.0 | 1.2 |
| Office and administrative support | 0.3 | 1.1 | 1.2 | 0.7 |
| Natural resources, construction, and maintenance | 0.1 | 0.9 | 1.4 | 0.9 |
| Construction, extraction, farming, fishing, and forestry | 0.3 | 2.1 | 2.6 | 2.3 |
| Installation, maintenance, and repair | 0.1 | 0.5 | 1.5 | (¹) |
| Production, transportation, and material moving | 0.5 | 0.8 | 0.8 | 1.0 |
| Production | 0.6 | 1.2 | 1.3 | 1.0 |
| Transportation and material moving | 0.6 | 0.9 | 1.0 | 1.7 |
| Full time | 0.3 | 0.5 | 0.5 | 0.4 |
| Part time | (¹) | 0.7 | 0.7 | – |
| Union | 0.3 | 0.7 | 1.0 | – |
| Nonunion | 0.4 | 0.5 | 0.6 | 0.3 |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | 0.2 | 1.6 | 1.6 | 1.0 |
| Lowest 10 percent | 0.1 | 0.9 | 0.9 | 1.9 |
| Second 25 percent | 0.3 | 0.5 | 0.5 | 1.0 |
| Third 25 percent | 0.4 | 0.5 | 0.6 | 0.5 |
| Highest 25 percent | 0.6 | 0.8 | 0.8 | 0.3 |
| Highest 10 percent | 0.5 | 1.0 | 1.0 | (¹) |
| Establishment characteristic | | | | |
| Goods-producing industries | 0.6 | 1.1 | 1.2 | 0.7 |
| Construction | (¹) | 1.6 | 2.6 | 1.5 |
| Manufacturing | 0.8 | 1.4 | 1.4 | 0.9 |
| Service-providing industries | 0.4 | 0.5 | 0.5 | 0.5 |
| Trade, transportation, and utilities | 0.5 | 0.6 | 0.6 | 1.4 |
| Wholesale trade | 1.4 | 1.3 | 1.3 | 0.7 |
| Retail trade | 0.7 | 0.8 | 0.8 | – |
| Utilities | 1.1 | 1.1 | 1.1 | 5.4 |
| Information | 1.6 | 1.6 | 1.6 | (¹) |
| Financial activities | 0.7 | 0.8 | 0.9 | (¹) |
| Finance and insurance | 1.0 | 1.0 | 1.2 | (¹) |

See footnotes at end of table.

Table 23. Standard errors for fee-for-service plans: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|---|-------------------------|-------------------|--------------------|------------------------|
| Credit intermediation and related activities .. | 1.6 | 1.9 | 2.1 | (¹) |
| Insurance carriers and related activities | 1.4 | 1.6 | 2.1 | (¹) |
| Professional and business services | 1.3 | 2.0 | 2.0 | (¹) |
| Professional and technical services | (¹) | 0.1 | 0.1 | (¹) |
| Education and health services | 0.7 | 0.9 | 1.1 | 0.6 |
| Educational services | 3.9 | 1.9 | 4.2 | 3.9 |
| Junior colleges, colleges, and universities ... | 0.8 | 3.2 | 3.2 | (¹) |
| Healthcare and social assistance | 0.4 | 1.1 | 1.1 | (¹) |
| Leisure and hospitality | (¹) | (¹) | (¹) | (¹) |
| 1 to 99 workers | 0.2 | 0.5 | 0.6 | 0.4 |
| 1 to 49 workers | 0.3 | 0.6 | 0.7 | 0.5 |
| 50 to 99 workers | 0.4 | 1.4 | 1.4 | 0.6 |
| 100 workers or more | 0.5 | 0.7 | 0.7 | 0.7 |
| 100 to 499 workers | 0.5 | 0.9 | 0.9 | 1.2 |
| 500 workers or more | 1.0 | 1.2 | 1.2 | 0.1 |
| Geographic area | | | | |
| New England | 3.0 | 1.8 | 2.8 | 2.2 |
| Middle Atlantic | 1.4 | 1.4 | 1.4 | 1.1 |
| East North Central | 0.9 | 1.0 | 1.1 | 0.7 |
| West North Central | 0.3 | 0.6 | 0.9 | 0.6 |
| South Atlantic | 0.4 | 1.4 | 1.4 | 1.9 |
| East South Central | (¹) | 0.5 | 0.5 | 0.4 |
| West South Central | 0.1 | 0.8 | 1.1 | (¹) |
| Mountain | 0.6 | 0.9 | 0.9 | (¹) |
| Pacific | 0.5 | 1.2 | 1.2 | 1.1 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 24. Fee-for-service plans: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|--|-----------------------------|------------------------------|--|--|---|
| All workers | 96 | 82 | 96 | 78 | 78 |
| Worker characteristic | | | | | |
| Management, professional, and related | 97 | 84 | 97 | 80 | 81 |
| Management, business, and financial | 97 | 84 | 97 | 81 | 82 |
| Professional and related | 97 | 84 | 98 | 80 | 80 |
| Service | 95 | — | 98 | — | — |
| Protective service | 96 | 82 | 96 | 80 | 80 |
| Sales and office | 96 | 80 | 96 | 75 | 76 |
| Sales and related | 97 | 89 | 97 | 86 | 87 |
| Office and administrative support | 95 | — | 95 | — | — |
| Natural resources, construction, and maintenance | 95 | 86 | 93 | 82 | 80 |
| Construction, extraction, farming, fishing, and forestry | 95 | 85 | 92 | 82 | 77 |
| Installation, maintenance, and repair | 95 | 86 | 94 | 82 | 82 |
| Production, transportation, and material moving | 94 | 83 | 94 | 77 | 76 |
| Production | 95 | 85 | 94 | 77 | 75 |
| Transportation and material moving | 93 | 81 | 95 | 76 | 76 |
| Full time | 96 | 82 | 96 | 77 | 77 |
| Part time | 93 | 88 | 93 | 85 | 84 |
| Union | 99 | 90 | 98 | 87 | 86 |
| Nonunion | 95 | 81 | 96 | 77 | 77 |
| Average wage within the following categories: ¹ | | | | | |
| Lowest 25 percent | 93 | 78 | 93 | 75 | 75 |
| Lowest 10 percent | 86 | 71 | 88 | 69 | 69 |
| Second 25 percent | 95 | 77 | 95 | 72 | 71 |
| Third 25 percent | 95 | 82 | 95 | 78 | 77 |
| Highest 25 percent | 98 | 88 | 98 | 84 | 84 |
| Highest 10 percent | 98 | 90 | 98 | 85 | 87 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 95 | 85 | 94 | 79 | 79 |
| Construction | 95 | 85 | 93 | 78 | 82 |
| Manufacturing | 94 | 85 | 94 | 79 | 78 |
| Service-providing industries | 96 | 82 | 97 | 78 | 78 |
| Trade, transportation, and utilities | 97 | 85 | 97 | 82 | 81 |
| Wholesale trade | 93 | 90 | 97 | 82 | 83 |
| Retail trade | 98 | 91 | 98 | 88 | 88 |
| Utilities | 100 | — | 100 | — | — |
| Information | 98 | 96 | 94 | 91 | 95 |
| Financial activities | 97 | — | 96 | — | — |
| Finance and insurance | 98 | — | 98 | — | — |

See footnotes at end of table.

Table 24. Fee-for-service plans: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|---|-----------------------------|------------------------------|--|--|---|
| Credit intermediation and related activities .. | 99 | — | 99 | — | — |
| Insurance carriers and related activities | 98 | 84 | 97 | 83 | 84 |
| Professional and business services | 95 | 87 | 95 | 84 | 85 |
| Professional and technical services | 100 | 94 | 100 | 89 | 90 |
| Education and health services | 96 | 79 | 98 | 72 | 72 |
| Educational services | 95 | 81 | 94 | — | — |
| Junior colleges, colleges, and universities ... | 97 | — | 97 | 81 | 82 |
| Healthcare and social assistance | 96 | 78 | 98 | 71 | 71 |
| Leisure and hospitality | 96 | — | 98 | — | — |
| 1 to 99 workers | 97 | 80 | 97 | 76 | 75 |
| 1 to 49 workers | 97 | 77 | 97 | 73 | — |
| 50 to 99 workers | 96 | 85 | 97 | 81 | 80 |
| 100 workers or more | 95 | 85 | 95 | 80 | 80 |
| 100 to 499 workers | 94 | 84 | 95 | 80 | 80 |
| 500 workers or more | 96 | 85 | 96 | 79 | 80 |
| Geographic area | | | | | |
| New England | 97 | 88 | 97 | 86 | 87 |
| Middle Atlantic | 97 | 83 | 97 | 74 | 76 |
| East North Central | 96 | 90 | 96 | 89 | 89 |
| West North Central | 94 | 87 | 93 | 81 | 79 |
| South Atlantic | 96 | 77 | 96 | 73 | 73 |
| East South Central | 98 | 84 | 99 | 78 | 78 |
| West South Central | 94 | 80 | 95 | — | — |
| Mountain | 91 | — | 90 | — | — |
| Pacific | 97 | 86 | 98 | 83 | 83 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 24. Standard errors for fee-for-service plans: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|--|-----------------------------|------------------------------|--|--|---|
| All workers | 0.6 | 1.7 | 0.7 | 1.9 | 1.9 |
| Worker characteristic | | | | | |
| Management, professional, and related | 0.7 | 3.0 | 0.7 | 3.0 | 2.9 |
| Management, business, and financial | 1.0 | 2.3 | 1.1 | 2.6 | 2.4 |
| Professional and related | 0.8 | 4.5 | 0.7 | 4.5 | 4.5 |
| Service | 1.3 | – | 0.7 | – | – |
| Protective service | 3.3 | 8.8 | 2.8 | 9.2 | 9.2 |
| Sales and office | 1.6 | 2.4 | 1.6 | 2.6 | 2.5 |
| Sales and related | 1.2 | 2.1 | 1.2 | 2.3 | 2.2 |
| Office and administrative support | 2.0 | – | 2.0 | – | – |
| Natural resources, construction, and maintenance | 1.6 | 2.9 | 2.0 | 3.1 | 3.3 |
| Construction, extraction, farming, fishing, and forestry | 2.7 | 4.9 | 3.2 | 5.0 | 5.7 |
| Installation, maintenance, and repair | 1.8 | 3.0 | 2.3 | 3.5 | 3.5 |
| Production, transportation, and material moving | 1.5 | 3.2 | 1.6 | 3.2 | 3.4 |
| Production | 1.8 | 3.0 | 2.0 | 3.8 | 3.9 |
| Transportation and material moving | 2.8 | 5.5 | 2.7 | 5.2 | 5.2 |
| Full time | 0.6 | 1.9 | 0.7 | 2.0 | 2.0 |
| Part time | 4.8 | 4.6 | 4.8 | 4.8 | 4.8 |
| Union | 0.5 | 2.5 | 0.6 | 2.8 | 2.9 |
| Nonunion | 0.7 | 1.9 | 0.8 | 2.0 | 2.0 |
| Average wage within the following categories: ¹ | | | | | |
| Lowest 25 percent | 2.4 | 4.3 | 2.6 | 4.5 | 4.5 |
| Lowest 10 percent | 6.0 | 8.3 | 6.2 | 8.2 | 8.3 |
| Second 25 percent | 1.2 | 5.2 | 1.1 | 5.0 | 5.0 |
| Third 25 percent | 1.0 | 2.1 | 1.1 | 2.3 | 2.3 |
| Highest 25 percent | 0.5 | 1.1 | 0.5 | 1.3 | 1.2 |
| Highest 10 percent | 0.4 | 1.5 | 0.4 | 2.1 | 1.5 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 1.3 | 2.6 | 1.5 | 2.7 | 3.0 |
| Construction | 2.3 | 3.8 | 2.7 | 5.3 | 4.3 |
| Manufacturing | 1.8 | 3.2 | 1.9 | 3.5 | 3.8 |
| Service-providing industries | 0.8 | 2.1 | 0.8 | 2.2 | 2.2 |
| Trade, transportation, and utilities | 1.2 | 2.5 | 1.0 | 2.6 | 2.6 |
| Wholesale trade | 3.5 | 3.4 | 2.5 | 3.9 | 3.9 |
| Retail trade | 1.0 | 1.8 | 1.0 | 2.1 | 2.1 |
| Utilities | 0.3 | – | 0.3 | – | – |
| Information | 1.6 | 1.8 | 3.2 | 2.7 | 2.2 |
| Financial activities | 1.9 | – | 1.9 | – | – |
| Finance and insurance | 0.7 | – | 0.8 | – | – |

See footnotes at end of table.

Table 24. Standard errors for fee-for-service plans: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|---|-----------------------------|------------------------------|--|--|---|
| Credit intermediation and related activities .. | 0.5 | — | 0.5 | — | — |
| Insurance carriers and related activities | 1.4 | 4.5 | 1.8 | 4.5 | 4.5 |
| Professional and business services | 2.5 | 3.4 | 2.5 | 3.7 | 3.7 |
| Professional and technical services | (²) | 2.2 | (²) | 3.1 | 3.0 |
| Education and health services | 1.2 | 7.4 | 0.9 | 7.6 | 7.6 |
| Educational services | 4.0 | 5.7 | 4.0 | — | — |
| Junior colleges, colleges, and universities ... | 1.6 | — | 1.8 | 4.9 | 4.9 |
| Healthcare and social assistance | 1.2 | 8.7 | 0.7 | 8.8 | 8.8 |
| Leisure and hospitality | 1.6 | — | 1.0 | — | — |
| 1 to 99 workers | 0.8 | 3.3 | 0.8 | 3.3 | 3.3 |
| 1 to 49 workers | 0.9 | 4.3 | 0.9 | 4.3 | — |
| 50 to 99 workers | 2.0 | 4.4 | 1.9 | 4.5 | 4.5 |
| 100 workers or more | 1.0 | 1.7 | 1.0 | 1.8 | 1.8 |
| 100 to 499 workers | 1.7 | 2.3 | 1.7 | 2.6 | 2.6 |
| 500 workers or more | 1.1 | 2.1 | 1.1 | 2.4 | 2.4 |
| Geographic area | | | | | |
| New England | 2.3 | 4.1 | 2.3 | 4.8 | 4.9 |
| Middle Atlantic | 1.1 | 3.1 | 0.3 | 3.7 | 3.7 |
| East North Central | 1.2 | 2.4 | 1.2 | 2.4 | 2.4 |
| West North Central | 3.1 | 3.7 | 4.3 | 6.2 | 6.2 |
| South Atlantic | 1.2 | 5.9 | 1.2 | 6.3 | 6.2 |
| East South Central | 0.3 | 6.5 | 0.6 | 6.5 | 6.6 |
| West South Central | 1.2 | 3.3 | 1.1 | — | — |
| Mountain | 5.9 | — | 6.6 | — | — |
| Pacific | 1.6 | 4.4 | 0.9 | 4.6 | 4.6 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

² 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/glossary20112012.htm.

Table 25. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|--|-------------------------|-------------------|--------------------|------------------------|
| All workers | 100 | 94 | 94 | 100 |
| Worker characteristic | | | | |
| Management, professional, and related | 100 | 92 | 92 | 100 |
| Management, business, and financial | 100 | 88 | 88 | 100 |
| Professional and related | 100 | 95 | 95 | 100 |
| Service | 100 | 100 | 100 | 100 |
| Protective service | 100 | 94 | 94 | 100 |
| Sales and office | 100 | 95 | 95 | 100 |
| Sales and related | 100 | 100 | 100 | 100 |
| Office and administrative support | 100 | 93 | 93 | 100 |
| Natural resources, construction, and maintenance | 100 | 89 | 89 | 100 |
| Construction, extraction, farming, fishing, and forestry | 100 | 87 | 87 | 100 |
| Installation, maintenance, and repair | 100 | 91 | 91 | 100 |
| Production, transportation, and material moving | 100 | 93 | 93 | 100 |
| Production | 100 | — | — | 100 |
| Transportation and material moving | 100 | 95 | 95 | 100 |
| Full time | 100 | 94 | 94 | 100 |
| Part time | 100 | 97 | 97 | 100 |
| Union | 100 | 95 | 95 | 100 |
| Nonunion | 100 | 94 | 94 | 100 |
| Average wage within the following categories: ¹ | | | | |
| Lowest 25 percent | 100 | 96 | 96 | 100 |
| Lowest 10 percent | 100 | 86 | 86 | 100 |
| Second 25 percent | 100 | 97 | 97 | 100 |
| Third 25 percent | 100 | 91 | 91 | 100 |
| Highest 25 percent | 100 | 94 | 94 | 100 |
| Highest 10 percent | 100 | 92 | 92 | 100 |
| Establishment characteristic | | | | |
| Goods-producing industries | 100 | 88 | 88 | 100 |
| Construction | 100 | — | — | 100 |
| Manufacturing | 100 | 89 | 89 | 100 |
| Service-providing industries | 100 | 95 | 95 | 100 |
| Trade, transportation, and utilities | 100 | 93 | 93 | 100 |
| Wholesale trade | 100 | 86 | 86 | 100 |
| Retail trade | 100 | 96 | 96 | 100 |
| Utilities | 100 | 100 | 100 | 100 |
| Information | 100 | 100 | 100 | 100 |
| Financial activities | 100 | 97 | 97 | 100 |
| Finance and insurance | 100 | 96 | 96 | 100 |

See footnotes at end of table.

Table 25. Health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|---|-------------------------|-------------------|--------------------|------------------------|
| Credit intermediation and related activities .. | 100 | 97 | 97 | 100 |
| Insurance carriers and related activities | 100 | 94 | 94 | 100 |
| Professional and business services | 100 | 100 | 100 | 100 |
| Professional and technical services | 100 | 100 | 100 | 100 |
| Education and health services | 100 | 93 | 93 | 100 |
| Educational services | 100 | 100 | 100 | 100 |
| Junior colleges, colleges, and universities ... | 100 | 100 | 100 | 100 |
| Healthcare and social assistance | 100 | 91 | 91 | 100 |
| Leisure and hospitality | 100 | 91 | 91 | 100 |
| 1 to 99 workers | 100 | 93 | 93 | 100 |
| 1 to 49 workers | 100 | 95 | 95 | 100 |
| 50 to 99 workers | 100 | 90 | 90 | 100 |
| 100 workers or more | 100 | 94 | 94 | 100 |
| 100 to 499 workers | 100 | 89 | 89 | 100 |
| 500 workers or more | 100 | 100 | 100 | 100 |
| Geographic area | | | | |
| New England | 100 | 93 | 93 | 100 |
| Middle Atlantic | 100 | 90 | 90 | 100 |
| East North Central | 100 | 100 | 100 | 100 |
| West North Central | 100 | 95 | 95 | 100 |
| South Atlantic | 100 | 94 | 94 | 100 |
| East South Central | 100 | 94 | 94 | 100 |
| West South Central | 100 | 100 | 100 | 100 |
| Mountain | 100 | 100 | 100 | 100 |
| Pacific | 100 | 91 | 91 | 100 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 25. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|--|-------------------------|-------------------|--------------------|------------------------|
| All workers | (¹) | 1.6 | 1.6 | (¹) |
| Worker characteristic | | | | |
| Management, professional, and related | (¹) | 4.0 | 4.0 | (¹) |
| Management, business, and financial | (¹) | 5.3 | 5.3 | (¹) |
| Professional and related | (¹) | 3.4 | 3.4 | (¹) |
| Service | (¹) | 0.4 | 0.4 | (¹) |
| Protective service | (¹) | 7.5 | 7.5 | (¹) |
| Sales and office | (¹) | 1.2 | 1.2 | (¹) |
| Sales and related | (¹) | 0.3 | 0.3 | (¹) |
| Office and administrative support | (¹) | 1.6 | 1.6 | (¹) |
| Natural resources, construction, and maintenance | (¹) | 3.5 | 3.5 | (¹) |
| Construction, extraction, farming, fishing, and forestry | (¹) | 5.9 | 5.9 | (¹) |
| Installation, maintenance, and repair | (¹) | 4.3 | 4.3 | (¹) |
| Production, transportation, and material moving | (¹) | 1.9 | 1.9 | (¹) |
| Production | (¹) | — | — | (¹) |
| Transportation and material moving | (¹) | 2.2 | 2.2 | (¹) |
| Full time | (¹) | 1.7 | 1.7 | (¹) |
| Part time | (¹) | 1.9 | 1.9 | (¹) |
| Union | (¹) | 2.7 | 2.7 | (¹) |
| Nonunion | (¹) | 2.2 | 2.2 | (¹) |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | (¹) | 2.8 | 2.8 | (¹) |
| Lowest 10 percent | (¹) | 10.7 | 10.7 | (¹) |
| Second 25 percent | (¹) | 0.7 | 0.7 | (¹) |
| Third 25 percent | (¹) | 3.0 | 3.0 | (¹) |
| Highest 25 percent | (¹) | 3.0 | 3.0 | (¹) |
| Highest 10 percent | (¹) | 4.2 | 4.2 | (¹) |
| Establishment characteristic | | | | |
| Goods-producing industries | (¹) | 2.7 | 2.7 | (¹) |
| Construction | (¹) | — | — | (¹) |
| Manufacturing | (¹) | 3.3 | 3.3 | (¹) |
| Service-providing industries | (¹) | 1.9 | 1.9 | (¹) |
| Trade, transportation, and utilities | (¹) | 3.7 | 3.7 | (¹) |
| Wholesale trade | (¹) | 8.7 | 8.7 | (¹) |
| Retail trade | (¹) | 1.9 | 1.9 | (¹) |
| Utilities | (¹) | (¹) | (¹) | (¹) |
| Information | (¹) | (¹) | (¹) | (¹) |
| Financial activities | (¹) | 2.4 | 2.4 | (¹) |
| Finance and insurance | (¹) | 3.2 | 3.2 | (¹) |

See footnotes at end of table.

Table 25. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Hospital room and board | Inpatient surgery | Outpatient surgery | Physician office visit |
|---|-------------------------|-------------------|--------------------|------------------------|
| Credit intermediation and related activities .. | (¹) | 3.0 | 3.0 | (¹) |
| Insurance carriers and related activities | (¹) | 4.9 | 4.9 | (¹) |
| Professional and business services | (¹) | (¹) | (¹) | (¹) |
| Professional and technical services | (¹) | (¹) | (¹) | (¹) |
| Education and health services | (¹) | 6.3 | 6.3 | (¹) |
| Educational services | (¹) | (¹) | (¹) | (¹) |
| Junior colleges, colleges, and universities ... | (¹) | (¹) | (¹) | (¹) |
| Healthcare and social assistance | (¹) | 8.5 | 8.5 | (¹) |
| Leisure and hospitality | (¹) | 6.2 | 6.2 | (¹) |
| 1 to 99 workers | (¹) | 1.8 | 1.8 | (¹) |
| 1 to 49 workers | (¹) | 1.4 | 1.4 | (¹) |
| 50 to 99 workers | (¹) | 5.0 | 5.0 | (¹) |
| 100 workers or more | (¹) | 3.0 | 3.0 | (¹) |
| 100 to 499 workers | (¹) | 6.2 | 6.2 | (¹) |
| 500 workers or more | (¹) | 0.1 | 0.1 | (¹) |
| Geographic area | | | | |
| New England | (¹) | 5.3 | 5.3 | (¹) |
| Middle Atlantic | (¹) | 3.6 | 3.6 | (¹) |
| East North Central | (¹) | 0.3 | 0.3 | (¹) |
| West North Central | (¹) | 3.2 | 3.2 | (¹) |
| South Atlantic | (¹) | 3.2 | 3.2 | (¹) |
| East South Central | (¹) | 3.8 | 3.8 | (¹) |
| West South Central | (¹) | 0.1 | 0.1 | (¹) |
| Mountain | (¹) | 0.4 | 0.4 | (¹) |
| Pacific | (¹) | 4.3 | 4.3 | (¹) |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 26. Health maintenance organizations: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Inpatient mental healthcare | Inpatient substance abuse detoxification |
|--|-----------------------------|--|
| All workers | 96 | 97 |
| Worker characteristic | | |
| Management, professional, and related | 97 | 97 |
| Management, business, and financial | 95 | 95 |
| Professional and related | 98 | 98 |
| Service | 97 | 98 |
| Protective service | 90 | 90 |
| Sales and office | 96 | 96 |
| Sales and related | 99 | 99 |
| Office and administrative support | 95 | 95 |
| Natural resources, construction, and maintenance | | |
| Construction, extraction, farming, fishing, and forestry | 100 | 100 |
| Installation, maintenance, and repair | 91 | 91 |
| Production, transportation, and material moving | 95 | 98 |
| Production | 97 | 97 |
| Transportation and material moving | 92 | 99 |
| Full time | 96 | 97 |
| Part time | 94 | 94 |
| Union | 97 | 97 |
| Nonunion | 96 | 97 |
| Average wage within the following categories: ¹ | | |
| Lowest 25 percent | 97 | 97 |
| Lowest 10 percent | 98 | 100 |
| Second 25 percent | 96 | 98 |
| Third 25 percent | 95 | 96 |
| Highest 25 percent | 97 | 97 |
| Highest 10 percent | 94 | 94 |
| Establishment characteristic | | |
| Goods-producing industries | 98 | 98 |
| Construction | 100 | 100 |
| Manufacturing | 97 | 97 |
| Service-providing industries | 96 | 97 |
| Trade, transportation, and utilities | 88 | 91 |
| Wholesale trade | 80 | 85 |
| Retail trade | 92 | 93 |
| Information | 100 | 100 |
| Financial activities | 100 | 100 |
| Finance and insurance | 100 | 100 |

See footnotes at end of table.

Table 26. Health maintenance organizations: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Inpatient mental healthcare | Inpatient substance abuse detoxification |
|---|-----------------------------|--|
| Credit intermediation and related activities .. | 100 | 100 |
| Insurance carriers and related activities | 100 | 100 |
| Professional and business services | 94 | 94 |
| Professional and technical services | 100 | 100 |
| Education and health services | 100 | 100 |
| Educational services | 100 | 100 |
| Junior colleges, colleges, and universities ... | 100 | 100 |
| Healthcare and social assistance | 100 | 99 |
| Leisure and hospitality | 98 | 100 |
| 1 to 99 workers | 97 | 98 |
| 1 to 49 workers | 98 | 99 |
| 50 to 99 workers | 91 | 93 |
| 100 workers or more | 96 | 96 |
| 100 to 499 workers | 97 | 97 |
| 500 workers or more | 94 | 95 |
| Geographic area | | |
| New England | 97 | 97 |
| Middle Atlantic | 91 | 92 |
| East North Central | 97 | 98 |
| West North Central | 83 | 83 |
| South Atlantic | 96 | 96 |
| East South Central | 92 | 93 |
| West South Central | 100 | 100 |
| Mountain | 100 | 100 |
| Pacific | 99 | 100 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 26. Standard errors for health maintenance organizations: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011

| Characteristics | Inpatient mental healthcare | Inpatient substance abuse detoxification |
|--|-----------------------------|--|
| All workers | 1.5 | 1.5 |
| Worker characteristic | | |
| Management, professional, and related | 1.5 | 1.5 |
| Management, business, and financial | 2.7 | 2.7 |
| Professional and related | 1.4 | 1.4 |
| Service | 1.6 | 1.4 |
| Protective service | 10.2 | 10.2 |
| Sales and office | 2.7 | 2.7 |
| Sales and related | 0.7 | 0.6 |
| Office and administrative support | 3.8 | 3.8 |
| Natural resources, construction, and maintenance | | |
| Construction, extraction, farming, fishing, and forestry | (¹) | (¹) |
| Installation, maintenance, and repair | 4.1 | 4.1 |
| Production, transportation, and material moving | 2.4 | 1.7 |
| Production | 2.4 | 2.4 |
| Transportation and material moving | 4.0 | 0.7 |
| Full time | 1.5 | 1.5 |
| Part time | 2.7 | 2.7 |
| Union | 1.3 | 1.3 |
| Nonunion | 1.8 | 1.7 |
| Average wage within the following categories: ² | | |
| Lowest 25 percent | 1.5 | 1.4 |
| Lowest 10 percent | 1.9 | (¹) |
| Second 25 percent | 1.4 | 0.9 |
| Third 25 percent | 3.4 | 3.4 |
| Highest 25 percent | 1.4 | 1.4 |
| Highest 10 percent | 2.8 | 2.8 |
| Establishment characteristic | | |
| Goods-producing industries | 1.8 | 1.8 |
| Construction | (¹) | (¹) |
| Manufacturing | 2.4 | 2.4 |
| Service-providing industries | 1.8 | 1.7 |
| Trade, transportation, and utilities | 3.7 | 3.7 |
| Wholesale trade | 8.0 | 8.6 |
| Retail trade | 2.8 | 2.7 |
| Information | (¹) | (¹) |
| Financial activities | (¹) | (¹) |
| Finance and insurance | (¹) | (¹) |

See footnotes at end of table.

Table 26. Standard errors for health maintenance organizations: Coverage for mental healthcare and substance abuse treatment, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Inpatient mental healthcare | Inpatient substance abuse detoxification |
|---|-----------------------------|--|
| Credit intermediation and related activities .. | (¹) | (¹) |
| Insurance carriers and related activities | (¹) | (¹) |
| Professional and business services | 4.2 | 4.2 |
| Professional and technical services | 0.1 | 0.1 |
| Education and health services | 0.3 | 0.3 |
| Educational services | (¹) | (¹) |
| Junior colleges, colleges, and universities ... | (¹) | (¹) |
| Healthcare and social assistance | 0.4 | 0.5 |
| Leisure and hospitality | 1.8 | (¹) |
| 1 to 99 workers | 1.7 | 1.6 |
| 1 to 49 workers | 0.8 | 0.6 |
| 50 to 99 workers | 4.5 | 4.3 |
| 100 workers or more | 1.6 | 1.6 |
| 100 to 499 workers | 1.5 | 1.5 |
| 500 workers or more | 2.6 | 2.6 |
| Geographic area | | |
| New England | 2.9 | 2.9 |
| Middle Atlantic | 8.9 | 8.8 |
| East North Central | 1.5 | 1.0 |
| West North Central | 12.0 | 12.0 |
| South Atlantic | 2.2 | 2.2 |
| East South Central | 4.5 | 4.1 |
| West South Central | (¹) | (¹) |
| Mountain | (¹) | (¹) |
| Pacific | 0.6 | 0.1 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 27. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

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

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 7 | 92 | — | — |
| Worker characteristic | | | | |
| Management, professional, and related | 10 | 88 | — | 1 |
| Management, business, and financial | 7 | 91 | — | 1 |
| Professional and related | 12 | 86 | — | 1 |
| Service | 8 | 91 | — | 1 |
| Protective service | — | 79 | — | 1 |
| Sales and office | 4 | 95 | — | 1 |
| Sales and related | — | 96 | — | 1 |
| Office and administrative support | 5 | 94 | — | 1 |
| Natural resources, construction, and maintenance | 4 | 95 | — | (²) |
| Construction, extraction, farming, fishing, and forestry | — | 94 | — | (²) |
| Installation, maintenance, and repair | — | 96 | — | (²) |
| Production, transportation, and material moving | 5 | 94 | — | — |
| Production | — | 95 | — | 1 |
| Transportation and material moving | 5 | 94 | — | 1 |
| Full time | 6 | 93 | — | — |
| Part time | 12 | 88 | — | (²) |
| Union | 13 | 87 | — | — |
| Nonunion | 6 | 93 | — | 1 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 96 | — | (²) |
| Lowest 10 percent | — | 94 | — | (²) |
| Second 25 percent | 5 | 94 | — | 1 |
| Third 25 percent | 7 | 92 | — | — |
| Highest 25 percent | 9 | 90 | — | — |
| Highest 10 percent | 9 | 90 | — | 1 |
| Establishment characteristic | | | | |
| Goods-producing industries | 5 | 95 | — | — |
| Construction | 5 | 95 | — | — |
| Manufacturing | — | 94 | — | 1 |
| Service-providing industries | 7 | 92 | — | 1 |
| Trade, transportation, and utilities | 5 | 94 | — | 1 |
| Wholesale trade | 6 | 93 | — | 1 |
| Retail trade | — | 93 | — | 1 |
| Utilities | 17 | 83 | — | 1 |
| Information | 7 | 91 | — | 1 |
| Financial activities | 4 | 95 | — | 1 |
| Finance and insurance | 4 | 94 | — | 2 |

See footnotes at end of table.

Table 27. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 4 | 95 | — | — | 17 | 83 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 92 | — | 2 | 22 | 78 | — | — |
| Management, business, and financial | — | 95 | — | 2 | 20 | 80 | — | — |
| Professional and related | — | 90 | — | 2 | 24 | 76 | — | — |
| Service | 5 | 94 | — | 1 | — | 85 | — | — |
| Protective service | — | 90 | — | 2 | — | — | — | — |
| Sales and office | — | 96 | — | 1 | 10 | 90 | — | — |
| Sales and related | — | 96 | — | 2 | — | 94 | — | — |
| Office and administrative support | — | 96 | — | 1 | 12 | 88 | — | — |
| Natural resources, construction, and maintenance | — | 98 | — | (²) | — | 80 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | 97 | — | (²) | — | 80 | — | — |
| Installation, maintenance, and repair | — | 98 | — | (²) | — | 80 | — | — |
| Production, transportation, and material moving | — | 97 | — | 1 | — | 82 | — | — |
| Production | — | 97 | — | 1 | — | 84 | — | — |
| Transportation and material moving | — | 97 | — | 1 | 22 | 78 | — | — |
| Full time | 4 | 95 | — | — | 17 | 83 | — | — |
| Part time | — | 91 | — | (²) | — | 74 | — | — |
| Union | 10 | 89 | — | — | — | 80 | — | — |
| Nonunion | 3 | 96 | — | 1 | 17 | 83 | — | — |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 98 | — | (²) | — | 90 | — | — |
| Lowest 10 percent | — | 97 | — | (²) | — | 80 | — | — |
| Second 25 percent | — | 96 | — | 1 | 12 | 88 | — | — |
| Third 25 percent | — | 94 | — | 1 | 16 | 84 | — | — |
| Highest 25 percent | 5 | 94 | — | — | 25 | 75 | — | — |
| Highest 10 percent | 4 | 95 | — | 1 | 31 | 69 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 97 | — | 1 | 19 | 81 | — | — |
| Construction | — | 98 | — | — | — | 78 | — | — |
| Manufacturing | — | 97 | — | 1 | — | 80 | — | — |
| Service-providing industries | 5 | 94 | — | 1 | 17 | 83 | — | — |
| Trade, transportation, and utilities | — | 96 | — | 1 | 13 | 87 | — | — |
| Wholesale trade | — | 96 | — | 1 | — | 84 | — | — |
| Retail trade | — | 93 | — | 1 | — | 95 | — | — |
| Utilities | — | 99 | — | 1 | 68 | — | — | — |
| Information | — | 94 | — | 2 | — | 82 | — | — |
| Financial activities | — | 96 | — | 2 | 11 | 89 | — | — |
| Finance and insurance | — | 96 | — | 2 | 13 | 87 | — | — |

See footnotes at end of table.

Table 27. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 93 | — | 2 |
| Insurance carriers and related activities | — | 95 | — | 2 |
| Professional and business services | — | 93 | — | 2 |
| Professional and technical services | — | 92 | — | — |
| Education and health services | 14 | 85 | — | 1 |
| Educational services | 16 | 81 | — | 3 |
| Junior colleges, colleges, and universities ... | 15 | 84 | — | 1 |
| Healthcare and social assistance | 14 | 86 | — | 1 |
| Leisure and hospitality | — | 93 | — | — |
| 1 to 99 workers | 5 | 95 | — | — |
| 1 to 49 workers | 4 | 95 | — | (²) |
| 50 to 99 workers | — | 93 | — | (²) |
| 100 workers or more | 8 | 90 | — | 1 |
| 100 to 499 workers | 8 | 91 | — | 1 |
| 500 workers or more | 10 | 89 | — | 2 |
| Geographic area | | | | |
| New England | 13 | 84 | — | 3 |
| Middle Atlantic | 12 | 86 | — | 2 |
| East North Central | — | 89 | — | 1 |
| West North Central | — | 95 | — | (²) |
| South Atlantic | 4 | 95 | — | 1 |
| East South Central | — | 96 | — | (²) |
| West South Central | — | 99 | — | (²) |
| Mountain | — | 98 | — | 1 |
| Pacific | 8 | 92 | — | — |

See footnotes at end of table.

Table 27. Hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 94 | — | 3 | — | 88 | — | — |
| Insurance carriers and related activities | — | 97 | — | 2 | — | 83 | — | — |
| Professional and business services | — | 94 | — | 2 | — | 91 | — | — |
| Professional and technical services | — | 93 | — | — | — | 91 | — | — |
| Education and health services | — | 88 | — | 1 | 22 | 78 | — | — |
| Educational services | — | 88 | — | 5 | — | 71 | — | — |
| Junior colleges, colleges, and universities ... | 10 | 89 | — | 1 | 28 | 72 | — | — |
| Healthcare and social assistance | — | 87 | — | 1 | 19 | 81 | — | — |
| Leisure and hospitality | — | 100 | — | — | — | 68 | — | — |
| 1 to 99 workers | — | 97 | — | 1 | 13 | 87 | — | — |
| 1 to 49 workers | — | 98 | — | 1 | 11 | 89 | — | — |
| 50 to 99 workers | — | 96 | — | (²) | 17 | 83 | — | — |
| 100 workers or more | 5 | 93 | — | 2 | 22 | 78 | — | — |
| 100 to 499 workers | — | 93 | — | 1 | 17 | 83 | — | — |
| 500 workers or more | 5 | 93 | — | 2 | 27 | 73 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 91 | — | 4 | 34 | 66 | — | — |
| Middle Atlantic | 9 | 89 | — | 3 | 24 | 76 | — | — |
| East North Central | — | 91 | — | 2 | 19 | 81 | — | — |
| West North Central | — | 97 | — | (²) | — | 79 | — | — |
| South Atlantic | — | 96 | — | 1 | — | 88 | — | — |
| East South Central | — | 100 | — | (²) | 35 | 65 | — | — |
| West South Central | — | 100 | — | (²) | 7 | 93 | — | — |
| Mountain | — | 99 | — | 1 | — | 96 | — | — |
| Pacific | — | 96 | — | (²) | 14 | 86 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 27. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 0.8 | 0.9 | — | — |
| Worker characteristic | | | | |
| Management, professional, and related | 1.7 | 1.8 | — | 0.6 |
| Management, business, and financial | 2.1 | 2.1 | — | 0.7 |
| Professional and related | 2.4 | 2.4 | — | 0.6 |
| Service | 1.8 | 1.7 | — | 0.4 |
| Protective service | — | 13.7 | — | 1.1 |
| Sales and office | 1.0 | 1.0 | — | 0.3 |
| Sales and related | — | 1.4 | — | 0.8 |
| Office and administrative support | 1.1 | 1.1 | — | 0.2 |
| Natural resources, construction, and maintenance | 1.0 | 1.0 | — | 0.1 |
| Construction, extraction, farming, fishing, and forestry | — | 2.0 | — | 0.3 |
| Installation, maintenance, and repair | — | 1.3 | — | 0.1 |
| Production, transportation, and material moving | 1.2 | 1.3 | — | — |
| Production | — | 1.6 | — | 0.5 |
| Transportation and material moving | 1.3 | 1.4 | — | 0.5 |
| Full time | 0.8 | 0.8 | — | — |
| Part time | 3.4 | 3.4 | — | (²) |
| Union | 2.1 | 2.2 | — | — |
| Nonunion | 0.8 | 0.9 | — | 0.3 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 1.2 | — | 0.2 |
| Lowest 10 percent | — | 3.1 | — | (²) |
| Second 25 percent | 1.1 | 1.1 | — | 0.2 |
| Third 25 percent | 1.3 | 1.4 | — | — |
| Highest 25 percent | 1.1 | 1.2 | — | — |
| Highest 10 percent | 1.2 | 1.2 | — | 0.4 |
| Establishment characteristic | | | | |
| Goods-producing industries | 1.1 | 1.2 | — | — |
| Construction | 1.4 | 1.4 | — | — |
| Manufacturing | — | 1.8 | — | 0.6 |
| Service-providing industries | 1.0 | 1.0 | — | 0.3 |
| Trade, transportation, and utilities | 1.2 | 1.3 | — | 0.4 |
| Wholesale trade | 1.3 | 1.6 | — | 1.1 |
| Retail trade | — | 2.2 | — | 0.6 |
| Utilities | 4.5 | 4.6 | — | 0.9 |
| Information | 1.9 | 2.0 | — | 1.2 |
| Financial activities | 1.0 | 1.0 | — | 0.6 |
| Finance and insurance | 1.0 | 1.1 | — | 0.8 |

See footnotes at end of table.

Table 27. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 0.9 | 1.0 | — | — | 2.2 | 2.2 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 2.1 | — | 0.8 | 3.4 | 3.4 | — | — |
| Management, business, and financial | — | 2.7 | — | 0.9 | 3.5 | 3.5 | — | — |
| Professional and related | — | 2.9 | — | 0.8 | 4.5 | 4.5 | — | — |
| Service | 1.3 | 1.4 | — | 0.6 | — | 5.0 | — | — |
| Protective service | — | 8.2 | — | 1.6 | — | — | — | — |
| Sales and office | — | 1.1 | — | 0.4 | 1.8 | 1.8 | — | — |
| Sales and related | — | 1.5 | — | 0.9 | — | 2.7 | — | — |
| Office and administrative support | — | 1.1 | — | 0.3 | 2.2 | 2.2 | — | — |
| Natural resources, construction, and maintenance | — | 0.8 | — | 0.1 | — | 6.8 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | 1.9 | — | 0.3 | — | 8.0 | — | — |
| Installation, maintenance, and repair | — | 0.8 | — | 0.1 | — | 8.5 | — | — |
| Production, transportation, and material moving | — | 0.9 | — | 0.4 | — | 5.5 | — | — |
| Production | — | 1.3 | — | 0.6 | — | 6.4 | — | — |
| Transportation and material moving | — | 1.0 | — | 0.6 | 6.6 | 6.6 | — | — |
| Full time | 0.8 | 0.8 | — | — | 2.2 | 2.2 | — | — |
| Part time | — | 3.5 | — | (²) | — | 9.7 | — | — |
| Union | 2.2 | 2.1 | — | — | — | 6.4 | — | — |
| Nonunion | 0.9 | 1.0 | — | 0.4 | 2.3 | 2.3 | — | — |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 1.0 | — | 0.2 | — | 4.6 | — | — |
| Lowest 10 percent | — | 1.9 | — | 0.1 | — | 14.5 | — | — |
| Second 25 percent | — | 1.1 | — | 0.3 | 3.3 | 3.3 | — | — |
| Third 25 percent | — | 1.5 | — | 0.4 | 2.8 | 2.8 | — | — |
| Highest 25 percent | 1.0 | 1.2 | — | — | 3.3 | 3.3 | — | — |
| Highest 10 percent | 0.8 | 0.9 | — | 0.5 | 4.5 | 4.5 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 0.9 | — | 0.6 | 5.5 | 5.5 | — | — |
| Construction | — | 1.3 | — | — | — | 8.3 | — | — |
| Manufacturing | — | 1.2 | — | 0.8 | — | 7.5 | — | — |
| Service-providing industries | 1.2 | 1.2 | — | 0.4 | 2.0 | 2.0 | — | — |
| Trade, transportation, and utilities | — | 1.4 | — | 0.5 | 3.3 | 3.3 | — | — |
| Wholesale trade | — | 1.7 | — | 1.4 | — | 5.1 | — | — |
| Retail trade | — | 2.6 | — | 0.7 | — | 2.9 | — | — |
| Utilities | — | 1.1 | — | 1.1 | 12.5 | — | — | — |
| Information | — | 1.9 | — | 1.6 | — | 8.0 | — | — |
| Financial activities | — | 0.9 | — | 0.7 | 3.2 | 3.2 | — | — |
| Finance and insurance | — | 0.9 | — | 1.0 | 4.0 | 4.0 | — | — |

See footnotes at end of table.

Table 27. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 1.8 | — | 1.4 |
| Insurance carriers and related activities | — | 1.8 | — | 1.1 |
| Professional and business services | — | 2.2 | — | 1.0 |
| Professional and technical services | — | 3.5 | — | — |
| Education and health services | 3.2 | 3.2 | — | 0.5 |
| Educational services | 4.2 | 3.6 | — | 2.4 |
| Junior colleges, colleges, and universities ... | 2.0 | 2.2 | — | 0.6 |
| Healthcare and social assistance | 3.7 | 3.7 | — | 0.3 |
| Leisure and hospitality | — | 3.1 | — | — |
| 1 to 99 workers | 0.9 | 0.9 | — | — |
| 1 to 49 workers | 0.9 | 0.9 | — | 0.2 |
| 50 to 99 workers | — | 2.1 | — | 0.3 |
| 100 workers or more | 1.3 | 1.4 | — | 0.4 |
| 100 to 499 workers | 2.1 | 2.2 | — | 0.4 |
| 500 workers or more | 1.1 | 1.3 | — | 0.8 |
| Geographic area | | | | |
| New England | 2.3 | 2.6 | — | 2.1 |
| Middle Atlantic | 3.0 | 3.1 | — | 1.0 |
| East North Central | — | 3.2 | — | 0.7 |
| West North Central | — | 3.2 | — | 0.2 |
| South Atlantic | 1.1 | 1.1 | — | 0.3 |
| East South Central | — | 2.0 | — | (²) |
| West South Central | — | 0.2 | — | 0.1 |
| Mountain | — | 0.7 | — | 0.5 |
| Pacific | 1.6 | 1.5 | — | — |

See footnotes at end of table.

Table 27. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 1.7 | — | 1.6 | — | 5.9 | — | — |
| Insurance carriers and related activities | — | 1.5 | — | 1.4 | — | 5.9 | — | — |
| Professional and business services | — | 2.7 | — | 1.3 | — | 3.3 | — | — |
| Professional and technical services | — | 4.4 | — | — | — | 5.5 | — | — |
| Education and health services | — | 4.0 | — | 0.7 | 4.6 | 4.6 | — | — |
| Educational services | — | 4.4 | — | 3.9 | — | 9.1 | — | — |
| Junior colleges, colleges, and universities ... | 2.5 | 2.6 | — | 0.8 | 3.5 | 3.5 | — | — |
| Healthcare and social assistance | — | 4.7 | — | 0.4 | 4.6 | 4.6 | — | — |
| Leisure and hospitality | — | (²) | — | — | — | 12.6 | — | — |
| 1 to 99 workers | — | 1.0 | — | 0.2 | 2.4 | 2.4 | — | — |
| 1 to 49 workers | — | 0.9 | — | 0.3 | 3.1 | 3.1 | — | — |
| 50 to 99 workers | — | 2.4 | — | 0.4 | 4.3 | 4.3 | — | — |
| 100 workers or more | 1.4 | 1.5 | — | 0.5 | 3.5 | 3.5 | — | — |
| 100 to 499 workers | — | 2.4 | — | 0.5 | 4.9 | 4.9 | — | — |
| 500 workers or more | 0.8 | 1.3 | — | 1.0 | 3.8 | 3.8 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 3.0 | — | 3.0 | 10.1 | 10.1 | — | — |
| Middle Atlantic | 2.1 | 2.5 | — | 1.4 | 5.1 | 5.1 | — | — |
| East North Central | — | 3.8 | — | 0.9 | 4.4 | 4.4 | — | — |
| West North Central | — | 2.7 | — | 0.3 | — | 16.5 | — | — |
| South Atlantic | — | 1.9 | — | 0.4 | — | 5.2 | — | — |
| East South Central | — | (²) | — | (²) | 10.1 | 10.1 | — | — |
| West South Central | — | 0.1 | — | 0.1 | 1.9 | 1.9 | — | — |
| Mountain | — | 0.6 | — | 0.6 | — | 2.7 | — | — |
| Pacific | — | 1.3 | — | 0.4 | 3.6 | 3.6 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

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

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 8 | 89 | — | — |
| Worker characteristic | | | | |
| Management, professional, and related | 12 | 83 | — | 5 |
| Management, business, and financial | 10 | 85 | — | 6 |
| Professional and related | 14 | 82 | — | 4 |
| Service | 8 | 90 | — | 1 |
| Protective service | — | 76 | — | 5 |
| Sales and office | 5 | 93 | — | — |
| Sales and related | — | 96 | — | 1 |
| Office and administrative support | 6 | 91 | — | 3 |
| Natural resources, construction, and maintenance | 7 | 90 | — | 3 |
| Construction, extraction, farming, fishing, and forestry | — | 91 | — | 5 |
| Installation, maintenance, and repair | — | 89 | — | 2 |
| Production, transportation, and material moving | 6 | 91 | — | 4 |
| Production | 6 | 89 | — | 5 |
| Transportation and material moving | 5 | 92 | — | 2 |
| Full time | 8 | 89 | — | — |
| Part time | 11 | 88 | — | — |
| Union | 12 | 86 | — | 3 |
| Nonunion | 7 | 89 | — | — |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 91 | — | 4 |
| Lowest 10 percent | — | 92 | — | 3 |
| Second 25 percent | 5 | 92 | — | 2 |
| Third 25 percent | 7 | 89 | — | — |
| Highest 25 percent | 11 | 85 | — | 4 |
| Highest 10 percent | 12 | 84 | — | 4 |
| Establishment characteristic | | | | |
| Goods-producing industries | 6 | 89 | — | 6 |
| Construction | — | 91 | — | 5 |
| Manufacturing | 6 | 88 | — | 6 |
| Service-providing industries | 9 | 89 | — | — |
| Trade, transportation, and utilities | 4 | 94 | — | — |
| Wholesale trade | — | 90 | — | 5 |
| Retail trade | — | 96 | — | 1 |
| Utilities | 22 | 77 | — | 1 |
| Information | 10 | 89 | — | 1 |
| Financial activities | 8 | 90 | — | 3 |
| Finance and insurance | 7 | 90 | — | 3 |

See footnotes at end of table.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 4 | 93 | — | — | 22 | 72 | — | 6 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 8 | 89 | — | 4 | 26 | 66 | — | 8 |
| Management, business, and financial | — | 91 | — | 4 | 25 | 62 | — | 12 |
| Professional and related | 10 | 87 | — | 3 | 27 | 68 | — | 5 |
| Service | 5 | 93 | — | 2 | — | 84 | — | (²) |
| Protective service | — | 88 | — | 5 | — | — | — | 6 |
| Sales and office | 3 | 95 | — | — | 13 | 82 | — | 5 |
| Sales and related | — | 97 | — | 2 | — | 90 | — | (²) |
| Office and administrative support | 3 | 94 | — | 2 | 14 | 79 | — | 7 |
| Natural resources, construction, and maintenance | — | 96 | — | 2 | 34 | 55 | — | 11 |
| Construction, extraction, farming, fishing, and forestry | — | 94 | — | 3 | — | 75 | — | 13 |
| Installation, maintenance, and repair | — | 97 | — | 1 | 49 | 42 | — | 9 |
| Production, transportation, and material moving | — | 96 | — | 3 | 29 | 63 | — | 7 |
| Production | — | 95 | — | 4 | — | — | — | — |
| Transportation and material moving | — | 97 | — | 2 | 28 | 67 | — | 5 |
| Full time | 4 | 93 | — | — | 21 | 72 | — | 6 |
| Part time | — | 93 | — | 1 | 33 | 64 | — | 3 |
| Union | 8 | 90 | — | 2 | 23 | 71 | — | 5 |
| Nonunion | 4 | 93 | — | — | 22 | 72 | — | 6 |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 95 | — | 3 | — | 75 | — | 4 |
| Lowest 10 percent | — | 99 | — | (²) | — | 65 | — | 14 |
| Second 25 percent | — | 95 | — | 2 | 15 | 82 | — | 3 |
| Third 25 percent | — | 93 | — | 2 | 19 | 71 | — | 9 |
| Highest 25 percent | 6 | 91 | — | 3 | 30 | 64 | — | 6 |
| Highest 10 percent | 6 | 91 | — | 3 | 37 | 55 | — | 8 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 95 | — | 4 | 27 | 61 | — | 12 |
| Construction | — | 96 | — | 2 | — | — | — | — |
| Manufacturing | — | 94 | — | 5 | 32 | 57 | — | 11 |
| Service-providing industries | 5 | 92 | — | — | 21 | 74 | — | 5 |
| Trade, transportation, and utilities | 1 | 97 | — | — | 17 | 76 | — | 7 |
| Wholesale trade | — | 97 | — | 2 | — | 68 | — | 14 |
| Retail trade | — | 98 | — | 1 | — | 85 | — | 4 |
| Utilities | — | 96 | — | 1 | 81 | — | — | — |
| Information | — | 92 | — | 2 | — | 80 | — | — |
| Financial activities | 5 | 93 | — | 3 | 22 | 75 | — | 3 |
| Finance and insurance | 4 | 93 | — | 3 | 21 | 75 | — | 4 |

See footnotes at end of table.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 93 | — | 4 |
| Insurance carriers and related activities | — | 89 | — | 3 |
| Professional and business services | — | 91 | — | 3 |
| Professional and technical services | — | 91 | — | (²) |
| Education and health services | 17 | 79 | — | 4 |
| Educational services | 18 | 80 | — | 1 |
| Junior colleges, colleges, and universities ... | 21 | 76 | — | 3 |
| Healthcare and social assistance | 17 | 79 | — | 4 |
| Leisure and hospitality | — | 90 | — | 2 |
| 1 to 99 workers | 6 | 91 | — | — |
| 1 to 49 workers | 5 | 93 | — | — |
| 50 to 99 workers | 10 | 86 | — | 4 |
| 100 workers or more | 9 | 87 | — | 4 |
| 100 to 499 workers | 7 | 89 | — | 4 |
| 500 workers or more | 12 | 84 | — | 4 |
| Geographic area | | | | |
| New England | 13 | 83 | — | 4 |
| Middle Atlantic | 13 | 82 | — | 5 |
| East North Central | — | 88 | — | 2 |
| West North Central | — | 91 | — | 2 |
| South Atlantic | 3 | 91 | — | — |
| East South Central | — | 92 | — | 1 |
| West South Central | 2 | 97 | — | 1 |
| Mountain | — | 94 | — | 1 |
| Pacific | 11 | 84 | — | 5 |

See footnotes at end of table.

Table 28. Inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 94 | — | 4 | — | 84 | — | 3 |
| Insurance carriers and related activities | — | 92 | — | 3 | — | 74 | — | 6 |
| Professional and business services | — | 91 | — | 4 | — | 91 | — | — |
| Professional and technical services | — | 91 | — | (²) | — | 91 | — | — |
| Education and health services | 14 | 84 | — | 2 | 26 | 68 | — | 7 |
| Educational services | — | 90 | — | 2 | 35 | 65 | — | — |
| Junior colleges, colleges, and universities ... | 11 | 85 | — | 4 | 45 | 55 | — | — |
| Healthcare and social assistance | — | 83 | — | 2 | 22 | 69 | — | 9 |
| Leisure and hospitality | — | 100 | — | — | — | 55 | — | 9 |
| 1 to 99 workers | — | 95 | — | 2 | 16 | 77 | — | 7 |
| 1 to 49 workers | — | 97 | — | 1 | 14 | 81 | — | 5 |
| 50 to 99 workers | — | 91 | — | 3 | 23 | 66 | — | 10 |
| 100 workers or more | 5 | 91 | — | 4 | 28 | 67 | — | 6 |
| 100 to 499 workers | — | 93 | — | 3 | 23 | 66 | — | 11 |
| 500 workers or more | 7 | 88 | — | 5 | 33 | 67 | — | (²) |
| Geographic area | | | | | | | | |
| New England | — | 91 | — | 3 | 30 | 63 | — | 7 |
| Middle Atlantic | 9 | 87 | — | 3 | 27 | 62 | — | 10 |
| East North Central | — | 91 | — | 2 | 25 | 74 | — | (²) |
| West North Central | — | 95 | — | 2 | — | 57 | — | 5 |
| South Atlantic | — | 93 | — | 5 | — | 80 | — | 6 |
| East South Central | — | 96 | — | 1 | — | 61 | — | 6 |
| West South Central | — | 98 | — | 1 | — | 90 | — | (²) |
| Mountain | — | 96 | — | 1 | — | 87 | — | (²) |
| Pacific | 4 | 94 | — | 2 | 20 | 70 | — | 9 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 28. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 0.8 | 0.9 | — | — |
| Worker characteristic | | | | |
| Management, professional, and related | 1.7 | 2.1 | — | 1.4 |
| Management, business, and financial | 2.0 | 2.5 | — | 1.8 |
| Professional and related | 2.5 | 2.7 | — | 1.3 |
| Service | 1.7 | 1.9 | — | 0.6 |
| Protective service | — | 14.0 | — | 3.2 |
| Sales and office | 0.8 | 1.0 | — | — |
| Sales and related | — | 1.2 | — | 0.7 |
| Office and administrative support | 1.0 | 1.3 | — | 1.0 |
| Natural resources, construction, and maintenance | 1.7 | 1.8 | — | 0.9 |
| Construction, extraction, farming, fishing, and forestry | — | 2.9 | — | 2.0 |
| Installation, maintenance, and repair | — | 2.7 | — | 0.6 |
| Production, transportation, and material moving | 1.2 | 1.3 | — | 0.8 |
| Production | 1.6 | 2.0 | — | 1.1 |
| Transportation and material moving | 1.6 | 1.8 | — | 0.8 |
| Full time | 0.8 | 0.9 | — | — |
| Part time | 2.2 | 2.3 | — | — |
| Union | 2.1 | 2.1 | — | 0.8 |
| Nonunion | 0.9 | 1.1 | — | — |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | — | 2.3 | — | 1.4 |
| Lowest 10 percent | — | 3.7 | — | 2.6 |
| Second 25 percent | 1.0 | 1.1 | — | 0.5 |
| Third 25 percent | 1.3 | 1.4 | — | — |
| Highest 25 percent | 1.1 | 1.4 | — | 1.0 |
| Highest 10 percent | 1.3 | 2.1 | — | 1.3 |
| Establishment characteristic | | | | |
| Goods-producing industries | 1.1 | 1.3 | — | 1.1 |
| Construction | — | 1.7 | — | 1.5 |
| Manufacturing | 1.5 | 1.9 | — | 1.3 |
| Service-providing industries | 0.9 | 1.1 | — | — |
| Trade, transportation, and utilities | 0.7 | 1.1 | — | — |
| Wholesale trade | — | 2.5 | — | 2.5 |
| Retail trade | — | 0.9 | — | 0.6 |
| Utilities | 5.0 | 5.1 | — | 0.9 |
| Information | 2.2 | 2.3 | — | 1.2 |
| Financial activities | 1.8 | 1.9 | — | 0.7 |
| Finance and insurance | 1.5 | 1.8 | — | 0.8 |

See footnotes at end of table.

Table 28. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 0.8 | 0.9 | — | — | 2.3 | 2.3 | — | 1.6 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 2.1 | 2.2 | — | 1.0 | 3.5 | 4.3 | — | 4.0 |
| Management, business, and financial | — | 2.6 | — | 1.3 | 4.6 | 6.1 | — | 5.3 |
| Professional and related | 2.9 | 3.0 | — | 0.9 | 4.6 | 4.8 | — | 3.4 |
| Service | 1.2 | 1.6 | — | 0.8 | — | 5.4 | — | 0.4 |
| Protective service | — | 9.3 | — | 3.5 | — | — | — | 7.5 |
| Sales and office | 0.6 | 1.0 | — | — | 2.1 | 2.1 | — | 1.2 |
| Sales and related | — | 1.2 | — | 0.8 | — | 3.2 | — | 0.3 |
| Office and administrative support | 0.9 | 1.4 | — | 1.1 | 2.4 | 2.5 | — | 1.6 |
| Natural resources, construction, and maintenance | — | 1.2 | — | 0.9 | 8.7 | 7.8 | — | 3.5 |
| Construction, extraction, farming, fishing, and forestry | — | 3.2 | — | 2.1 | — | 7.4 | — | 5.9 |
| Installation, maintenance, and repair | — | 1.1 | — | 0.5 | 11.3 | 10.4 | — | 4.3 |
| Production, transportation, and material moving | — | 0.9 | — | 0.8 | 5.4 | 5.5 | — | 1.9 |
| Production | — | 1.3 | — | 1.2 | — | — | — | — |
| Transportation and material moving | — | 1.4 | — | 0.9 | 6.6 | 6.9 | — | 2.2 |
| Full time | 0.7 | 0.9 | — | — | 2.4 | 2.4 | — | 1.7 |
| Part time | — | 2.6 | — | 0.6 | 6.6 | 6.7 | — | 1.9 |
| Union | 1.1 | 1.3 | — | 0.7 | 6.8 | 7.1 | — | 2.7 |
| Nonunion | 0.9 | 1.1 | — | — | 2.5 | 2.8 | — | 2.2 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 1.8 | — | 1.6 | — | 7.5 | — | 2.8 |
| Lowest 10 percent | — | 0.9 | — | 0.3 | — | 13.3 | — | 10.7 |
| Second 25 percent | — | 0.9 | — | 0.5 | 3.2 | 3.3 | — | 0.7 |
| Third 25 percent | — | 1.4 | — | 0.5 | 3.1 | 3.9 | — | 3.0 |
| Highest 25 percent | 1.2 | 1.4 | — | 0.8 | 3.2 | 3.0 | — | 3.0 |
| Highest 10 percent | 1.0 | 1.6 | — | 1.0 | 5.6 | 6.9 | — | 4.2 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 1.1 | — | 1.1 | 5.4 | 5.4 | — | 2.7 |
| Construction | — | 2.4 | — | 1.6 | — | — | — | — |
| Manufacturing | — | 1.4 | — | 1.4 | 7.2 | 7.3 | — | 3.3 |
| Service-providing industries | 1.1 | 1.2 | — | — | 2.3 | 2.3 | — | 1.9 |
| Trade, transportation, and utilities | 0.3 | 0.6 | — | — | 4.7 | 5.4 | — | 3.7 |
| Wholesale trade | — | 1.6 | — | 1.3 | — | 9.6 | — | 8.7 |
| Retail trade | — | 0.9 | — | 0.7 | — | 4.9 | — | 1.9 |
| Utilities | — | 2.8 | — | 1.1 | 13.4 | — | — | — |
| Information | — | 2.4 | — | 1.6 | — | 8.3 | — | — |
| Financial activities | 1.5 | 1.7 | — | 0.8 | 6.4 | 5.5 | — | 2.4 |
| Finance and insurance | 1.1 | 1.7 | — | 1.0 | 5.5 | 4.5 | — | 3.2 |

See footnotes at end of table.

Table 28. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 1.9 | — | 1.6 |
| Insurance carriers and related activities | — | 2.9 | — | 1.7 |
| Professional and business services | — | 2.3 | — | 1.5 |
| Professional and technical services | — | 3.7 | — | 0.1 |
| Education and health services | 3.4 | 4.1 | — | 2.3 |
| Educational services | 4.5 | 4.6 | — | 1.1 |
| Junior colleges, colleges, and universities ... | 2.4 | 3.0 | — | 2.3 |
| Healthcare and social assistance | 3.9 | 4.7 | — | 2.8 |
| Leisure and hospitality | — | 3.9 | — | 1.6 |
| 1 to 99 workers | 1.0 | 1.0 | — | — |
| 1 to 49 workers | 1.0 | 1.0 | — | — |
| 50 to 99 workers | 2.2 | 2.6 | — | 1.5 |
| 100 workers or more | 1.2 | 1.5 | — | 0.9 |
| 100 to 499 workers | 2.0 | 2.3 | — | 1.5 |
| 500 workers or more | 1.3 | 1.6 | — | 0.9 |
| Geographic area | | | | |
| New England | 2.7 | 3.4 | — | 1.9 |
| Middle Atlantic | 2.0 | 2.0 | — | 1.1 |
| East North Central | — | 3.2 | — | 0.8 |
| West North Central | — | 3.0 | — | 0.3 |
| South Atlantic | 0.8 | 1.3 | — | — |
| East South Central | — | 2.8 | — | 0.3 |
| West South Central | 0.5 | 0.9 | — | 0.7 |
| Mountain | — | 2.6 | — | 0.8 |
| Pacific | 1.8 | 3.1 | — | 2.7 |

See footnotes at end of table.

Table 28. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 2.5 | — | 1.9 | — | 7.8 | — | 3.0 |
| Insurance carriers and related activities | — | 3.0 | — | 1.6 | — | 8.5 | — | 4.9 |
| Professional and business services | — | 2.8 | — | 2.0 | — | 3.3 | — | — |
| Professional and technical services | — | 4.5 | — | 0.1 | — | 5.5 | — | — |
| Education and health services | 4.0 | 4.2 | — | 0.9 | 5.7 | 7.4 | — | 6.3 |
| Educational services | — | 3.0 | — | 1.9 | 9.0 | 9.0 | — | — |
| Junior colleges, colleges, and universities ... | 2.6 | 3.8 | — | 3.2 | 5.5 | 5.5 | — | — |
| Healthcare and social assistance | — | 4.9 | — | 1.1 | 6.0 | 9.3 | — | 8.5 |
| Leisure and hospitality | — | (³) | — | — | — | 16.1 | — | 6.2 |
| 1 to 99 workers | — | 1.1 | — | 0.5 | 2.6 | 3.0 | — | 1.8 |
| 1 to 49 workers | — | 1.0 | — | 0.6 | 3.1 | 3.3 | — | 1.4 |
| 50 to 99 workers | — | 2.9 | — | 1.4 | 3.9 | 6.0 | — | 5.0 |
| 100 workers or more | 1.2 | 1.5 | — | 0.7 | 3.8 | 3.2 | — | 3.0 |
| 100 to 499 workers | — | 2.2 | — | 0.9 | 5.0 | 6.4 | — | 6.2 |
| 500 workers or more | 1.2 | 1.7 | — | 1.2 | 4.3 | 4.3 | — | 0.1 |
| Geographic area | | | | | | | | |
| New England | — | 1.8 | — | 1.8 | 8.7 | 10.1 | — | 5.3 |
| Middle Atlantic | 1.0 | 1.7 | — | 1.4 | 4.6 | 4.7 | — | 3.6 |
| East North Central | — | 3.7 | — | 1.0 | 6.1 | 6.1 | — | 0.3 |
| West North Central | — | 2.9 | — | 0.6 | — | 12.4 | — | 3.2 |
| South Atlantic | — | 1.5 | — | 1.4 | — | 4.9 | — | 3.2 |
| East South Central | — | 2.6 | — | 0.5 | — | 8.0 | — | 3.8 |
| West South Central | — | 1.1 | — | 0.8 | — | 3.8 | — | 0.1 |
| Mountain | — | 3.2 | — | 0.9 | — | 6.5 | — | 0.4 |
| Pacific | 0.8 | 1.8 | — | 1.2 | 4.5 | 3.9 | — | 4.3 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 29. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

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

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 7 | 90 | — | — |
| Worker characteristic | | | | |
| Management, professional, and related | 11 | 85 | — | 5 |
| Management, business, and financial | 7 | 87 | — | 6 |
| Professional and related | 13 | 83 | — | 4 |
| Service | 9 | 90 | — | 2 |
| Protective service | — | 75 | — | 6 |
| Sales and office | 4 | 93 | — | — |
| Sales and related | — | 97 | — | 1 |
| Office and administrative support | 5 | 92 | — | 4 |
| Natural resources, construction, and maintenance | 3 | 92 | — | 5 |
| Construction, extraction, farming, fishing, and forestry | — | 91 | — | 6 |
| Installation, maintenance, and repair | — | 93 | — | 4 |
| Production, transportation, and material moving | 5 | 92 | — | 4 |
| Production | 7 | 88 | — | 5 |
| Transportation and material moving | — | 96 | — | 2 |
| Full time | 6 | 90 | — | — |
| Part time | 10 | 88 | — | — |
| Union | 9 | 88 | — | 3 |
| Nonunion | 6 | 90 | — | — |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 93 | — | 4 |
| Lowest 10 percent | — | 93 | — | 3 |
| Second 25 percent | 5 | 92 | — | 3 |
| Third 25 percent | 6 | 90 | — | — |
| Highest 25 percent | 9 | 87 | — | 4 |
| Highest 10 percent | 10 | 86 | — | 4 |
| Establishment characteristic | | | | |
| Goods-producing industries | 5 | 88 | — | 6 |
| Construction | — | 89 | — | 8 |
| Manufacturing | 6 | 88 | — | 6 |
| Service-providing industries | 7 | 90 | — | — |
| Trade, transportation, and utilities | 2 | 96 | — | — |
| Wholesale trade | 5 | 91 | — | 5 |
| Retail trade | — | 98 | — | 1 |
| Utilities | — | 92 | — | 1 |
| Information | 8 | 90 | — | 2 |
| Financial activities | 6 | 91 | — | 3 |
| Finance and insurance | 6 | 90 | — | 4 |

See footnotes at end of table.

Table 29. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 4 | 93 | — | — | 18 | 76 | — | 6 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 6 | 90 | — | 4 | 23 | 69 | — | 8 |
| Management, business, and financial | — | 93 | — | 4 | 21 | 67 | — | 12 |
| Professional and related | 9 | 87 | — | 4 | 25 | 70 | — | 5 |
| Service | 6 | 92 | — | 2 | — | 85 | — | (²) |
| Protective service | — | 87 | — | 7 | — | — | — | 6 |
| Sales and office | 1 | 96 | — | — | 12 | 83 | — | 5 |
| Sales and related | — | 98 | — | 2 | — | 92 | — | (²) |
| Office and administrative support | 2 | 95 | — | 3 | 14 | 80 | — | 7 |
| Natural resources, construction, and maintenance | — | 95 | — | 4 | — | 72 | — | 11 |
| Construction, extraction, farming, fishing, and forestry | — | 94 | — | 5 | — | 76 | — | 13 |
| Installation, maintenance, and repair | — | 96 | — | 3 | — | 69 | — | 9 |
| Production, transportation, and material moving | — | 95 | — | 3 | 18 | 74 | — | 7 |
| Production | — | 93 | — | 4 | — | — | — | — |
| Transportation and material moving | — | 98 | — | 2 | — | 87 | — | 5 |
| Full time | 3 | 93 | — | — | 17 | 76 | — | 6 |
| Part time | — | 92 | — | 1 | 29 | 68 | — | 3 |
| Union | 6 | 92 | — | 3 | — | 75 | — | 5 |
| Nonunion | 3 | 94 | — | — | 18 | 76 | — | 6 |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 95 | — | 4 | — | 82 | — | 4 |
| Lowest 10 percent | — | 99 | — | (²) | — | 70 | — | 14 |
| Second 25 percent | — | 95 | — | 3 | 13 | 85 | — | 3 |
| Third 25 percent | 3 | 94 | — | — | 16 | 75 | — | 9 |
| Highest 25 percent | 5 | 92 | — | 3 | 25 | 68 | — | 6 |
| Highest 10 percent | 5 | 91 | — | 3 | 30 | 63 | — | 8 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 93 | — | 5 | 21 | 67 | — | 12 |
| Construction | — | 93 | — | 6 | — | — | — | — |
| Manufacturing | — | 93 | — | 5 | 25 | 64 | — | 11 |
| Service-providing industries | 4 | 93 | — | — | 17 | 78 | — | 5 |
| Trade, transportation, and utilities | — | 98 | — | 2 | 8 | 85 | — | 7 |
| Wholesale trade | — | 97 | — | 2 | 15 | 70 | — | 14 |
| Retail trade | — | 98 | — | 1 | — | 94 | — | 4 |
| Utilities | — | 96 | — | 1 | — | 81 | — | — |
| Information | — | 93 | — | 2 | — | 80 | — | — |
| Financial activities | 3 | 94 | — | 3 | 21 | 75 | — | 3 |
| Finance and insurance | 4 | 93 | — | 4 | 19 | 77 | — | 4 |

See footnotes at end of table.

Table 29. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 93 | — | 5 |
| Insurance carriers and related activities | 5 | 90 | — | 5 |
| Professional and business services | — | 94 | — | 3 |
| Professional and technical services | — | 96 | — | (²) |
| Education and health services | 17 | 79 | — | 4 |
| Educational services | 15 | 81 | — | 4 |
| Junior colleges, colleges, and universities ... | 17 | 80 | — | 3 |
| Healthcare and social assistance | 18 | 78 | — | 4 |
| Leisure and hospitality | — | 90 | — | 2 |
| 1 to 99 workers | 4 | 93 | — | — |
| 1 to 49 workers | 4 | 93 | — | — |
| 50 to 99 workers | 5 | 91 | — | 4 |
| 100 workers or more | 9 | 87 | — | 4 |
| 100 to 499 workers | — | 90 | — | 4 |
| 500 workers or more | 12 | 84 | — | 4 |
| Geographic area | | | | |
| New England | 13 | 82 | — | 6 |
| Middle Atlantic | 13 | 83 | — | 4 |
| East North Central | — | 89 | — | 3 |
| West North Central | — | 91 | — | 3 |
| South Atlantic | — | 92 | — | 6 |
| East South Central | — | 93 | — | 1 |
| West South Central | — | 97 | — | 2 |
| Mountain | — | 96 | — | 1 |
| Pacific | 7 | 88 | — | 5 |

See footnotes at end of table.

Table 29. Outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 94 | — | 5 | — | 86 | — | 3 |
| Insurance carriers and related activities | — | 94 | — | 4 | — | 75 | — | 6 |
| Professional and business services | — | 94 | — | 4 | — | 93 | — | — |
| Professional and technical services | — | 98 | — | (²) | — | 91 | — | — |
| Education and health services | 14 | 83 | — | 3 | 25 | 69 | — | 7 |
| Educational services | 8 | 86 | — | 6 | — | 73 | — | — |
| Junior colleges, colleges, and universities ... | 11 | 85 | — | 4 | 30 | 70 | — | — |
| Healthcare and social assistance | — | 82 | — | 2 | 24 | 67 | — | 9 |
| Leisure and hospitality | — | 100 | — | — | — | 55 | — | 9 |
| 1 to 99 workers | — | 96 | — | 2 | 14 | 80 | — | 7 |
| 1 to 49 workers | — | 97 | — | 2 | 12 | 83 | — | 5 |
| 50 to 99 workers | — | 96 | — | 3 | 19 | 70 | — | 10 |
| 100 workers or more | 5 | 91 | — | 4 | 22 | 72 | — | 6 |
| 100 to 499 workers | — | 93 | — | 3 | 16 | 73 | — | 11 |
| 500 workers or more | 7 | 88 | — | 5 | 29 | 71 | — | (²) |
| Geographic area | | | | | | | | |
| New England | — | 88 | — | 5 | — | 64 | — | 7 |
| Middle Atlantic | 9 | 89 | — | 2 | 27 | 63 | — | 10 |
| East North Central | — | 92 | — | 3 | 23 | 77 | — | (²) |
| West North Central | — | 95 | — | 3 | — | 57 | — | 5 |
| South Atlantic | — | 94 | — | 5 | — | 82 | — | 6 |
| East South Central | — | 97 | — | 1 | — | 64 | — | 6 |
| West South Central | — | 97 | — | 2 | — | 94 | — | (²) |
| Mountain | — | 96 | — | 1 | — | 99 | — | (²) |
| Pacific | 3 | 95 | — | 2 | 13 | 78 | — | 9 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 29. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 0.8 | 0.8 | – | – |
| Worker characteristic | | | | |
| Management, professional, and related | 1.6 | 1.9 | – | 1.4 |
| Management, business, and financial | 0.9 | 1.9 | – | 1.8 |
| Professional and related | 2.4 | 2.5 | – | 1.3 |
| Service | 1.7 | 1.9 | – | 0.6 |
| Protective service | – | 14.1 | – | 3.5 |
| Sales and office | 0.5 | 0.8 | – | – |
| Sales and related | – | 1.0 | – | 0.7 |
| Office and administrative support | 0.7 | 1.1 | – | 1.0 |
| Natural resources, construction, and maintenance | 0.9 | 1.4 | – | 1.3 |
| Construction, extraction, farming, fishing, and forestry | – | 2.5 | – | 2.4 |
| Installation, maintenance, and repair | – | 2.1 | – | 1.4 |
| Production, transportation, and material moving | 1.1 | 1.2 | – | 0.8 |
| Production | 1.8 | 2.0 | – | 1.1 |
| Transportation and material moving | – | 1.1 | – | 0.9 |
| Full time | 0.7 | 0.8 | – | – |
| Part time | 2.2 | 2.3 | – | – |
| Union | 1.9 | 2.1 | – | 0.9 |
| Nonunion | 0.8 | 1.0 | – | – |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | – | 1.8 | – | 1.4 |
| Lowest 10 percent | – | 3.7 | – | 2.6 |
| Second 25 percent | 1.0 | 1.1 | – | 0.5 |
| Third 25 percent | 1.0 | 1.1 | – | – |
| Highest 25 percent | 1.0 | 1.2 | – | 1.0 |
| Highest 10 percent | 1.2 | 1.7 | – | 1.3 |
| Establishment characteristic | | | | |
| Goods-producing industries | 1.0 | 1.4 | – | 1.2 |
| Construction | – | 2.5 | – | 2.3 |
| Manufacturing | 1.4 | 1.8 | – | 1.3 |
| Service-providing industries | 0.9 | 1.0 | – | – |
| Trade, transportation, and utilities | 0.3 | 0.8 | – | – |
| Wholesale trade | 1.2 | 2.2 | – | 2.5 |
| Retail trade | – | 0.8 | – | 0.6 |
| Utilities | – | 2.4 | – | 0.9 |
| Information | 2.3 | 2.4 | – | 1.2 |
| Financial activities | 1.1 | 1.3 | – | 0.8 |
| Finance and insurance | 1.1 | 1.5 | – | 1.0 |

See footnotes at end of table.

Table 29. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 0.8 | 0.8 | — | — | 2.2 | 2.2 | — | 1.6 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.8 | 2.0 | — | 1.0 | 3.6 | 4.0 | — | 4.0 |
| Management, business, and financial | — | 1.6 | — | 1.3 | 4.8 | 5.1 | — | 5.3 |
| Professional and related | 2.7 | 2.8 | — | 1.0 | 4.5 | 4.8 | — | 3.4 |
| Service | 1.4 | 1.8 | — | 0.9 | — | 5.2 | — | 0.4 |
| Protective service | — | 9.8 | — | 4.3 | — | — | — | 7.5 |
| Sales and office | 0.3 | 0.9 | — | — | 2.8 | 2.7 | — | 1.2 |
| Sales and related | — | 1.0 | — | 0.8 | — | 3.1 | — | 0.3 |
| Office and administrative support | 0.5 | 1.3 | — | 1.2 | 3.4 | 3.4 | — | 1.6 |
| Natural resources, construction, and maintenance | — | 1.5 | — | 1.4 | — | 6.9 | — | 3.5 |
| Construction, extraction, farming, fishing, and forestry | — | 3.0 | — | 2.6 | — | 7.2 | — | 5.9 |
| Installation, maintenance, and repair | — | 1.5 | — | 1.5 | — | 10.4 | — | 4.3 |
| Production, transportation, and material moving | — | 1.1 | — | 0.8 | 4.7 | 4.9 | — | 1.9 |
| Production | — | 1.8 | — | 1.3 | — | — | — | — |
| Transportation and material moving | — | 1.0 | — | 1.0 | — | 4.8 | — | 2.2 |
| Full time | 0.7 | 0.8 | — | — | 2.3 | 2.3 | — | 1.7 |
| Part time | — | 2.6 | — | 0.6 | 6.2 | 6.3 | — | 1.9 |
| Union | 1.4 | 1.7 | — | 1.0 | — | 6.5 | — | 2.7 |
| Nonunion | 0.8 | 1.0 | — | — | 2.6 | 2.7 | — | 2.2 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 1.6 | — | 1.6 | — | 6.4 | — | 2.8 |
| Lowest 10 percent | — | 0.9 | — | 0.3 | — | 13.6 | — | 10.7 |
| Second 25 percent | — | 1.0 | — | 0.5 | 3.4 | 3.6 | — | 0.7 |
| Third 25 percent | 0.9 | 0.9 | — | — | 3.2 | 3.9 | — | 3.0 |
| Highest 25 percent | 1.0 | 1.3 | — | 0.8 | 3.1 | 2.7 | — | 3.0 |
| Highest 10 percent | 1.1 | 1.6 | — | 1.0 | 5.6 | 6.4 | — | 4.2 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 1.5 | — | 1.2 | 4.8 | 5.2 | — | 2.7 |
| Construction | — | 2.9 | — | 2.6 | — | — | — | — |
| Manufacturing | — | 1.7 | — | 1.4 | 6.2 | 6.7 | — | 3.3 |
| Service-providing industries | 1.0 | 1.1 | — | — | 2.3 | 2.3 | — | 1.9 |
| Trade, transportation, and utilities | — | 0.6 | — | 0.5 | 1.3 | 3.5 | — | 3.7 |
| Wholesale trade | — | 1.6 | — | 1.3 | 4.1 | 7.7 | — | 8.7 |
| Retail trade | — | 0.9 | — | 0.7 | — | 3.0 | — | 1.9 |
| Utilities | — | 2.8 | — | 1.1 | — | 6.5 | — | — |
| Information | — | 1.8 | — | 1.6 | — | 8.3 | — | — |
| Financial activities | 0.4 | 1.0 | — | 0.9 | 6.2 | 5.2 | — | 2.4 |
| Finance and insurance | 0.4 | 1.3 | — | 1.2 | 5.4 | 4.3 | — | 3.2 |

See footnotes at end of table.

Table 29. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 2.0 | — | 1.7 |
| Insurance carriers and related activities | 1.5 | 2.5 | — | 2.0 |
| Professional and business services | — | 1.9 | — | 1.5 |
| Professional and technical services | — | 1.8 | — | 0.1 |
| Education and health services | 3.5 | 4.1 | — | 2.3 |
| Educational services | 4.4 | 3.9 | — | 2.7 |
| Junior colleges, colleges, and universities ... | 2.0 | 2.8 | — | 2.3 |
| Healthcare and social assistance | 4.1 | 4.9 | — | 2.8 |
| Leisure and hospitality | — | 3.9 | — | 1.6 |
| 1 to 99 workers | 0.7 | 0.7 | — | — |
| 1 to 49 workers | 0.8 | 0.9 | — | — |
| 50 to 99 workers | 0.8 | 1.7 | — | 1.5 |
| 100 workers or more | 1.2 | 1.5 | — | 0.9 |
| 100 to 499 workers | — | 2.3 | — | 1.6 |
| 500 workers or more | 1.3 | 1.6 | — | 0.9 |
| Geographic area | | | | |
| New England | 2.4 | 2.3 | — | 2.3 |
| Middle Atlantic | 2.5 | 2.2 | — | 1.4 |
| East North Central | — | 2.7 | — | 0.9 |
| West North Central | — | 2.2 | — | 0.6 |
| South Atlantic | — | 1.3 | — | 1.3 |
| East South Central | — | 2.8 | — | 0.3 |
| West South Central | — | 1.4 | — | 0.9 |
| Mountain | — | 2.8 | — | 0.8 |
| Pacific | 1.2 | 2.5 | — | 2.7 |

See footnotes at end of table.

Table 29. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 2.6 | — | 2.1 | — | 7.6 | — | 3.0 |
| Insurance carriers and related activities | — | 2.2 | — | 2.1 | — | 8.3 | — | 4.9 |
| Professional and business services | — | 2.2 | — | 2.0 | — | 3.5 | — | — |
| Professional and technical services | — | 1.7 | — | 0.1 | — | 5.5 | — | — |
| Education and health services | 4.1 | 4.3 | — | 1.1 | 5.9 | 7.6 | — | 6.3 |
| Educational services | 2.1 | 4.5 | — | 4.2 | — | 9.1 | — | — |
| Junior colleges, colleges, and universities ... | 2.6 | 3.8 | — | 3.2 | 4.1 | 4.1 | — | — |
| Healthcare and social assistance | — | 5.1 | — | 1.1 | 6.5 | 9.6 | — | 8.5 |
| Leisure and hospitality | — | (³) | — | — | — | 16.1 | — | 6.2 |
| 1 to 99 workers | — | 0.7 | — | 0.6 | 2.5 | 2.9 | — | 1.8 |
| 1 to 49 workers | — | 1.0 | — | 0.7 | 2.9 | 3.1 | — | 1.4 |
| 50 to 99 workers | — | 1.6 | — | 1.4 | 4.8 | 7.2 | — | 5.0 |
| 100 workers or more | 1.3 | 1.5 | — | 0.7 | 3.2 | 3.0 | — | 3.0 |
| 100 to 499 workers | — | 2.3 | — | 0.9 | 4.3 | 6.5 | — | 6.2 |
| 500 workers or more | 1.2 | 1.7 | — | 1.2 | 3.6 | 3.6 | — | 0.1 |
| Geographic area | | | | | | | | |
| New England | — | 2.7 | — | 2.8 | — | 9.9 | — | 5.3 |
| Middle Atlantic | 1.5 | 1.9 | — | 1.4 | 4.9 | 4.8 | — | 3.6 |
| East North Central | — | 3.2 | — | 1.1 | 4.9 | 4.9 | — | 0.3 |
| West North Central | — | 2.4 | — | 0.9 | — | 12.4 | — | 3.2 |
| South Atlantic | — | 1.5 | — | 1.4 | — | 4.6 | — | 3.2 |
| East South Central | — | 2.6 | — | 0.5 | — | 8.7 | — | 3.8 |
| West South Central | — | 1.3 | — | 1.1 | — | 2.1 | — | 0.1 |
| Mountain | — | 3.2 | — | 0.9 | — | 0.6 | — | 0.4 |
| Pacific | 0.3 | 1.3 | — | 1.2 | 3.7 | 4.0 | — | 4.3 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 30. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

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

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | - | 98 | - | 1 |
| Worker characteristic | | | | |
| Management, professional, and related | - | 97 | - | (²) |
| Management, business, and financial | - | 99 | - | (²) |
| Professional and related | - | 96 | - | 1 |
| Service | - | 97 | - | 1 |
| Protective service | - | 96 | - | - |
| Sales and office | - | 98 | - | 1 |
| Sales and related | - | 98 | - | 2 |
| Office and administrative support | - | 98 | - | 1 |
| Natural resources, construction, and maintenance | - | 98 | - | 1 |
| Construction, extraction, farming, fishing, and forestry | - | 95 | - | 3 |
| Installation, maintenance, and repair | - | 100 | - | - |
| Production, transportation, and material moving | - | 97 | - | 2 |
| Production | - | 98 | - | 1 |
| Transportation and material moving | - | 97 | - | 3 |
| Full time | - | 98 | - | 1 |
| Part time | - | - | - | - |
| Union | 3 | 94 | - | 4 |
| Nonunion | - | 98 | - | 1 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | - | 98 | - | 2 |
| Lowest 10 percent | - | 98 | - | 2 |
| Second 25 percent | - | 97 | - | 2 |
| Third 25 percent | - | 97 | - | 1 |
| Highest 25 percent | - | 98 | - | (²) |
| Highest 10 percent | - | 98 | - | - |
| Establishment characteristic | | | | |
| Goods-producing industries | - | 98 | - | 1 |
| Construction | - | 99 | - | 1 |
| Manufacturing | - | 98 | - | 1 |
| Service-providing industries | - | 97 | - | 1 |
| Trade, transportation, and utilities | - | 97 | - | 3 |
| Wholesale trade | - | 99 | - | 1 |
| Retail trade | - | - | - | - |
| Utilities | - | 94 | - | 4 |
| Information | - | 98 | - | - |
| Financial activities | - | 99 | - | (²) |
| Finance and insurance | - | 99 | - | (²) |

See footnotes at end of table.

Table 30. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | — | 97 | — | 1 | 1 | 99 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 97 | — | (²) | — | 99 | — | — |
| Management, business, and financial | — | 100 | — | (²) | — | 99 | — | — |
| Professional and related | — | 95 | — | 1 | — | 99 | — | — |
| Service | — | 96 | — | 2 | — | 100 | — | — |
| Protective service | — | 94 | — | — | — | 99 | — | — |
| Sales and office | — | 97 | — | 2 | — | 99 | — | — |
| Sales and related | — | 98 | — | 2 | — | 99 | — | — |
| Office and administrative support | — | 97 | — | 1 | — | 99 | — | — |
| Natural resources, construction, and maintenance | — | 98 | — | 1 | — | 99 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | 94 | — | 3 | — | 100 | — | — |
| Installation, maintenance, and repair | — | 100 | — | — | — | 99 | — | — |
| Production, transportation, and material moving | — | 97 | — | 2 | — | 100 | — | — |
| Production | — | 97 | — | 1 | — | 100 | — | — |
| Transportation and material moving | — | 96 | — | 3 | — | 100 | — | — |
| Full time | — | 97 | — | 1 | 1 | 99 | — | — |
| Part time | — | — | — | — | — | 100 | — | — |
| Union | — | — | — | — | — | 99 | — | — |
| Nonunion | — | 98 | — | 1 | — | 99 | — | — |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 98 | — | 2 | — | 100 | — | — |
| Lowest 10 percent | — | 97 | — | 3 | — | 100 | — | — |
| Second 25 percent | — | 97 | — | 2 | — | 100 | — | — |
| Third 25 percent | — | 96 | — | 1 | — | 99 | — | — |
| Highest 25 percent | — | 98 | — | 1 | — | 99 | — | — |
| Highest 10 percent | — | 98 | — | — | — | 98 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 97 | — | 1 | — | 100 | — | — |
| Construction | — | 98 | — | 2 | — | 100 | — | — |
| Manufacturing | — | 97 | — | 1 | — | 100 | — | — |
| Service-providing industries | — | 97 | — | 1 | 1 | 99 | — | — |
| Trade, transportation, and utilities | — | 96 | — | 4 | — | 99 | — | — |
| Wholesale trade | — | 99 | — | 1 | — | 99 | — | — |
| Retail trade | — | — | — | — | — | 100 | — | — |
| Utilities | — | 94 | — | 6 | — | 91 | — | — |
| Information | — | 99 | — | — | — | 96 | — | — |
| Financial activities | — | 100 | — | (²) | — | 97 | — | — |
| Finance and insurance | — | 100 | — | (²) | — | 96 | — | — |

See footnotes at end of table.

Table 30. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 100 | — | — |
| Insurance carriers and related activities | — | 98 | — | (²) |
| Professional and business services | — | 99 | — | — |
| Professional and technical services | — | 100 | — | — |
| Education and health services | — | 94 | — | (²) |
| Educational services | 1 | 96 | — | 2 |
| Junior colleges, colleges, and universities ... | 3 | 97 | — | — |
| Healthcare and social assistance | — | 94 | — | — |
| Leisure and hospitality | — | 100 | — | — |
| 1 to 99 workers | — | 99 | — | 1 |
| 1 to 49 workers | — | 99 | — | 1 |
| 50 to 99 workers | — | 99 | — | (²) |
| 100 workers or more | — | 96 | — | 1 |
| 100 to 499 workers | — | 96 | — | 3 |
| 500 workers or more | 3 | 97 | — | (²) |
| Geographic area | | | | |
| New England | — | 96 | — | 2 |
| Middle Atlantic | 3 | 96 | — | 1 |
| East North Central | — | 96 | — | 1 |
| West North Central | — | 99 | — | 1 |
| South Atlantic | — | 98 | — | 2 |
| East South Central | — | 100 | — | (²) |
| West South Central | — | 100 | — | — |
| Mountain | — | 97 | — | — |
| Pacific | — | 98 | — | 1 |

See footnotes at end of table.

Table 30. Physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 100 | — | — | — | 96 | — | — |
| Insurance carriers and related activities | — | 99 | — | (²) | — | 94 | — | — |
| Professional and business services | — | 99 | — | — | — | 100 | — | — |
| Professional and technical services | — | 100 | — | — | — | 100 | — | — |
| Education and health services | — | 93 | — | 1 | — | 99 | — | — |
| Educational services | — | 95 | — | 4 | 2 | 98 | — | — |
| Junior colleges, colleges, and universities ... | — | 97 | — | — | 5 | 95 | — | — |
| Healthcare and social assistance | — | 92 | — | — | — | 99 | — | — |
| Leisure and hospitality | — | 100 | — | — | — | 99 | — | — |
| 1 to 99 workers | — | 99 | — | 1 | — | 100 | — | — |
| 1 to 49 workers | — | 99 | — | 1 | — | 100 | — | — |
| 50 to 99 workers | — | 98 | — | 1 | — | 100 | — | — |
| 100 workers or more | — | 96 | — | 2 | — | 99 | — | — |
| 100 to 499 workers | — | 95 | — | 3 | — | 100 | — | — |
| 500 workers or more | 3 | 97 | — | (²) | — | 97 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 96 | — | 2 | — | 95 | — | — |
| Middle Atlantic | 3 | 95 | — | 2 | — | 99 | — | — |
| East North Central | — | 95 | — | 1 | — | 100 | — | — |
| West North Central | — | 99 | — | 1 | — | 100 | — | — |
| South Atlantic | — | 98 | — | 2 | — | 100 | — | — |
| East South Central | — | 100 | — | (²) | — | 100 | — | — |
| West South Central | — | 100 | — | — | — | 99 | — | — |
| Mountain | — | 97 | — | — | — | 100 | — | — |
| Pacific | — | 97 | — | 2 | — | 99 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 30. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | — | 0.7 | — | 0.4 |
| Worker characteristic | | | | |
| Management, professional, and related | — | 1.2 | — | 0.2 |
| Management, business, and financial | — | 0.2 | — | (²) |
| Professional and related | — | 1.9 | — | 0.3 |
| Service | — | 0.9 | — | 0.7 |
| Protective service | — | 4.6 | — | — |
| Sales and office | — | 0.7 | — | 0.7 |
| Sales and related | — | 1.1 | — | 1.1 |
| Office and administrative support | — | 0.8 | — | 0.6 |
| Natural resources, construction, and maintenance | — | 1.2 | — | 0.8 |
| Construction, extraction, farming, fishing, and forestry | — | 2.9 | — | 2.0 |
| Installation, maintenance, and repair | — | 0.1 | — | — |
| Production, transportation, and material moving | — | 1.0 | — | 0.9 |
| Production | — | 1.2 | — | 0.8 |
| Transportation and material moving | — | 1.4 | — | 1.5 |
| Full time | — | 0.5 | — | 0.3 |
| Part time | — | — | — | — |
| Union | 0.6 | 1.9 | — | 1.7 |
| Nonunion | — | 0.7 | — | 0.3 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 0.8 | — | 0.8 |
| Lowest 10 percent | — | 1.5 | — | 1.5 |
| Second 25 percent | — | 1.0 | — | 0.8 |
| Third 25 percent | — | 0.9 | — | 0.4 |
| Highest 25 percent | — | 0.7 | — | 0.2 |
| Highest 10 percent | — | 0.6 | — | — |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 0.9 | — | 0.6 |
| Construction | — | 1.3 | — | 1.3 |
| Manufacturing | — | 1.1 | — | 0.7 |
| Service-providing industries | — | 0.8 | — | 0.4 |
| Trade, transportation, and utilities | — | 1.2 | — | 1.2 |
| Wholesale trade | — | 0.6 | — | 0.5 |
| Retail trade | — | — | — | — |
| Utilities | — | 4.3 | — | 4.2 |
| Information | — | 0.6 | — | — |
| Financial activities | — | 0.4 | — | (²) |
| Finance and insurance | — | 0.5 | — | (²) |

See footnotes at end of table.

Table 30. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | — | 0.8 | — | 0.5 | 0.2 | 0.2 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 1.6 | — | 0.3 | — | 0.4 | — | — |
| Management, business, and financial | — | 0.2 | — | (²) | — | 0.6 | — | — |
| Professional and related | — | 2.6 | — | 0.5 | — | 0.4 | — | — |
| Service | — | 1.3 | — | 0.9 | — | 0.3 | — | — |
| Protective service | — | 7.0 | — | — | — | 1.4 | — | — |
| Sales and office | — | 0.9 | — | 0.8 | — | 0.4 | — | — |
| Sales and related | — | 1.2 | — | 1.2 | — | 0.6 | — | — |
| Office and administrative support | — | 1.0 | — | 0.7 | — | 0.3 | — | — |
| Natural resources, construction, and maintenance | — | 1.4 | — | 0.9 | — | 0.5 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | 3.4 | — | 2.3 | — | 0.2 | — | — |
| Installation, maintenance, and repair | — | (²) | — | — | — | 0.8 | — | — |
| Production, transportation, and material moving | — | 1.1 | — | 1.0 | — | (²) | — | — |
| Production | — | 1.5 | — | 1.0 | — | (²) | — | — |
| Transportation and material moving | — | 1.6 | — | 1.7 | — | (²) | — | — |
| Full time | — | 0.7 | — | 0.4 | 0.2 | 0.2 | — | — |
| Part time | — | — | — | — | — | 0.1 | — | — |
| Union | — | — | — | — | — | 0.3 | — | — |
| Nonunion | — | 0.8 | — | 0.3 | — | 0.3 | — | — |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 1.0 | — | 1.0 | — | 0.2 | — | — |
| Lowest 10 percent | — | 1.9 | — | 1.9 | — | (²) | — | — |
| Second 25 percent | — | 1.2 | — | 1.0 | — | 0.1 | — | — |
| Third 25 percent | — | 1.1 | — | 0.5 | — | 0.3 | — | — |
| Highest 25 percent | — | 0.8 | — | 0.3 | — | 0.4 | — | — |
| Highest 10 percent | — | 0.6 | — | — | — | 0.9 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 1.1 | — | 0.7 | — | (²) | — | — |
| Construction | — | 1.5 | — | 1.5 | — | (²) | — | — |
| Manufacturing | — | 1.3 | — | 0.9 | — | (²) | — | — |
| Service-providing industries | — | 1.0 | — | 0.5 | 0.3 | 0.3 | — | — |
| Trade, transportation, and utilities | — | 1.4 | — | 1.4 | — | 0.5 | — | — |
| Wholesale trade | — | 0.7 | — | 0.7 | — | 0.8 | — | — |
| Retail trade | — | — | — | — | — | (²) | — | — |
| Utilities | — | 5.4 | — | 5.4 | — | 5.2 | — | — |
| Information | — | 0.4 | — | — | — | 1.5 | — | — |
| Financial activities | — | 0.1 | — | (²) | — | 2.4 | — | — |
| Finance and insurance | — | 0.1 | — | (²) | — | 3.1 | — | — |

See footnotes at end of table.

Table 30. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 0.5 | — | — |
| Insurance carriers and related activities | — | 1.3 | — | (²) |
| Professional and business services | — | 0.6 | — | — |
| Professional and technical services | — | (²) | — | — |
| Education and health services | — | 2.8 | — | 0.5 |
| Educational services | 0.4 | 2.5 | — | 2.4 |
| Junior colleges, colleges, and universities ... | 0.8 | 0.8 | — | — |
| Healthcare and social assistance | — | 3.4 | — | — |
| Leisure and hospitality | — | 0.2 | — | — |
| 1 to 99 workers | — | 0.4 | — | 0.3 |
| 1 to 49 workers | — | 0.4 | — | 0.4 |
| 50 to 99 workers | — | 0.9 | — | 0.5 |
| 100 workers or more | — | 1.1 | — | 0.5 |
| 100 to 499 workers | — | 2.0 | — | 1.0 |
| 500 workers or more | 0.4 | 0.4 | — | 0.1 |
| Geographic area | | | | |
| New England | — | 2.2 | — | 1.6 |
| Middle Atlantic | 0.2 | 0.9 | — | 0.8 |
| East North Central | — | 2.8 | — | 0.6 |
| West North Central | — | 0.5 | — | 0.5 |
| South Atlantic | — | 1.7 | — | 1.6 |
| East South Central | — | 0.4 | — | 0.4 |
| West South Central | — | 0.4 | — | — |
| Mountain | — | 2.0 | — | — |
| Pacific | — | 0.8 | — | 0.7 |

See footnotes at end of table.

Table 30. Standard errors for physician office visit benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | (²) | — | — | — | 3.6 | — | — |
| Insurance carriers and related activities | — | 0.4 | — | (²) | — | 6.3 | — | — |
| Professional and business services | — | 0.7 | — | — | — | (²) | — | — |
| Professional and technical services | — | (²) | — | — | — | (²) | — | — |
| Education and health services | — | 3.9 | — | 0.6 | — | 0.3 | — | — |
| Educational services | — | 3.9 | — | 3.9 | 0.4 | 0.4 | — | — |
| Junior colleges, colleges, and universities ... | — | 1.3 | — | — | 0.7 | 0.7 | — | — |
| Healthcare and social assistance | — | 4.5 | — | — | — | 0.4 | — | — |
| Leisure and hospitality | — | (²) | — | — | — | 0.8 | — | — |
| 1 to 99 workers | — | 0.6 | — | 0.4 | — | 0.2 | — | — |
| 1 to 49 workers | — | 0.6 | — | 0.5 | — | 0.2 | — | — |
| 50 to 99 workers | — | 1.2 | — | 0.6 | — | (²) | — | — |
| 100 workers or more | — | 1.3 | — | 0.7 | — | 0.5 | — | — |
| 100 to 499 workers | — | 2.3 | — | 1.2 | — | 0.2 | — | — |
| 500 workers or more | 0.4 | 0.4 | — | 0.1 | — | 0.9 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 2.7 | — | 2.2 | — | 2.5 | — | — |
| Middle Atlantic | 0.2 | 1.1 | — | 1.1 | — | 0.5 | — | — |
| East North Central | — | 3.4 | — | 0.7 | — | 0.2 | — | — |
| West North Central | — | 0.6 | — | 0.6 | — | (²) | — | — |
| South Atlantic | — | 1.9 | — | 1.9 | — | 0.2 | — | — |
| East South Central | — | 0.4 | — | 0.4 | — | (²) | — | — |
| West South Central | — | 0.4 | — | — | — | 1.0 | — | — |
| Mountain | — | 2.5 | — | — | — | 0.1 | — | — |
| Pacific | — | 1.3 | — | 1.1 | — | 0.3 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 31. Inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

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

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 3 | 92 | 2 | 2 |
| Worker characteristic | | | | |
| Management, professional, and related | 6 | 91 | - | - |
| Management, business, and financial | - | 91 | - | 3 |
| Professional and related | 6 | 91 | - | - |
| Service | 3 | 93 | - | - |
| Protective service | - | 92 | - | 6 |
| Sales and office | 2 | 94 | - | - |
| Sales and related | - | 97 | - | 1 |
| Office and administrative support | - | 92 | - | 3 |
| Natural resources, construction, and maintenance | - | 93 | - | 3 |
| Construction, extraction, farming, fishing, and forestry | - | 92 | - | 2 |
| Installation, maintenance, and repair | - | 94 | - | 4 |
| Production, transportation, and material moving | - | 92 | - | 2 |
| Production | - | 93 | - | 2 |
| Transportation and material moving | - | 91 | - | 1 |
| Full time | 3 | 93 | 1 | 3 |
| Part time | 4 | 90 | - | - |
| Union | 6 | 92 | - | - |
| Nonunion | 3 | 92 | 2 | 3 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | - | 92 | - | 2 |
| Lowest 10 percent | - | 87 | - | 1 |
| Second 25 percent | - | 93 | 3 | - |
| Third 25 percent | - | 92 | - | 3 |
| Highest 25 percent | 5 | 92 | - | - |
| Highest 10 percent | 7 | 91 | - | - |
| Establishment characteristic | | | | |
| Goods-producing industries | - | 93 | - | 3 |
| Construction | - | 92 | - | 2 |
| Manufacturing | - | 93 | - | 4 |
| Service-providing industries | 4 | 92 | - | - |
| Trade, transportation, and utilities | 2 | 93 | - | - |
| Wholesale trade | - | 86 | - | 6 |
| Retail trade | - | 97 | - | 1 |
| Utilities | - | 86 | - | (²) |
| Information | - | 93 | - | 1 |
| Financial activities | - | 95 | - | 1 |
| Finance and insurance | - | 97 | - | 1 |

See footnotes at end of table.

Table 31. Inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 2 | 94 | 2 | 2 | 10 | 86 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 93 | — | 2 | 14 | 83 | — | — |
| Management, business, and financial | — | 93 | — | 2 | 13 | 81 | — | 5 |
| Professional and related | — | 93 | — | 2 | 14 | 84 | — | — |
| Service | 2 | 93 | — | — | — | 92 | — | 2 |
| Protective service | — | 95 | — | 4 | — | 87 | — | 10 |
| Sales and office | — | 95 | — | 2 | 6 | 90 | — | — |
| Sales and related | — | 97 | — | 1 | — | 96 | — | 1 |
| Office and administrative support | — | 94 | — | 3 | 7 | 87 | — | — |
| Natural resources, construction, and maintenance | — | 94 | — | 3 | — | 87 | — | 5 |
| Construction, extraction, farming, fishing, and forestry | — | 92 | — | 3 | — | 92 | — | — |
| Installation, maintenance, and repair | — | 95 | — | 3 | — | 84 | — | 9 |
| Production, transportation, and material moving | — | 94 | — | 2 | — | 82 | — | 2 |
| Production | — | 95 | — | 2 | — | 88 | — | 3 |
| Transportation and material moving | — | 93 | — | 1 | — | 75 | — | 1 |
| Full time | 2 | 94 | 2 | 2 | 9 | 87 | — | — |
| Part time | — | 92 | — | (²) | — | 79 | — | 6 |
| Union | 3 | 96 | — | — | — | 81 | — | 3 |
| Nonunion | — | 94 | 2 | — | 9 | 87 | — | — |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 92 | — | 1 | — | 93 | — | 3 |
| Lowest 10 percent | — | 86 | — | 1 | — | 93 | — | — |
| Second 25 percent | 1 | 94 | — | — | — | 90 | — | 2 |
| Third 25 percent | — | 93 | — | 3 | 8 | 88 | — | — |
| Highest 25 percent | 3 | 95 | — | — | 16 | 80 | — | — |
| Highest 10 percent | 2 | 96 | — | — | 25 | 69 | — | 6 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 94 | — | 4 | — | 86 | — | 2 |
| Construction | — | 94 | — | 3 | — | 86 | — | — |
| Manufacturing | — | 94 | — | 4 | — | 85 | — | 3 |
| Service-providing industries | 2 | 94 | — | — | 9 | 86 | — | — |
| Trade, transportation, and utilities | — | 96 | — | 1 | — | 79 | — | 9 |
| Wholesale trade | — | 92 | — | 3 | — | 68 | — | 15 |
| Retail trade | — | 98 | — | (²) | — | 88 | — | 7 |
| Utilities | — | 100 | — | (²) | — | — | — | — |
| Information | — | 97 | — | 2 | — | 82 | — | — |
| Financial activities | — | 96 | — | 1 | — | 93 | — | — |
| Finance and insurance | — | 97 | — | 2 | — | 92 | — | — |

See footnotes at end of table.

Table 31. Inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 98 | — | 1 |
| Insurance carriers and related activities | — | 96 | — | 2 |
| Professional and business services | — | 91 | — | 2 |
| Professional and technical services | — | 93 | — | (²) |
| Education and health services | 7 | 89 | — | — |
| Educational services | — | 87 | — | 3 |
| Junior colleges, colleges, and universities ... | 11 | 87 | — | — |
| Healthcare and social assistance | 7 | 90 | — | — |
| Leisure and hospitality | — | 97 | — | — |
| 1 to 99 workers | — | 94 | — | 2 |
| 1 to 49 workers | — | 96 | — | 1 |
| 50 to 99 workers | — | 91 | — | 2 |
| 100 workers or more | 4 | 91 | — | — |
| 100 to 499 workers | 3 | 92 | — | — |
| 500 workers or more | 6 | 90 | — | — |
| Geographic area | | | | |
| New England | 12 | 85 | — | — |
| Middle Atlantic | — | 90 | — | 4 |
| East North Central | — | 93 | — | 2 |
| West North Central | — | 90 | — | 6 |
| South Atlantic | — | 95 | — | 2 |
| East South Central | — | 96 | — | 1 |
| West South Central | — | 94 | — | 3 |
| Mountain | — | 92 | — | (²) |
| Pacific | 5 | 93 | — | — |

See footnotes at end of table.

Table 31. Inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 98 | — | 1 | — | 94 | — | — |
| Insurance carriers and related activities | — | 97 | — | 2 | — | 90 | — | — |
| Professional and business services | — | 92 | — | 1 | — | 88 | — | 6 |
| Professional and technical services | — | 94 | — | — | — | 92 | — | (²) |
| Education and health services | 4 | 91 | — | — | 15 | 85 | — | (²) |
| Educational services | — | 91 | — | 5 | — | 82 | — | — |
| Junior colleges, colleges, and universities ... | — | 93 | — | 1 | 28 | 72 | — | — |
| Healthcare and social assistance | 4 | 91 | — | — | 13 | 83 | — | (²) |
| Leisure and hospitality | — | 96 | — | — | — | 98 | — | — |
| 1 to 99 workers | — | 95 | — | 1 | 3 | 93 | — | — |
| 1 to 49 workers | — | 96 | — | 2 | — | 96 | — | 1 |
| 50 to 99 workers | — | 93 | — | 1 | — | 84 | — | 7 |
| 100 workers or more | 2 | 93 | — | — | 16 | 79 | — | — |
| 100 to 499 workers | 1 | 93 | — | — | — | 83 | — | 3 |
| 500 workers or more | 3 | 94 | — | — | 19 | 76 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 92 | — | 3 | 29 | 67 | — | 3 |
| Middle Atlantic | 4 | 93 | — | — | — | 77 | — | 8 |
| East North Central | — | 94 | — | 3 | — | 88 | — | 2 |
| West North Central | — | 91 | — | 5 | — | 81 | — | 17 |
| South Atlantic | — | 96 | — | 2 | — | 91 | — | 4 |
| East South Central | — | 98 | — | 1 | — | 80 | — | 7 |
| West South Central | — | 94 | — | 4 | — | 95 | — | (²) |
| Mountain | — | 91 | — | (²) | — | 97 | — | — |
| Pacific | 2 | 96 | — | — | 9 | 90 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 31. Standard errors for inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 0.5 | 0.7 | 0.4 | 0.5 |
| Worker characteristic | | | | |
| Management, professional, and related | 1.0 | 1.0 | — | — |
| Management, business, and financial | — | 2.1 | — | 0.9 |
| Professional and related | 1.1 | 1.0 | — | — |
| Service | 0.6 | 1.4 | — | — |
| Protective service | — | 4.1 | — | 3.5 |
| Sales and office | 0.5 | 1.3 | — | — |
| Sales and related | — | 1.1 | — | 0.6 |
| Office and administrative support | — | 1.7 | — | 1.3 |
| Natural resources, construction, and maintenance | — | 1.4 | — | 1.1 |
| Construction, extraction, farming, fishing, and forestry | — | 2.1 | — | 1.4 |
| Installation, maintenance, and repair | — | 2.0 | — | 1.6 |
| Production, transportation, and material moving | — | 1.7 | — | 0.6 |
| Production | — | 1.8 | — | 1.1 |
| Transportation and material moving | — | 2.9 | — | 0.2 |
| Full time | 0.5 | 0.7 | 0.4 | 0.5 |
| Part time | 1.0 | 3.9 | — | — |
| Union | 1.6 | 1.8 | — | — |
| Nonunion | 0.5 | 0.7 | 0.5 | 0.6 |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | — | 2.1 | — | 0.5 |
| Lowest 10 percent | — | 5.0 | — | 0.5 |
| Second 25 percent | — | 1.1 | 0.8 | — |
| Third 25 percent | — | 1.4 | — | 1.1 |
| Highest 25 percent | 0.7 | 0.6 | — | — |
| Highest 10 percent | 0.9 | 1.0 | — | — |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 1.3 | — | 1.0 |
| Construction | — | 1.9 | — | 1.3 |
| Manufacturing | — | 1.8 | — | 1.4 |
| Service-providing industries | 0.5 | 0.9 | — | — |
| Trade, transportation, and utilities | 0.5 | 1.4 | — | — |
| Wholesale trade | — | 3.8 | — | 3.0 |
| Retail trade | — | 1.1 | — | 0.4 |
| Utilities | — | 4.3 | — | 0.1 |
| Information | — | 2.1 | — | 1.2 |
| Financial activities | — | 1.6 | — | 0.5 |
| Finance and insurance | — | 0.7 | — | 0.6 |

See footnotes at end of table.

Table 31. Standard errors for inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 0.4 | 0.7 | 0.5 | 0.4 | 1.4 | 2.0 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 1.2 | — | 0.7 | 2.0 | 2.6 | — | — |
| Management, business, and financial | — | 2.6 | — | 0.9 | 2.0 | 3.3 | — | 2.7 |
| Professional and related | — | 1.3 | — | 0.8 | 2.7 | 3.3 | — | — |
| Service | 0.5 | 1.4 | — | — | — | 2.6 | — | 1.4 |
| Protective service | — | 3.4 | — | 3.3 | — | 12.3 | — | 10.2 |
| Sales and office | — | 1.5 | — | 0.7 | 1.6 | 2.1 | — | — |
| Sales and related | — | 1.2 | — | 0.7 | — | 2.1 | — | 0.6 |
| Office and administrative support | — | 2.0 | — | 1.0 | 2.0 | 2.7 | — | — |
| Natural resources, construction, and maintenance | — | 1.5 | — | 1.2 | — | 5.4 | — | 2.4 |
| Construction, extraction, farming, fishing, and forestry | — | 2.4 | — | 1.7 | — | 5.2 | — | — |
| Installation, maintenance, and repair | — | 1.8 | — | 1.7 | — | 7.8 | — | 4.1 |
| Production, transportation, and material moving | — | 1.5 | — | 0.7 | — | 5.3 | — | 1.7 |
| Production | — | 1.8 | — | 1.2 | — | 5.8 | — | 2.4 |
| Transportation and material moving | — | 2.8 | — | 0.3 | — | 7.3 | — | 0.7 |
| Full time | 0.4 | 0.7 | 0.5 | 0.5 | 1.5 | 2.0 | — | — |
| Part time | — | 4.8 | — | 0.1 | — | 6.0 | — | 2.7 |
| Union | 0.6 | 0.7 | — | — | — | 6.4 | — | 1.3 |
| Nonunion | — | 0.8 | 0.6 | — | 1.2 | 2.0 | — | — |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 2.4 | — | 0.5 | — | 3.0 | — | 1.4 |
| Lowest 10 percent | — | 6.0 | — | 0.6 | — | 5.0 | — | — |
| Second 25 percent | 0.2 | 1.2 | — | — | — | 3.1 | — | 0.9 |
| Third 25 percent | — | 1.5 | — | 0.8 | 2.0 | 2.9 | — | — |
| Highest 25 percent | 0.6 | 0.6 | — | — | 2.1 | 2.7 | — | — |
| Highest 10 percent | 0.4 | 0.5 | — | — | 3.5 | 4.6 | — | 2.8 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 1.3 | — | 1.2 | — | 5.1 | — | 1.8 |
| Construction | — | 2.1 | — | 1.6 | — | 5.4 | — | — |
| Manufacturing | — | 1.8 | — | 1.6 | — | 7.0 | — | 2.4 |
| Service-providing industries | 0.5 | 0.9 | — | — | 1.1 | 1.9 | — | — |
| Trade, transportation, and utilities | — | 1.2 | — | 0.6 | — | 4.5 | — | 3.7 |
| Wholesale trade | — | 3.6 | — | 2.5 | — | 7.6 | — | 8.6 |
| Retail trade | — | 1.0 | — | 0.2 | — | 5.0 | — | 2.7 |
| Utilities | — | 0.3 | — | 0.1 | — | — | — | — |
| Information | — | 1.7 | — | 1.6 | — | 8.0 | — | — |
| Financial activities | — | 1.9 | — | 0.6 | — | 2.8 | — | — |
| Finance and insurance | — | 0.6 | — | 0.7 | — | 3.3 | — | — |

See footnotes at end of table.

Table 31. Standard errors for inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 0.7 | — | 0.4 |
| Insurance carriers and related activities | — | 1.7 | — | 1.1 |
| Professional and business services | — | 2.8 | — | 1.3 |
| Professional and technical services | — | 3.5 | — | (³) |
| Education and health services | 1.1 | 1.3 | — | — |
| Educational services | — | 2.3 | — | 2.5 |
| Junior colleges, colleges, and universities ... | 2.4 | 2.8 | — | — |
| Healthcare and social assistance | 1.4 | 1.7 | — | — |
| Leisure and hospitality | — | 1.3 | — | — |
| 1 to 99 workers | — | 1.0 | — | 0.5 |
| 1 to 49 workers | — | 0.9 | — | 0.5 |
| 50 to 99 workers | — | 2.5 | — | 1.0 |
| 100 workers or more | 0.6 | 1.1 | — | — |
| 100 to 499 workers | 0.8 | 1.8 | — | — |
| 500 workers or more | 0.9 | 1.1 | — | — |
| Geographic area | | | | |
| New England | 2.6 | 2.4 | — | — |
| Middle Atlantic | — | 2.3 | — | 2.5 |
| East North Central | — | 1.6 | — | 1.0 |
| West North Central | — | 2.2 | — | 3.3 |
| South Atlantic | — | 1.3 | — | 0.8 |
| East South Central | — | 1.1 | — | 0.5 |
| West South Central | — | 1.1 | — | 1.4 |
| Mountain | — | 5.0 | — | (³) |
| Pacific | 0.7 | 1.3 | — | — |

See footnotes at end of table.

Table 31. Standard errors for inpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 0.6 | — | 0.5 | — | 3.6 | — | — |
| Insurance carriers and related activities | — | 1.5 | — | 1.4 | — | 6.7 | — | — |
| Professional and business services | — | 3.3 | — | 0.7 | — | 5.3 | — | 4.2 |
| Professional and technical services | — | 4.4 | — | — | — | 5.4 | — | 0.1 |
| Education and health services | 0.9 | 1.6 | — | — | 3.1 | 3.1 | — | 0.3 |
| Educational services | — | 4.5 | — | 3.9 | — | 5.9 | — | — |
| Junior colleges, colleges, and universities ... | — | 3.3 | — | 1.3 | 3.5 | 3.5 | — | — |
| Healthcare and social assistance | 1.1 | 1.7 | — | — | 3.5 | 3.6 | — | 0.4 |
| Leisure and hospitality | — | 1.6 | — | — | — | 1.8 | — | — |
| 1 to 99 workers | — | 1.2 | — | 0.5 | 1.0 | 1.5 | — | — |
| 1 to 49 workers | — | 1.1 | — | 0.7 | — | 0.7 | — | 0.6 |
| 50 to 99 workers | — | 3.0 | — | 0.7 | — | 4.0 | — | 4.3 |
| 100 workers or more | 0.3 | 1.0 | — | — | 2.9 | 3.3 | — | — |
| 100 to 499 workers | 0.2 | 1.7 | — | — | — | 4.7 | — | 1.5 |
| 500 workers or more | 0.6 | 1.1 | — | — | 3.2 | 3.6 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 3.1 | — | 2.3 | 7.5 | 8.5 | — | 2.9 |
| Middle Atlantic | 1.1 | 1.3 | — | — | — | 8.2 | — | 8.8 |
| East North Central | — | 1.9 | — | 1.1 | — | 3.6 | — | 1.1 |
| West North Central | — | 1.8 | — | 3.1 | — | 11.9 | — | 12.0 |
| South Atlantic | — | 1.2 | — | 0.8 | — | 3.6 | — | 2.2 |
| East South Central | — | 0.3 | — | 0.4 | — | 8.3 | — | 4.1 |
| West South Central | — | 1.2 | — | 1.7 | — | 2.6 | — | (³) |
| Mountain | — | 5.9 | — | (³) | — | 2.6 | — | — |
| Pacific | 0.3 | 1.5 | — | — | 1.5 | 1.8 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 32. Outpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

(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 |
| All workers | – | 80 | – | 15 | – | 81 | – | 14 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | – | 80 | – | 14 | – | 81 | – | 12 |
| Management, business, and financial | – | 84 | – | 14 | – | 84 | – | 14 |
| Professional and related | – | 78 | – | 13 | – | 80 | – | 10 |
| Service | 1 | 81 | – | – | – | – | – | – |
| Protective service | – | 81 | – | 15 | – | 76 | – | 17 |
| Sales and office | – | 79 | – | 18 | – | 80 | – | 17 |
| Sales and related | – | 86 | – | 11 | – | 88 | – | 8 |
| Natural resources, construction, and maintenance | – | 82 | – | 13 | – | 84 | – | 11 |
| Construction, extraction, farming, fishing, and forestry | – | 80 | – | 14 | – | 80 | – | 13 |
| Installation, maintenance, and repair | – | 83 | – | 13 | – | 86 | – | 10 |
| Production, transportation, and material moving | – | 82 | – | 14 | – | 83 | – | 13 |
| Production | – | 83 | – | 13 | – | 85 | – | 12 |
| Transportation and material moving | – | 80 | – | 15 | – | 80 | – | 15 |
| Full time | – | 80 | – | 16 | – | 81 | – | 15 |
| Part time | – | 86 | – | 8 | – | 88 | – | 5 |
| Union | – | 84 | – | 12 | 3 | 87 | – | – |
| Nonunion | – | 80 | – | 16 | – | 80 | – | 15 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | – | 78 | – | 16 | – | 78 | – | 15 |
| Lowest 10 percent | – | 71 | – | 18 | – | 71 | – | 15 |
| Second 25 percent | – | 76 | – | 18 | – | 77 | – | 16 |
| Third 25 percent | – | 80 | – | 17 | – | 80 | – | 16 |
| Highest 25 percent | 2 | 85 | – | – | – | 86 | – | 11 |
| Highest 10 percent | – | 87 | – | 10 | 1 | 88 | – | – |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | – | 84 | – | 14 | – | 85 | – | 13 |
| Construction | – | 83 | – | 15 | – | 85 | – | 13 |
| Manufacturing | – | 83 | – | 14 | – | 85 | – | 14 |
| Service-providing industries | – | 80 | – | 16 | – | 80 | – | 14 |
| Trade, transportation, and utilities | – | 83 | – | 15 | – | 85 | – | 12 |
| Wholesale trade | – | 83 | – | 17 | – | 90 | – | 10 |
| Retail trade | – | 88 | – | 8 | – | 91 | – | 5 |
| Information | – | 92 | – | 7 | – | 96 | – | 3 |
| Financial activities: | | | | | | | | |
| Finance and insurance: | | | | | | | | |
| Insurance carriers and related activities | – | 85 | – | 14 | – | 84 | – | 16 |
| Professional and business services | – | 83 | – | 8 | – | 82 | – | 7 |

See footnotes at end of table.

Table 32. Outpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Professional and technical services | — | 85 | — | 4 | — | 85 | — | 4 |
| Education and health services | 2 | 76 | — | — | 3 | 76 | — | — |
| Educational services | — | — | — | — | 2 | 79 | — | — |
| Junior colleges, colleges, and universities ... | 3 | 83 | — | — | — | — | — | — |
| Healthcare and social assistance | — | 77 | — | 15 | — | 75 | — | 14 |
| 1 to 99 workers | — | 78 | — | 17 | — | 78 | — | 16 |
| 1 to 49 workers | — | 76 | — | 19 | — | 76 | — | 18 |
| 50 to 99 workers | — | 82 | — | 12 | — | 81 | — | 12 |
| 100 workers or more | 2 | 83 | — | — | 1 | 84 | — | — |
| 100 to 499 workers | — | 82 | — | 15 | — | 84 | — | 13 |
| 500 workers or more | 2 | 84 | — | — | 2 | 83 | — | — |
| Geographic area | | | | | | | | |
| New England | 3 | 88 | — | — | — | 86 | — | 10 |
| Middle Atlantic | — | 78 | — | 18 | — | 79 | — | 17 |
| East North Central | — | 88 | — | 10 | — | 90 | — | 9 |
| West North Central | — | 84 | — | 13 | — | 85 | — | 12 |
| South Atlantic | — | 73 | — | 18 | — | 75 | — | 15 |
| East South Central | — | 82 | — | 15 | — | 84 | — | 13 |
| West South Central | — | 79 | — | 18 | — | 80 | — | 17 |
| Pacific | — | 86 | — | 13 | — | 86 | — | 12 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 32. Standard errors for outpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| 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 |
| All workers | – | 1.5 | – | 1.2 | – | 1.8 | – | 1.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | – | 2.6 | – | 1.7 | – | 3.0 | – | 1.5 |
| Management, business, and financial | – | 2.0 | – | 1.8 | – | 2.3 | – | 2.2 |
| Professional and related | – | 3.9 | – | 2.6 | – | 4.6 | – | 1.9 |
| Service | 0.2 | 3.7 | – | – | – | – | – | – |
| Protective service | – | 9.2 | – | 6.1 | – | 13.6 | – | 8.5 |
| Sales and office | – | 2.2 | – | 2.0 | – | 2.4 | – | 2.2 |
| Sales and related | – | 2.5 | – | 2.1 | – | 2.4 | – | 1.9 |
| Natural resources, construction, and maintenance | – | 3.0 | – | 2.4 | – | 3.2 | – | 2.3 |
| Construction, extraction, farming, fishing, and forestry | – | 5.3 | – | 3.3 | – | 6.2 | – | 3.9 |
| Installation, maintenance, and repair | – | 3.2 | – | 3.1 | – | 3.0 | – | 2.7 |
| Production, transportation, and material moving | – | 2.7 | – | 2.6 | – | 3.2 | – | 2.9 |
| Production | – | 2.5 | – | 2.4 | – | 3.0 | – | 2.7 |
| Transportation and material moving | – | 4.8 | – | 4.5 | – | 5.5 | – | 5.1 |
| Full time | – | 1.6 | – | 1.3 | – | 1.9 | – | 1.3 |
| Part time | – | 3.9 | – | 1.7 | – | 4.6 | – | 1.3 |
| Union | – | 2.4 | – | 2.1 | 0.7 | 2.7 | – | – |
| Nonunion | – | 1.7 | – | 1.3 | – | 2.0 | – | 1.3 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | – | 3.7 | – | 3.6 | – | 4.3 | – | 4.2 |
| Lowest 10 percent | – | 7.2 | – | 6.4 | – | 8.3 | – | 7.1 |
| Second 25 percent | – | 4.3 | – | 2.4 | – | 5.1 | – | 2.2 |
| Third 25 percent | – | 1.9 | – | 1.8 | – | 2.3 | – | 2.1 |
| Highest 25 percent | 0.6 | 1.1 | – | – | – | 1.2 | – | 1.1 |
| Highest 10 percent | – | 1.4 | – | 1.3 | 0.4 | 1.5 | – | – |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | – | 2.1 | – | 2.1 | – | 2.6 | – | 2.3 |
| Construction | – | 3.3 | – | 2.8 | – | 3.9 | – | 3.3 |
| Manufacturing | – | 2.6 | – | 2.7 | – | 3.2 | – | 3.0 |
| Service-providing industries | – | 1.9 | – | 1.4 | – | 2.2 | – | 1.4 |
| Trade, transportation, and utilities | – | 2.5 | – | 2.5 | – | 2.5 | – | 2.5 |
| Wholesale trade | – | 4.2 | – | 4.2 | – | 3.4 | – | 3.4 |
| Retail trade | – | 2.1 | – | 1.7 | – | 1.8 | – | 1.4 |
| Information | – | 3.5 | – | 3.4 | – | 1.8 | – | 1.7 |
| Financial activities: | | | | | | | | |
| Finance and insurance: | | | | | | | | |
| Insurance carriers and related activities | – | 4.0 | – | 4.0 | – | 4.5 | – | 4.5 |
| Professional and business services | – | 3.7 | – | 2.4 | – | 4.3 | – | 2.3 |

See footnotes at end of table.

Table 32. Standard errors for outpatient mental healthcare benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Professional and technical services | — | 4.7 | — | 1.7 | — | 5.6 | — | 1.5 |
| Education and health services | 0.6 | 5.7 | — | — | 0.8 | 7.2 | — | — |
| Educational services | — | — | — | — | 0.6 | 5.8 | — | — |
| Junior colleges, colleges, and universities ... | 0.7 | 4.1 | — | — | — | — | — | — |
| Healthcare and social assistance | — | 6.9 | — | 3.8 | — | 8.4 | — | 3.7 |
| 1 to 99 workers | — | 2.9 | — | 1.9 | — | 3.5 | — | 2.0 |
| 1 to 49 workers | — | 3.6 | — | 2.3 | — | 4.3 | — | 2.2 |
| 50 to 99 workers | — | 4.3 | — | 3.4 | — | 5.1 | — | 3.8 |
| 100 workers or more | 0.4 | 1.4 | — | — | 0.2 | 1.6 | — | — |
| 100 to 499 workers | — | 2.2 | — | 2.0 | — | 2.3 | — | 2.2 |
| 500 workers or more | 0.6 | 1.8 | — | — | 0.5 | 2.0 | — | — |
| Geographic area | | | | | | | | |
| New England | 0.7 | 3.0 | — | — | — | 3.2 | — | 3.0 |
| Middle Atlantic | — | 1.6 | — | 2.7 | — | 3.2 | — | 3.1 |
| East North Central | — | 2.1 | — | 2.1 | — | 2.4 | — | 2.3 |
| West North Central | — | 4.2 | — | 3.5 | — | 4.2 | — | 3.5 |
| South Atlantic | — | 5.5 | — | 3.3 | — | 6.0 | — | 2.7 |
| East South Central | — | 6.1 | — | 6.4 | — | 6.5 | — | 6.7 |
| West South Central | — | 3.1 | — | 3.3 | — | 3.3 | — | 3.7 |
| Pacific | — | 3.6 | — | 3.6 | — | 4.4 | — | 4.4 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

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

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 4 | 92 | - | - |
| Worker characteristic | | | | |
| Management, professional, and related | 6 | 91 | - | - |
| Management, business, and financial | - | 90 | - | 3 |
| Professional and related | 6 | 91 | - | - |
| Service | 5 | 93 | - | - |
| Protective service | - | 92 | - | 6 |
| Sales and office | 2 | 94 | - | - |
| Sales and related | - | 97 | - | 1 |
| Office and administrative support | - | 92 | - | 3 |
| Natural resources, construction, and maintenance | - | 90 | - | 4 |
| Construction, extraction, farming, fishing, and forestry | - | 89 | - | 3 |
| Installation, maintenance, and repair | - | 91 | - | 5 |
| Production, transportation, and material moving | - | 92 | - | 2 |
| Production | - | 92 | - | 3 |
| Transportation and material moving | - | 92 | - | 1 |
| Full time | 4 | 92 | - | - |
| Part time | - | 88 | - | 1 |
| Union | 6 | 92 | - | - |
| Nonunion | 4 | 92 | 2 | 3 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | - | 92 | - | 1 |
| Lowest 10 percent | - | 87 | - | (²) |
| Second 25 percent | 2 | 94 | - | - |
| Third 25 percent | 4 | 91 | - | - |
| Highest 25 percent | 6 | 92 | - | - |
| Highest 10 percent | 7 | 91 | - | - |
| Establishment characteristic | | | | |
| Goods-producing industries | - | 91 | - | 4 |
| Construction | 5 | 90 | - | - |
| Manufacturing | - | 91 | - | 5 |
| Service-providing industries | 4 | 92 | - | - |
| Trade, transportation, and utilities | 2 | 95 | - | - |
| Wholesale trade | - | 90 | - | 6 |
| Retail trade | - | 97 | - | 1 |
| Utilities | 16 | 84 | - | - |
| Information | - | 90 | - | 5 |
| Financial activities | 2 | 95 | - | - |
| Finance and insurance | 2 | 96 | - | - |

See footnotes at end of table.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 2 | 94 | — | — | 12 | 84 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 94 | — | 2 | 15 | 82 | — | — |
| Management, business, and financial | — | 93 | — | 2 | 14 | 81 | — | 5 |
| Professional and related | — | 94 | — | 2 | 15 | 83 | — | — |
| Service | 2 | 96 | — | — | — | 88 | — | 2 |
| Protective service | — | 95 | — | 4 | — | 87 | — | 10 |
| Sales and office | — | 95 | — | 2 | 8 | 88 | — | — |
| Sales and related | — | 97 | — | 1 | — | 94 | — | 1 |
| Office and administrative support | — | 94 | — | 3 | 9 | 86 | — | — |
| Natural resources, construction, and maintenance | — | 92 | — | 4 | — | 80 | — | 5 |
| Construction, extraction, farming, fishing, and forestry | — | 90 | — | 3 | — | 84 | — | — |
| Installation, maintenance, and repair | — | 93 | — | 5 | — | 77 | — | 9 |
| Production, transportation, and material moving | — | 94 | — | 2 | — | 81 | — | 2 |
| Production | — | 94 | — | 3 | — | 83 | — | 3 |
| Transportation and material moving | — | 95 | — | 1 | — | 79 | — | 1 |
| Full time | 2 | 94 | — | — | 12 | 85 | — | — |
| Part time | — | 92 | — | (²) | — | 70 | — | 6 |
| Union | 3 | 95 | — | — | — | 80 | — | 3 |
| Nonunion | — | 94 | 2 | — | 12 | 85 | — | — |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 93 | — | 1 | — | 89 | — | 3 |
| Lowest 10 percent | — | 88 | — | (²) | — | 80 | — | — |
| Second 25 percent | 1 | 94 | — | — | — | 90 | — | 2 |
| Third 25 percent | — | 93 | — | 3 | 12 | 84 | — | — |
| Highest 25 percent | 3 | 95 | — | — | 18 | 79 | — | — |
| Highest 10 percent | 2 | 96 | — | — | 26 | 68 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 93 | — | 4 | — | 80 | — | 2 |
| Construction | — | 92 | — | 3 | — | 79 | — | — |
| Manufacturing | — | 93 | — | 5 | — | 79 | — | 3 |
| Service-providing industries | 2 | 95 | — | — | 11 | 85 | — | — |
| Trade, transportation, and utilities | — | 97 | — | 1 | — | 82 | — | 9 |
| Wholesale trade | — | 96 | — | 3 | — | 73 | — | 15 |
| Retail trade | — | 98 | — | (²) | — | 89 | — | 7 |
| Utilities | — | 97 | — | (²) | — | — | — | — |
| Information | — | 92 | — | 6 | — | 82 | — | — |
| Financial activities | — | 96 | — | 1 | — | 92 | — | — |
| Finance and insurance | — | 97 | — | 2 | — | 90 | — | — |

See footnotes at end of table.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 98 | — | 1 |
| Insurance carriers and related activities | — | 94 | — | 2 |
| Professional and business services | — | 90 | — | 2 |
| Professional and technical services | — | 93 | — | (²) |
| Education and health services | 7 | 91 | — | — |
| Educational services | — | 87 | — | 3 |
| Junior colleges, colleges, and universities ... | 11 | 86 | — | — |
| Healthcare and social assistance | 7 | 92 | — | — |
| Leisure and hospitality | — | 95 | — | — |
| 1 to 99 workers | 3 | 94 | — | — |
| 1 to 49 workers | — | 96 | — | 2 |
| 50 to 99 workers | — | 91 | — | 2 |
| 100 workers or more | 5 | 90 | — | — |
| 100 to 499 workers | 4 | 91 | — | — |
| 500 workers or more | 7 | 89 | — | — |
| Geographic area | | | | |
| New England | 13 | 84 | — | 3 |
| Middle Atlantic | — | 89 | — | 4 |
| East North Central | — | 93 | — | 2 |
| West North Central | — | 86 | — | 8 |
| South Atlantic | — | 95 | — | 2 |
| East South Central | — | 97 | — | 1 |
| West South Central | — | 95 | — | 2 |
| Mountain | — | 91 | — | (²) |
| Pacific | 6 | 93 | — | — |

See footnotes at end of table.

Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 98 | — | 1 | — | 94 | — | — |
| Insurance carriers and related activities | — | 96 | — | 3 | — | 86 | — | — |
| Professional and business services | — | 92 | — | 1 | — | 85 | — | 6 |
| Professional and technical services | — | 94 | — | — | — | 91 | — | (²) |
| Education and health services | 5 | 93 | — | — | 15 | 85 | — | — |
| Educational services | — | 91 | — | 5 | — | 81 | — | — |
| Junior colleges, colleges, and universities ... | — | 93 | — | 2 | 31 | 69 | — | — |
| Healthcare and social assistance | 5 | 93 | — | — | 13 | 86 | — | — |
| Leisure and hospitality | — | 98 | — | — | — | 85 | — | — |
| 1 to 99 workers | — | 95 | — | 2 | 6 | 92 | — | 2 |
| 1 to 49 workers | — | 96 | — | 2 | — | 96 | — | 1 |
| 50 to 99 workers | — | 93 | — | 1 | — | 80 | — | 7 |
| 100 workers or more | 2 | 94 | — | — | 20 | 76 | — | — |
| 100 to 499 workers | 1 | 94 | — | — | 17 | 80 | — | 3 |
| 500 workers or more | 3 | 94 | — | — | 22 | 73 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 92 | — | 3 | 32 | 65 | — | 3 |
| Middle Atlantic | 4 | 93 | — | — | 17 | 75 | — | 8 |
| East North Central | — | 94 | — | 2 | 11 | 87 | — | — |
| West North Central | — | 89 | — | 6 | — | 62 | — | 17 |
| South Atlantic | — | 96 | — | 2 | — | 91 | — | 4 |
| East South Central | — | 99 | — | 1 | — | 82 | — | 7 |
| West South Central | — | 95 | — | 3 | — | 95 | — | (²) |
| Mountain | — | 90 | — | (²) | — | 97 | — | — |
| Pacific | 2 | 97 | — | — | 12 | 88 | — | (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 Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | All plans | | | |
|--|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 0.5 | 0.7 | — | — |
| Worker characteristic | | | | |
| Management, professional, and related | 1.0 | 0.9 | — | — |
| Management, business, and financial | — | 2.0 | — | 1.0 |
| Professional and related | 1.1 | 1.0 | — | — |
| Service | 1.3 | 1.7 | — | — |
| Protective service | — | 3.7 | — | 3.1 |
| Sales and office | 0.5 | 1.3 | — | — |
| Sales and related | — | 1.1 | — | 0.6 |
| Office and administrative support | — | 1.7 | — | 1.3 |
| Natural resources, construction, and maintenance | — | 1.8 | — | 1.4 |
| Construction, extraction, farming, fishing, and forestry | — | 2.9 | — | 1.5 |
| Installation, maintenance, and repair | — | 2.4 | — | 2.0 |
| Production, transportation, and material moving | — | 1.8 | — | 0.7 |
| Production | — | 2.1 | — | 1.2 |
| Transportation and material moving | — | 2.6 | — | 0.3 |
| Full time | 0.5 | 0.7 | — | — |
| Part time | — | 4.2 | — | 0.5 |
| Union | 1.7 | 1.9 | — | — |
| Nonunion | 0.5 | 0.7 | 0.5 | 0.6 |
| Average wage within the following categories: ² | | | | |
| Lowest 25 percent | — | 2.3 | — | 0.4 |
| Lowest 10 percent | — | 5.5 | — | 0.1 |
| Second 25 percent | 0.6 | 1.1 | — | — |
| Third 25 percent | 1.1 | 1.5 | — | — |
| Highest 25 percent | 0.7 | 0.6 | — | — |
| Highest 10 percent | 0.9 | 1.0 | — | — |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 1.5 | — | 1.1 |
| Construction | 1.3 | 2.5 | — | — |
| Manufacturing | — | 2.0 | — | 1.5 |
| Service-providing industries | 0.5 | 0.8 | — | — |
| Trade, transportation, and utilities | 0.5 | 1.1 | — | — |
| Wholesale trade | — | 2.5 | — | 3.0 |
| Retail trade | — | 1.1 | — | 0.4 |
| Utilities | 4.4 | 4.4 | — | — |
| Information | — | 2.8 | — | 2.4 |
| Financial activities | 0.5 | 1.6 | — | — |
| Finance and insurance | 0.7 | 0.8 | — | — |

See footnotes at end of table.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| All workers | 0.4 | 0.7 | — | — | 1.8 | 2.2 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | — | 1.2 | — | 0.6 | 2.1 | 2.7 | — | — |
| Management, business, and financial | — | 2.7 | — | 0.9 | 2.1 | 3.4 | — | 2.7 |
| Professional and related | — | 1.2 | — | 0.7 | 2.9 | 3.4 | — | — |
| Service | 0.6 | 1.0 | — | — | — | 4.6 | — | 1.4 |
| Protective service | — | 2.9 | — | 2.8 | — | 12.3 | — | 10.2 |
| Sales and office | — | 1.5 | — | 0.7 | 1.9 | 2.2 | — | — |
| Sales and related | — | 1.2 | — | 0.7 | — | 2.4 | — | 0.6 |
| Office and administrative support | — | 2.0 | — | 1.0 | 2.4 | 3.0 | — | — |
| Natural resources, construction, and maintenance | — | 1.9 | — | 1.6 | — | 7.3 | — | 2.4 |
| Construction, extraction, farming, fishing, and forestry | — | 3.1 | — | 1.8 | — | 9.1 | — | — |
| Installation, maintenance, and repair | — | 2.4 | — | 2.2 | — | 9.0 | — | 4.1 |
| Production, transportation, and material moving | — | 1.6 | — | 0.8 | — | 5.9 | — | 1.7 |
| Production | — | 2.0 | — | 1.3 | — | 6.9 | — | 2.4 |
| Transportation and material moving | — | 2.7 | — | 0.3 | — | 6.6 | — | 0.7 |
| Full time | 0.4 | 0.7 | — | — | 1.8 | 2.3 | — | — |
| Part time | — | 4.8 | — | 0.1 | — | 10.0 | — | 2.7 |
| Union | 0.7 | 0.9 | — | — | — | 6.6 | — | 1.3 |
| Nonunion | — | 0.8 | 0.6 | — | 1.8 | 2.2 | — | — |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 2.6 | — | 0.4 | — | 4.6 | — | 1.4 |
| Lowest 10 percent | — | 6.2 | — | 0.1 | — | 14.5 | — | — |
| Second 25 percent | 0.3 | 1.2 | — | — | — | 3.0 | — | 0.9 |
| Third 25 percent | — | 1.5 | — | 0.9 | 2.7 | 3.4 | — | — |
| Highest 25 percent | 0.6 | 0.6 | — | — | 2.3 | 2.8 | — | — |
| Highest 10 percent | 0.4 | 0.5 | — | — | 3.7 | 4.6 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 1.4 | — | 1.3 | — | 5.8 | — | 1.8 |
| Construction | — | 2.5 | — | 1.7 | — | 8.3 | — | — |
| Manufacturing | — | 1.9 | — | 1.7 | — | 7.9 | — | 2.4 |
| Service-providing industries | 0.6 | 0.9 | — | — | 1.4 | 2.2 | — | — |
| Trade, transportation, and utilities | — | 1.1 | — | 0.6 | — | 4.1 | — | 3.7 |
| Wholesale trade | — | 2.6 | — | 2.5 | — | 6.9 | — | 8.6 |
| Retail trade | — | 1.0 | — | 0.2 | — | 5.0 | — | 2.7 |
| Utilities | — | 2.5 | — | 0.1 | — | — | — | — |
| Information | — | 3.2 | — | 3.2 | — | 8.0 | — | — |
| Financial activities | — | 1.9 | — | 0.6 | — | 2.7 | — | — |
| Finance and insurance | — | 0.6 | — | 0.8 | — | 3.4 | — | — |

See footnotes at end of table.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | All plans | | | |
|---|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 0.7 | — | 0.4 |
| Insurance carriers and related activities | — | 2.0 | — | 1.4 |
| Professional and business services | — | 2.8 | — | 1.3 |
| Professional and technical services | — | 3.5 | — | (³) |
| Education and health services | 1.2 | 1.2 | — | — |
| Educational services | — | 2.3 | — | 2.5 |
| Junior colleges, colleges, and universities ... | 2.3 | 2.8 | — | — |
| Healthcare and social assistance | 1.4 | 1.6 | — | — |
| Leisure and hospitality | — | 2.2 | — | — |
| 1 to 99 workers | 0.8 | 1.0 | — | — |
| 1 to 49 workers | — | 0.7 | — | 0.6 |
| 50 to 99 workers | — | 2.6 | — | 0.9 |
| 100 workers or more | 0.7 | 1.1 | — | — |
| 100 to 499 workers | 1.0 | 1.8 | — | — |
| 500 workers or more | 1.0 | 1.1 | — | — |
| Geographic area | | | | |
| New England | 2.4 | 2.0 | — | 1.8 |
| Middle Atlantic | — | 2.0 | — | 1.8 |
| East North Central | — | 1.5 | — | 0.9 |
| West North Central | — | 2.5 | — | 4.3 |
| South Atlantic | — | 1.4 | — | 0.8 |
| East South Central | — | 0.8 | — | 0.5 |
| West South Central | — | 1.1 | — | 0.9 |
| Mountain | — | 5.6 | — | (³) |
| Pacific | 1.4 | 1.5 | — | — |

See footnotes at end of table.

Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Credit intermediation and related activities .. | — | 0.6 | — | 0.5 | — | 3.6 | — | — |
| Insurance carriers and related activities | — | 1.8 | — | 1.8 | — | 7.1 | — | — |
| Professional and business services | — | 3.3 | — | 0.7 | — | 5.7 | — | 4.2 |
| Professional and technical services | — | 4.4 | — | — | — | 5.5 | — | 0.1 |
| Education and health services | 0.9 | 1.4 | — | — | 3.0 | 3.0 | — | — |
| Educational services | — | 4.5 | — | 4.0 | — | 5.9 | — | — |
| Junior colleges, colleges, and universities ... | — | 3.3 | — | 1.5 | 3.9 | 3.9 | — | — |
| Healthcare and social assistance | 1.2 | 1.5 | — | — | 3.5 | 3.5 | — | — |
| Leisure and hospitality | — | 1.0 | — | — | — | 9.1 | — | — |
| 1 to 99 workers | — | 1.1 | — | 0.6 | 1.3 | 2.0 | — | 1.6 |
| 1 to 49 workers | — | 0.9 | — | 0.8 | — | 1.1 | — | 0.6 |
| 50 to 99 workers | — | 3.0 | — | 0.5 | — | 6.0 | — | 4.3 |
| 100 workers or more | 0.3 | 1.0 | — | — | 3.3 | 3.5 | — | — |
| 100 to 499 workers | 0.3 | 1.7 | — | — | 5.0 | 5.1 | — | 1.5 |
| 500 workers or more | 0.6 | 1.0 | — | — | 3.6 | 3.7 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 3.3 | — | 2.3 | 8.7 | 9.2 | — | 2.9 |
| Middle Atlantic | 1.1 | 1.2 | — | — | 4.9 | 9.2 | — | 8.8 |
| East North Central | — | 1.9 | — | 1.0 | 3.1 | 3.7 | — | — |
| West North Central | — | 2.4 | — | 4.3 | — | 6.4 | — | 12.0 |
| South Atlantic | — | 1.3 | — | 0.8 | — | 3.9 | — | 2.2 |
| East South Central | — | 0.6 | — | 0.4 | — | 7.9 | — | 4.1 |
| West South Central | — | 1.1 | — | 1.0 | — | 2.6 | — | (³) |
| Mountain | — | 6.5 | — | (³) | — | 2.6 | — | — |
| Pacific | 0.3 | 1.0 | — | — | 3.0 | 3.1 | — | 0.1 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

(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 |
| All workers | 3 | 73 | 7 | 17 | 2 | 76 | 6 | 16 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 6 | 72 | — | — | — | 77 | — | 13 |
| Management, business, and financial | — | 74 | 6 | — | — | 78 | — | 15 |
| Professional and related | 6 | 71 | — | — | — | 76 | — | 11 |
| Service | — | 72 | — | 19 | — | — | — | — |
| Protective service | — | 81 | — | 16 | — | 80 | — | 19 |
| Sales and office | — | — | — | — | — | 75 | 6 | — |
| Sales and related | — | 82 | — | 12 | — | 86 | — | 10 |
| Natural resources, construction, and maintenance | — | 78 | 7 | — | — | 81 | 6 | — |
| Construction, extraction, farming, fishing, and forestry | — | 77 | — | 10 | — | 80 | — | 8 |
| Installation, maintenance, and repair | — | 79 | — | 16 | — | 82 | — | 14 |
| Production, transportation, and material moving | — | 75 | 7 | — | — | 77 | 7 | — |
| Production | — | 76 | — | 15 | — | 77 | — | 15 |
| Transportation and material moving | — | 73 | — | 19 | — | 76 | — | 17 |
| Full time | 3 | 72 | 7 | 18 | 2 | 76 | 6 | 16 |
| Part time | — | 78 | — | 10 | — | 83 | — | 6 |
| Union | — | 79 | — | 13 | 3 | 84 | — | — |
| Nonunion | 3 | 72 | 8 | 18 | — | 75 | 7 | — |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 72 | — | 19 | — | 74 | — | 17 |
| Lowest 10 percent | — | 64 | — | 19 | — | 69 | — | 16 |
| Second 25 percent | — | — | — | — | 1 | 71 | — | — |
| Third 25 percent | — | 73 | 6 | — | — | 76 | 4 | — |
| Highest 25 percent | 5 | 76 | 6 | 13 | 2 | 81 | 5 | 11 |
| Highest 10 percent | 6 | 78 | 5 | 11 | 2 | 83 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 75 | 6 | — | — | 78 | 6 | — |
| Construction | — | 73 | — | 15 | — | 77 | — | 13 |
| Manufacturing | — | 76 | 5 | — | — | 79 | 5 | — |
| Service-providing industries | 3 | 72 | 7 | 17 | 2 | 76 | 6 | 16 |
| Trade, transportation, and utilities | — | 77 | 5 | — | — | 81 | 4 | — |
| Wholesale trade | — | — | — | — | — | 80 | — | 16 |
| Retail trade | — | 84 | — | 10 | — | 88 | — | 7 |
| Utilities | — | 68 | — | 18 | — | — | — | — |
| Information | — | 84 | — | 9 | — | 90 | — | 5 |
| Financial activities: | | | | | | | | |
| Finance and insurance: | | | | | | | | |
| Insurance carriers and related activities | — | 79 | — | 14 | — | 83 | — | 15 |
| Professional and business services | — | 79 | — | 9 | — | 81 | — | 8 |

See footnotes at end of table.

Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Professional and technical services | — | 82 | — | 6 | — | 83 | — | 5 |
| Education and health services | — | — | — | — | 4 | 68 | — | — |
| Educational services: | | | | | | | | |
| Junior colleges, colleges, and universities ... | 10 | 68 | 2 | 19 | — | 77 | — | 16 |
| Healthcare and social assistance | 6 | 64 | — | — | 4 | 67 | — | — |
| 1 to 99 workers | — | 71 | 9 | — | — | 74 | 8 | — |
| 1 to 49 workers | — | — | — | — | — | 72 | — | 19 |
| 50 to 99 workers | — | 74 | 9 | — | — | 78 | — | 11 |
| 100 workers or more | 4 | 74 | 6 | 17 | 1 | 78 | 5 | 15 |
| 100 to 499 workers | — | 74 | — | 19 | — | 79 | — | 16 |
| 500 workers or more | 6 | 74 | 6 | 14 | 2 | 77 | — | — |
| Geographic area | | | | | | | | |
| New England | 9 | 75 | — | — | — | 81 | — | 12 |
| Middle Atlantic | 6 | 67 | — | — | 3 | 71 | — | — |
| East North Central | — | 85 | — | 9 | — | 87 | — | 9 |
| West North Central | — | 76 | — | 17 | — | 77 | — | 17 |
| South Atlantic | — | — | — | — | — | 73 | — | 18 |
| East South Central | — | 76 | — | 17 | — | 78 | — | 16 |
| Pacific | 4 | 69 | — | — | 2 | 81 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| 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 |
| All workers | 0.5 | 1.6 | 1.3 | 1.3 | 0.4 | 1.8 | 1.3 | 1.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 1.0 | 2.5 | — | — | — | 2.9 | — | 1.5 |
| Management, business, and financial | — | 2.6 | 1.5 | — | — | 3.0 | — | 2.1 |
| Professional and related | 1.1 | 3.8 | — | — | — | 4.4 | — | 1.9 |
| Service | — | 5.0 | — | 3.6 | — | — | — | — |
| Protective service | — | 7.2 | — | 6.4 | — | 9.2 | — | 8.9 |
| Sales and office | — | — | — | — | — | 2.6 | 1.7 | — |
| Sales and related | — | 2.5 | — | 2.2 | — | 2.3 | — | 2.1 |
| Natural resources, construction, and maintenance | — | 2.8 | 1.5 | — | — | 3.1 | 1.9 | — |
| Construction, extraction, farming, fishing, and forestry | — | 4.1 | — | 2.6 | — | 5.2 | — | 2.9 |
| Installation, maintenance, and repair | — | 3.7 | — | 3.4 | — | 3.6 | — | 3.2 |
| Production, transportation, and material moving | — | 2.8 | 1.7 | — | — | 3.2 | 2.0 | — |
| Production | — | 3.1 | — | 3.1 | — | 3.8 | — | 3.6 |
| Transportation and material moving | — | 4.6 | — | 4.3 | — | 5.2 | — | 4.9 |
| Full time | 0.5 | 1.7 | 1.3 | 1.3 | 0.4 | 1.9 | 1.3 | 1.4 |
| Part time | — | 4.4 | — | 1.9 | — | 4.7 | — | 1.5 |
| Union | — | 2.6 | — | 2.2 | 0.6 | 2.8 | — | — |
| Nonunion | 0.5 | 1.8 | 1.4 | 1.3 | — | 2.0 | 1.5 | — |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 4.0 | — | 3.6 | — | 4.5 | — | 4.1 |
| Lowest 10 percent | — | 7.7 | — | 6.4 | — | 8.2 | — | 7.1 |
| Second 25 percent | — | — | — | — | 0.2 | 5.0 | — | — |
| Third 25 percent | — | 2.1 | 1.5 | — | — | 2.4 | 1.1 | — |
| Highest 25 percent | 0.7 | 1.4 | 0.9 | 1.1 | 0.6 | 1.3 | 0.9 | 1.1 |
| Highest 10 percent | 0.9 | 2.1 | 1.3 | 1.2 | 0.4 | 2.2 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 2.1 | 1.3 | — | — | 2.8 | 1.6 | — |
| Construction | — | 4.4 | — | 2.9 | — | 5.9 | — | 3.4 |
| Manufacturing | — | 3.0 | 1.2 | — | — | 3.5 | 1.4 | — |
| Service-providing industries | 0.5 | 1.9 | 1.6 | 1.4 | 0.5 | 2.1 | 1.6 | 1.4 |
| Trade, transportation, and utilities | — | 2.5 | 1.1 | — | — | 2.6 | 1.2 | — |
| Wholesale trade | — | — | — | — | — | 4.2 | — | 4.1 |
| Retail trade | — | 2.5 | — | 1.9 | — | 2.0 | — | 1.8 |
| Utilities | — | 5.6 | — | 5.2 | — | — | — | — |
| Information | — | 3.7 | — | 3.6 | — | 2.7 | — | 2.2 |
| Financial activities: | | | | | | | | |
| Finance and insurance: | | | | | | | | |
| Insurance carriers and related activities | — | 4.9 | — | 4.0 | — | 4.5 | — | 4.4 |
| Professional and business services | — | 3.8 | — | 2.5 | — | 4.0 | — | 2.3 |

See footnotes at end of table.

Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Professional and technical services | — | 4.1 | — | 1.9 | — | 4.7 | — | 1.6 |
| Education and health services | — | — | — | — | 0.9 | 7.3 | — | — |
| Educational services: | | | | | | | | |
| Junior colleges, colleges, and universities ... | 2.2 | 5.0 | 0.7 | 4.3 | — | 5.6 | — | 4.7 |
| Healthcare and social assistance | 1.3 | 7.1 | — | — | 1.1 | 8.5 | — | — |
| 1 to 99 workers | — | 2.9 | 2.1 | — | — | 3.3 | 2.3 | — |
| 1 to 49 workers | — | — | — | — | — | 4.2 | — | 2.4 |
| 50 to 99 workers | — | 4.6 | 2.8 | — | — | 4.7 | — | 3.8 |
| 100 workers or more | 0.6 | 1.7 | 1.1 | 1.5 | 0.2 | 1.8 | 1.2 | 1.6 |
| 100 to 499 workers | — | 2.7 | — | 2.2 | — | 2.6 | — | 2.4 |
| 500 workers or more | 0.9 | 2.0 | 1.6 | 1.8 | 0.6 | 2.3 | — | — |
| Geographic area | | | | | | | | |
| New England | 1.6 | 5.5 | — | — | — | 4.3 | — | 3.4 |
| Middle Atlantic | 1.7 | 2.7 | — | — | 0.7 | 3.7 | — | — |
| East North Central | — | 2.5 | — | 2.0 | — | 3.0 | — | 2.3 |
| West North Central | — | 4.6 | — | 6.1 | — | 5.2 | — | 6.2 |
| South Atlantic | — | — | — | — | — | 6.3 | — | 2.9 |
| East South Central | — | 6.2 | — | 6.6 | — | 6.5 | — | 6.8 |
| Pacific | 0.8 | 4.3 | — | — | 0.3 | 4.4 | — | — |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

(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 |
| All workers | 2 | 75 | 5 | 18 | – | 77 | 6 | – |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 3 | 76 | – | – | – | 78 | – | 13 |
| Management, business, and financial | – | 81 | 3 | – | – | 82 | – | 15 |
| Professional and related | – | 74 | – | 15 | – | 76 | – | 11 |
| Service | 1 | 77 | – | – | – | – | – | – |
| Protective service | – | 79 | – | 16 | – | 74 | – | 19 |
| Sales and office | – | – | – | – | – | 75 | 6 | – |
| Sales and related | – | 83 | – | 12 | – | 86 | – | 10 |
| Natural resources, construction, and maintenance | – | 77 | 5 | – | – | 78 | 6 | – |
| Construction, extraction, farming, fishing, and forestry | – | 73 | – | 16 | – | 72 | – | 15 |
| Installation, maintenance, and repair | – | 80 | – | 16 | – | 82 | – | 14 |
| Production, transportation, and material moving | – | 74 | 7 | – | – | 76 | 7 | – |
| Production | – | 74 | – | 19 | – | 75 | – | 18 |
| Transportation and material moving | – | 74 | – | 17 | – | 76 | – | 16 |
| Full time | 2 | 75 | 5 | 18 | – | 76 | 6 | – |
| Part time | – | 82 | – | 10 | – | 84 | – | 7 |
| Union | – | 79 | 5 | – | 3 | 83 | – | – |
| Nonunion | – | 75 | 6 | – | – | 76 | 6 | – |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | – | 75 | – | 18 | – | 75 | – | 17 |
| Lowest 10 percent | – | 69 | – | 18 | – | 69 | – | 16 |
| Second 25 percent | – | – | – | – | – | 71 | – | 19 |
| Third 25 percent | – | 74 | 5 | – | – | 75 | 4 | – |
| Highest 25 percent | 2 | 80 | 4 | 14 | – | 82 | 4 | – |
| Highest 10 percent | 2 | 84 | – | – | 1 | 86 | – | – |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | – | 77 | 4 | – | – | 78 | 4 | – |
| Construction | – | 80 | – | 15 | – | 82 | – | 14 |
| Manufacturing | – | – | – | – | – | 77 | – | 19 |
| Service-providing industries | – | 75 | 6 | – | – | 76 | 6 | – |
| Trade, transportation, and utilities | – | 78 | 5 | – | – | 81 | 5 | 14 |
| Wholesale trade | – | – | – | – | – | 83 | – | 15 |
| Retail trade | – | 85 | – | 10 | – | 88 | – | 7 |
| Information | – | 90 | – | 9 | – | 95 | – | 5 |
| Financial activities: | | | | | | | | |
| Finance and insurance: | | | | | | | | |
| Insurance carriers and related activities | – | 84 | – | 15 | – | 84 | – | 16 |
| Professional and business services | – | 80 | – | 8 | – | 80 | – | 7 |

See footnotes at end of table.

Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Professional and technical services | — | 81 | — | 5 | — | 81 | — | 4 |
| Education and health services | — | — | — | — | 3 | 69 | — | — |
| Educational services: | | | | | | | | |
| Junior colleges, colleges, and universities ... | — | — | — | — | — | 77 | — | 17 |
| Healthcare and social assistance | — | 70 | — | 16 | — | 68 | — | 16 |
| 1 to 99 workers | — | 73 | 7 | — | — | 74 | — | 17 |
| 50 to 99 workers | — | 77 | — | 13 | — | 76 | — | 12 |
| 100 workers or more | 2 | 77 | 4 | 16 | 1 | 79 | 5 | 15 |
| 100 to 499 workers | — | 77 | — | 18 | — | 80 | — | 16 |
| 500 workers or more | 3 | 77 | 6 | 14 | 2 | 78 | — | — |
| Geographic area | | | | | | | | |
| New England | 3 | 83 | — | — | — | 84 | — | 11 |
| Middle Atlantic | — | — | — | — | — | 72 | — | 17 |
| East North Central | — | 86 | — | 10 | — | 89 | — | 9 |
| West North Central | — | 77 | — | 19 | — | 77 | — | 18 |
| South Atlantic | — | — | — | — | — | 71 | — | 18 |
| East South Central | — | 77 | — | 17 | — | 78 | — | 16 |
| Pacific | — | 81 | 4 | — | — | 83 | — | 13 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011

| 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 |
| All workers | 0.5 | 1.6 | 1.0 | 1.3 | — | 1.9 | 1.3 | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 0.8 | 2.7 | — | — | — | 3.0 | — | 1.5 |
| Management, business, and financial | — | 2.3 | 0.9 | — | — | 2.4 | — | 2.2 |
| Professional and related | — | 3.9 | — | 2.7 | — | 4.6 | — | 1.9 |
| Service | 0.2 | 3.8 | — | — | — | — | — | — |
| Protective service | — | 9.5 | — | 6.4 | — | 14.0 | — | 8.9 |
| Sales and office | — | — | — | — | — | 2.5 | 1.6 | — |
| Sales and related | — | 2.5 | — | 2.2 | — | 2.4 | — | 2.2 |
| Natural resources, construction, and maintenance | — | 3.2 | 1.4 | — | — | 3.6 | 1.6 | — |
| Construction, extraction, farming, fishing, and forestry | — | 5.6 | — | 3.3 | — | 6.6 | — | 3.9 |
| Installation, maintenance, and repair | — | 3.6 | — | 3.5 | — | 3.5 | — | 3.2 |
| Production, transportation, and material moving | — | 2.9 | 1.7 | — | — | 3.4 | 2.0 | — |
| Production | — | 3.2 | — | 3.4 | — | 3.9 | — | 3.8 |
| Transportation and material moving | — | 4.8 | — | 4.3 | — | 5.3 | — | 4.9 |
| Full time | 0.5 | 1.7 | 1.1 | 1.4 | — | 2.0 | 1.3 | — |
| Part time | — | 4.1 | — | 1.9 | — | 4.8 | — | 1.5 |
| Union | — | 2.5 | 1.3 | — | 0.7 | 2.9 | — | — |
| Nonunion | — | 1.8 | 1.2 | — | — | 2.1 | 1.4 | — |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | — | 3.9 | — | 3.6 | — | 4.5 | — | 4.1 |
| Lowest 10 percent | — | 7.1 | — | 6.4 | — | 8.3 | — | 7.1 |
| Second 25 percent | — | — | — | — | — | 5.0 | — | 2.2 |
| Third 25 percent | — | 2.0 | 1.1 | — | — | 2.4 | 1.0 | — |
| Highest 25 percent | 0.6 | 1.2 | 0.6 | 1.1 | — | 1.3 | 0.7 | — |
| Highest 10 percent | 0.7 | 1.5 | — | — | 0.4 | 1.5 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | — | 2.5 | 0.9 | — | — | 3.0 | 1.1 | — |
| Construction | — | 3.6 | — | 2.9 | — | 4.3 | — | 3.4 |
| Manufacturing | — | — | — | — | — | 3.8 | — | 3.8 |
| Service-providing industries | — | 1.9 | 1.3 | — | — | 2.2 | 1.6 | — |
| Trade, transportation, and utilities | — | 2.5 | 1.0 | — | — | 2.6 | 1.2 | 2.6 |
| Wholesale trade | — | — | — | — | — | 3.9 | — | 4.0 |
| Retail trade | — | 2.2 | — | 1.9 | — | 2.1 | — | 1.8 |
| Information | — | 3.6 | — | 3.5 | — | 2.2 | — | 2.2 |
| Financial activities: | | | | | | | | |
| Finance and insurance: | | | | | | | | |
| Insurance carriers and related activities | — | 4.0 | — | 4.0 | — | 4.5 | — | 4.5 |
| Professional and business services | — | 3.9 | — | 2.4 | — | 4.4 | — | 2.3 |

See footnotes at end of table.

Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2011—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 |
| Professional and technical services | — | 4.7 | — | 1.8 | — | 5.7 | — | 1.5 |
| Education and health services | — | — | — | — | 0.9 | 7.4 | — | — |
| Educational services: | | | | | | | | |
| Junior colleges, colleges, and universities ... | — | — | — | — | — | 5.2 | — | 4.7 |
| Healthcare and social assistance | — | 7.0 | — | 4.0 | — | 8.5 | — | 3.6 |
| 1 to 99 workers | — | 2.8 | 1.8 | — | — | 3.4 | — | 2.1 |
| 50 to 99 workers | — | 4.6 | — | 3.4 | — | 5.2 | — | 3.9 |
| 100 workers or more | 0.5 | 1.5 | 1.0 | 1.5 | 0.2 | 1.8 | 1.2 | 1.7 |
| 100 to 499 workers | — | 2.5 | — | 2.2 | — | 2.6 | — | 2.4 |
| 500 workers or more | 0.7 | 1.9 | 1.6 | 1.9 | 0.6 | 2.4 | — | — |
| Geographic area | | | | | | | | |
| New England | 0.8 | 4.0 | — | — | — | 4.0 | — | 3.4 |
| Middle Atlantic | — | — | — | — | — | 4.0 | — | 2.8 |
| East North Central | — | 2.4 | — | 2.2 | — | 2.4 | — | 2.3 |
| West North Central | — | 6.3 | — | 5.9 | — | 6.8 | — | 6.2 |
| South Atlantic | — | — | — | — | — | 6.4 | — | 2.9 |
| East South Central | — | 6.2 | — | 6.6 | — | 6.6 | — | 6.9 |
| Pacific | — | 3.4 | 1.1 | — | — | 4.6 | — | 4.5 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages

are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 36. Mental healthcare and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|--|-----------------------------|------------------------------|--|--|---|
| All workers | 96 | 82 | 96 | 76 | 77 |
| Worker characteristic | | | | | |
| Management, professional, and related | 97 | 83 | 97 | 78 | 79 |
| Management, business, and financial | 97 | 85 | 97 | 79 | 82 |
| Professional and related | 97 | 82 | 98 | 76 | 78 |
| Service | 96 | 82 | 98 | 76 | 78 |
| Protective service | 94 | 85 | 94 | 83 | 83 |
| Sales and office | 96 | 79 | 96 | — | — |
| Sales and related | 98 | 86 | 98 | 83 | 84 |
| Office and administrative support | 95 | — | 95 | — | — |
| Natural resources, construction, and maintenance | 95 | 84 | 93 | 80 | 79 |
| Construction, extraction, farming, fishing, and forestry | 95 | 84 | 93 | 79 | 77 |
| Installation, maintenance, and repair | 95 | 84 | 93 | 80 | 80 |
| Production, transportation, and material moving | 94 | 83 | 95 | 76 | 75 |
| Production | 95 | 84 | 94 | 78 | 75 |
| Transportation and material moving | 93 | 81 | 95 | 74 | 75 |
| Full time | 96 | 82 | 96 | 75 | 77 |
| Part time | 93 | 86 | 93 | 83 | 83 |
| Union | 98 | 88 | 98 | 85 | 82 |
| Nonunion | 95 | 81 | 96 | 75 | 76 |
| Average wage within the following categories: ¹ | | | | | |
| Lowest 25 percent | 93 | 78 | 94 | 73 | 75 |
| Lowest 10 percent | 88 | 71 | 90 | 67 | 69 |
| Second 25 percent | 95 | 77 | 96 | — | — |
| Third 25 percent | 95 | 82 | 95 | 76 | 76 |
| Highest 25 percent | 98 | 87 | 98 | 81 | 82 |
| Highest 10 percent | 98 | 89 | 98 | 84 | 86 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 95 | 85 | 94 | 78 | 78 |
| Construction | 96 | 84 | 94 | 76 | 80 |
| Manufacturing | 95 | 85 | 94 | 78 | — |
| Service-providing industries | 96 | 81 | 97 | 75 | 77 |
| Trade, transportation, and utilities | 95 | 83 | 96 | 78 | 78 |
| Wholesale trade | 90 | 83 | 94 | — | — |
| Retail trade | 97 | 88 | 98 | 84 | 85 |
| Utilities | 100 | — | 100 | 82 | — |
| Information | 99 | 92 | 95 | 88 | 91 |
| Financial activities | 97 | — | 97 | — | — |
| Finance and insurance | 99 | — | 98 | — | — |

See footnotes at end of table.

Table 36. Mental healthcare and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|---|-----------------------------|------------------------------|--|--|---|
| Credit intermediation and related activities .. | 99 | — | 99 | — | — |
| Insurance carriers and related activities | 98 | 86 | 98 | 81 | 84 |
| Professional and business services | 95 | 88 | 95 | 83 | 84 |
| Professional and technical services | 100 | 94 | 100 | 89 | 90 |
| Education and health services | 97 | 78 | 98 | — | — |
| Educational services | 97 | — | 96 | — | — |
| Junior colleges, colleges, and universities ... | 98 | 85 | 98 | 78 | — |
| Healthcare and social assistance | 97 | 80 | 98 | 71 | 73 |
| Leisure and hospitality | 97 | — | 99 | — | — |
| 1 to 99 workers | 97 | 79 | 97 | 74 | 75 |
| 1 to 49 workers | 97 | 77 | 97 | — | — |
| 50 to 99 workers | 95 | 85 | 96 | 79 | 81 |
| 100 workers or more | 95 | 84 | 95 | 78 | 79 |
| 100 to 499 workers | 95 | 83 | 95 | 76 | 78 |
| 500 workers or more | 96 | 86 | 96 | 79 | 80 |
| Geographic area | | | | | |
| New England | 97 | 90 | 97 | 84 | 86 |
| Middle Atlantic | 96 | 82 | 96 | 73 | — |
| East North Central | 96 | 89 | 97 | 88 | 87 |
| West North Central | 93 | 86 | 92 | 81 | 79 |
| South Atlantic | 96 | 75 | 96 | — | — |
| East South Central | 97 | 83 | 98 | 77 | 78 |
| West South Central | 95 | 79 | 95 | — | — |
| Mountain | 93 | — | 92 | — | — |
| Pacific | 98 | 86 | 99 | 73 | 82 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 36. Standard errors for mental healthcare and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|--|-----------------------------|------------------------------|--|--|---|
| All workers | 0.7 | 1.5 | 0.6 | 1.7 | 1.6 |
| Worker characteristic | | | | | |
| Management, professional, and related | 0.7 | 2.6 | 0.7 | 2.6 | 2.6 |
| Management, business, and financial | 1.0 | 2.0 | 1.0 | 2.3 | 2.2 |
| Professional and related | 0.7 | 3.9 | 0.7 | 3.9 | 3.9 |
| Service | 1.1 | 3.7 | 0.7 | 4.8 | 3.7 |
| Protective service | 3.5 | 6.3 | 3.1 | 6.6 | 6.6 |
| Sales and office | 1.5 | 2.2 | 1.5 | – | – |
| Sales and related | 1.1 | 2.4 | 1.1 | 2.6 | 2.3 |
| Office and administrative support | 2.0 | – | 2.0 | – | – |
| Natural resources, construction, and maintenance | 1.4 | 2.8 | 1.7 | 2.9 | 3.1 |
| Construction, extraction, farming, fishing, and forestry | 2.3 | 4.2 | 2.8 | 3.8 | 4.8 |
| Installation, maintenance, and repair | 1.7 | 3.3 | 2.1 | 3.7 | 3.7 |
| Production, transportation, and material moving | 1.3 | 2.8 | 1.4 | 2.8 | 3.0 |
| Production | 1.6 | 2.6 | 1.7 | 3.2 | 3.5 |
| Transportation and material moving | 2.5 | 4.8 | 2.3 | 4.5 | 4.6 |
| Full time | 0.6 | 1.7 | 0.6 | 1.7 | 1.7 |
| Part time | 4.0 | 3.9 | 4.0 | 4.1 | 4.0 |
| Union | 0.5 | 2.2 | 0.6 | 2.3 | 2.4 |
| Nonunion | 0.8 | 1.7 | 0.7 | 1.8 | 1.8 |
| Average wage within the following categories: ¹ | | | | | |
| Lowest 25 percent | 2.0 | 3.7 | 2.1 | 3.9 | 3.9 |
| Lowest 10 percent | 4.9 | 7.2 | 5.1 | 7.4 | 7.1 |
| Second 25 percent | 1.0 | 4.4 | 0.9 | – | – |
| Third 25 percent | 1.2 | 1.8 | 1.3 | 1.9 | 1.8 |
| Highest 25 percent | 0.5 | 1.1 | 0.5 | 1.3 | 1.1 |
| Highest 10 percent | 0.6 | 1.3 | 0.6 | 1.8 | 1.3 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 1.1 | 2.3 | 1.3 | 2.4 | 2.8 |
| Construction | 1.9 | 3.3 | 2.2 | 4.1 | 3.6 |
| Manufacturing | 1.5 | 2.9 | 1.6 | 3.2 | – |
| Service-providing industries | 0.8 | 1.9 | 0.8 | 1.9 | 1.9 |
| Trade, transportation, and utilities | 1.2 | 2.5 | 1.1 | 2.5 | 2.5 |
| Wholesale trade | 3.6 | 4.2 | 3.0 | – | – |
| Retail trade | 0.9 | 2.1 | 0.9 | 2.5 | 2.2 |
| Utilities | 0.2 | – | 0.2 | 5.2 | – |
| Information | 1.2 | 3.5 | 2.4 | 3.4 | 3.6 |
| Financial activities | 1.6 | – | 1.6 | – | – |
| Finance and insurance | 0.6 | – | 0.6 | – | – |

See footnotes at end of table.

Table 36. Standard errors for mental healthcare and substance abuse treatment benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Inpatient mental healthcare | Outpatient mental healthcare | Inpatient substance abuse detoxification | Inpatient substance abuse rehabilitation | Outpatient substance abuse rehabilitation |
|---|-----------------------------|------------------------------|--|--|---|
| Credit intermediation and related activities .. | 0.4 | — | 0.4 | — | — |
| Insurance carriers and related activities | 1.1 | 4.0 | 1.4 | 4.8 | 4.0 |
| Professional and business services | 2.3 | 3.1 | 2.3 | 3.5 | 3.4 |
| Professional and technical services | (²) | 2.1 | (²) | 2.8 | 2.7 |
| Education and health services | 0.9 | 5.7 | 0.7 | — | — |
| Educational services | 2.5 | — | 2.5 | — | — |
| Junior colleges, colleges, and universities ... | 1.1 | 4.0 | 1.2 | 4.5 | — |
| Healthcare and social assistance | 0.9 | 7.1 | 0.6 | 7.4 | 7.2 |
| Leisure and hospitality | 1.3 | — | 0.8 | — | — |
| 1 to 99 workers | 0.8 | 2.8 | 0.8 | 2.9 | 2.8 |
| 1 to 49 workers | 0.7 | 3.6 | 0.7 | — | — |
| 50 to 99 workers | 1.8 | 3.7 | 1.7 | 4.1 | 4.1 |
| 100 workers or more | 0.9 | 1.5 | 0.8 | 1.7 | 1.7 |
| 100 to 499 workers | 1.4 | 2.1 | 1.4 | 2.6 | 2.4 |
| 500 workers or more | 1.2 | 2.0 | 1.1 | 2.0 | 2.1 |
| Geographic area | | | | | |
| New England | 1.8 | 3.3 | 1.8 | 5.2 | 4.3 |
| Middle Atlantic | 2.5 | 2.6 | 1.8 | 2.7 | — |
| East North Central | 1.1 | 2.2 | 1.0 | 2.2 | 2.3 |
| West North Central | 3.3 | 3.7 | 4.3 | 5.8 | 5.8 |
| South Atlantic | 1.0 | 5.4 | 1.0 | — | — |
| East South Central | 0.7 | 6.1 | 0.7 | 6.3 | 6.3 |
| West South Central | 1.0 | 3.1 | 0.9 | — | — |
| Mountain | 5.0 | — | 5.6 | — | — |
| Pacific | 1.1 | 3.6 | 0.5 | 4.5 | 3.4 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

² 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/glossary20112012.htm.

Table 37. Mental healthcare benefits: Median number of days or visits¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011

(Includes all workers participating in plans with specified day limits)

| Characteristics | Inpatient care | | | Outpatient care | |
|--|----------------|-----------------------|----------------------------------|-----------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans |
| All workers | 30 | 30 | 30 | 30 | 30 |
| Worker characteristic | | | | | |
| Management, professional, and related | 30 | 30 | 30 | 30 | 30 |
| Management, business, and financial | 30 | 30 | 30 | 30 | 30 |
| Professional and related | 30 | 30 | 30 | 30 | 30 |
| Service | 30 | 30 | — | 30 | — |
| Protective service | 30 | 30 | — | — | — |
| Sales and office | 30 | 30 | 30 | 20 | — |
| Sales and related | 30 | 30 | 30 | 20 | 20 |
| Office and administrative support | 30 | 30 | 30 | — | — |
| Natural resources, construction, and maintenance | 30 | 30 | 30 | — | — |
| Construction, extraction, farming, fishing, and forestry | 30 | 30 | — | — | — |
| Installation, maintenance, and repair | 30 | 30 | 30 | — | — |
| Production, transportation, and material moving | 30 | 30 | 30 | 30 | 30 |
| Production | 30 | 30 | 30 | 30 | 30 |
| Transportation and material moving | 30 | 30 | 30 | — | 30 |
| Full time | 30 | 30 | 30 | 30 | 30 |
| Part time | 30 | 30 | 30 | — | — |
| Union | 30 | 30 | 25 | 30 | 30 |
| Nonunion | 30 | 30 | 30 | 26 | 30 |
| Average wage within the following categories: ² | | | | | |
| Lowest 25 percent | 30 | 30 | — | 20 | 20 |
| Lowest 10 percent | 30 | 30 | 30 | — | — |
| Second 25 percent | 30 | 30 | 30 | 20 | 30 |
| Third 25 percent | 30 | 30 | 30 | 30 | 30 |
| Highest 25 percent | 30 | 30 | 30 | 30 | 30 |
| Highest 10 percent | 30 | 30 | 30 | 30 | 35 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 30 | 30 | 30 | 30 | 30 |
| Construction | 30 | 30 | 30 | — | — |
| Manufacturing | 30 | 30 | 30 | 30 | 35 |
| Service-providing industries | 30 | 30 | 30 | 30 | 30 |
| Trade, transportation, and utilities | 30 | 30 | 30 | 20 | 20 |
| Wholesale trade | 30 | 30 | — | 30 | 30 |
| Retail trade | 30 | 30 | — | 20 | 20 |
| Utilities | 30 | 30 | — | — | — |
| Information | — | — | 30 | — | 50 |
| Financial activities | 30 | 30 | 30 | — | — |
| Finance and insurance | 30 | 30 | 30 | — | — |

See footnotes at end of table.

Table 37. Mental healthcare benefits: Median number of days or visits¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011—Continued

(Includes all workers participating in plans with specified day limits)

| Characteristics | Inpatient care | | | Outpatient care | |
|---|----------------|-----------------------|----------------------------------|-----------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans |
| Credit intermediation and related activities .. | 30 | 30 | 30 | — | — |
| Insurance carriers and related activities | 30 | 30 | — | 30 | 30 |
| Professional and business services | 30 | 30 | — | — | 30 |
| Professional and technical services | — | 30 | — | 20 | — |
| Education and health services | 30 | 30 | 30 | 25 | 30 |
| Educational services | 30 | 30 | 30 | — | 30 |
| Junior colleges, colleges, and universities ... | 30 | 30 | 30 | 30 | — |
| Healthcare and social assistance | 30 | 30 | 30 | — | 35 |
| Leisure and hospitality | 30 | 30 | 45 | — | — |
| 1 to 99 workers | 30 | 30 | 30 | — | 30 |
| 1 to 49 workers | 30 | 30 | 30 | 20 | 30 |
| 50 to 99 workers | 30 | 30 | 30 | 30 | 30 |
| 100 workers or more | 30 | 30 | 30 | 30 | 30 |
| 100 to 499 workers | 30 | 30 | 30 | 30 | 30 |
| 500 workers or more | 30 | 30 | 30 | 35 | 40 |
| Geographic area | | | | | |
| New England | — | — | — | 25 | — |
| Middle Atlantic | 30 | 30 | 30 | 30 | 30 |
| East North Central | 30 | 30 | 30 | 30 | 30 |
| West North Central | 30 | 30 | — | 45 | 45 |
| South Atlantic | 30 | 30 | 30 | 30 | 30 |
| East South Central | 30 | 30 | — | — | 30 |
| West South Central | 30 | 30 | — | 20 | — |
| Mountain | 30 | 30 | 40 | — | — |
| Pacific | 30 | 30 | 30 | 20 | — |

¹ This table includes data from some plans that were obtained from employers prior to the effective date of the Mental Health Parity and Addiction Equity Act of 2008.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 37. Standard errors for mental healthcare benefits: Median number of days or visits¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | Inpatient care | | | Outpatient care | |
|--|----------------|-----------------------|----------------------------------|-----------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans |
| All workers | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 |
| Worker characteristic | | | | | |
| Management, professional, and related | 0.0 | 0.0 | 0.0 | 3.6 | 1.0 |
| Management, business, and financial | 0.0 | 0.0 | 0.8 | 3.6 | 0.0 |
| Professional and related | 0.0 | 0.0 | 0.0 | 6.6 | 4.8 |
| Service | 0.0 | 0.0 | – | 7.2 | – |
| Protective service | 0.0 | 0.0 | – | – | – |
| Sales and office | 0.0 | 0.0 | 0.0 | 0.0 | – |
| Sales and related | 0.0 | 0.0 | 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 | – | – |
| Construction, extraction, farming, fishing, and forestry | 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 | 1.6 | 0.0 |
| Production | 0.0 | 6.7 | 0.0 | 2.8 | 5.3 |
| Transportation and material moving | 0.0 | 0.0 | 4.0 | – | 8.8 |
| Full time | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Part time | 0.0 | 0.0 | 9.0 | – | – |
| Union | 0.0 | 0.0 | 6.7 | 1.0 | 5.6 |
| Nonunion | 0.0 | 0.0 | 0.0 | 6.2 | 0.0 |
| Average wage within the following categories: ² | | | | | |
| Lowest 25 percent | 0.0 | 0.0 | – | 0.0 | 1.0 |
| Lowest 10 percent | 0.0 | 1.0 | 0.0 | – | – |
| Second 25 percent | 0.0 | 0.0 | 0.0 | 4.3 | 3.7 |
| Third 25 percent | 0.0 | 0.0 | 0.0 | 1.8 | 0.0 |
| Highest 25 percent | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 |
| Highest 10 percent | 0.0 | 0.0 | 0.0 | 5.8 | 8.2 |
| Establishment characteristic | | | | | |
| Goods-producing industries | 0.0 | 0.0 | 0.0 | 3.4 | 8.4 |
| Construction | 0.0 | 0.0 | 3.4 | – | – |
| Manufacturing | 0.0 | 0.0 | 0.0 | 5.2 | 7.9 |
| Service-providing industries | 0.0 | 0.0 | 0.0 | 7.3 | 0.0 |
| Trade, transportation, and utilities | 0.0 | 0.0 | 0.0 | 3.4 | 5.1 |
| Wholesale trade | 0.0 | 0.0 | – | 4.8 | 2.5 |
| Retail trade | 0.0 | 0.0 | – | 0.0 | 0.0 |
| Utilities | 0.0 | 0.0 | – | – | – |
| Information | – | – | 0.0 | – | 11.9 |
| Financial activities | 0.0 | 0.0 | 0.0 | – | – |
| Finance and insurance | 0.0 | 0.0 | 0.0 | – | – |

See footnotes at end of table.

Table 37. Standard errors for mental healthcare benefits: Median number of days or visits¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Inpatient care | | | Outpatient care | |
|---|----------------|-----------------------|----------------------------------|-----------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans |
| Credit intermediation and related activities .. | 0.0 | 0.0 | 1.0 | — | — |
| Insurance carriers and related activities | 0.0 | 0.0 | — | 5.9 | 0.0 |
| Professional and business services | 0.0 | 0.0 | — | — | 0.0 |
| Professional and technical services | — | 5.5 | — | 0.0 | — |
| Education and health services | 0.0 | 0.0 | 0.0 | 6.9 | 6.6 |
| Educational services | 0.0 | 0.0 | 0.0 | — | 1.7 |
| Junior colleges, colleges, and universities ... | 0.0 | 0.0 | 0.0 | 1.4 | — |
| Healthcare and social assistance | 0.0 | 0.0 | 7.2 | — | 6.2 |
| Leisure and hospitality | 0.0 | 3.9 | 12.8 | — | — |
| 1 to 99 workers | 0.0 | 0.0 | 0.0 | — | 0.8 |
| 1 to 49 workers | 0.0 | 0.0 | 0.0 | 0.0 | 3.2 |
| 50 to 99 workers | 0.0 | 0.0 | 0.0 | 2.4 | 1.0 |
| 100 workers or more | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 100 to 499 workers | 0.0 | 0.0 | 0.0 | 7.8 | 6.3 |
| 500 workers or more | 0.0 | 0.0 | 0.0 | 6.7 | 5.3 |
| Geographic area | | | | | |
| New England | — | — | — | 6.0 | — |
| Middle Atlantic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| East North Central | 0.0 | 0.0 | 4.4 | 0.0 | 5.0 |
| West North Central | 0.0 | 0.0 | — | 10.1 | 5.4 |
| South Atlantic | 0.0 | 0.0 | 1.3 | 3.1 | 0.0 |
| East South Central | 0.0 | 0.0 | — | — | 5.2 |
| West South Central | 0.0 | 0.0 | — | 2.0 | — |
| Mountain | 0.0 | 0.0 | 9.5 | — | — |
| Pacific | 0.0 | 0.0 | 0.0 | 0.0 | — |

¹ This table includes data from some plans that were obtained from employers prior to the effective date of the Mental Health Parity and Addiction Equity Act of 2008.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 38. Substance abuse treatment benefits: Median number of days¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011

(Includes all workers participating in plans with specified day limits)

| Characteristics | Inpatient detoxification | | | Inpatient rehabilitation | | Outpatient rehabilitation | |
|--|--------------------------|-----------------------|----------------------------------|--------------------------|-----------------------|---------------------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans | All plans | Fee-for-service plans |
| All workers | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Worker characteristic | | | | | | | |
| Management, professional, and related | 30 | 30 | 30 | 30 | 30 | 30 | 35 |
| Management, business, and financial | 30 | 30 | – | 30 | 30 | 35 | 35 |
| Professional and related | 30 | 30 | 30 | 30 | 30 | 30 | 35 |
| Service | 30 | 30 | – | 30 | – | – | – |
| Protective service | 30 | 30 | – | 30 | 30 | – | – |
| Sales and office | 30 | 30 | 30 | – | 30 | – | 30 |
| Sales and related | 30 | 30 | 30 | 30 | 30 | – | – |
| Office and administrative support | 30 | 30 | 30 | – | – | – | – |
| Natural resources, construction, and maintenance | 30 | 30 | – | 30 | 30 | – | 50 |
| Construction, extraction, farming, fishing, and forestry | 30 | 30 | – | 30 | 30 | 52 | 52 |
| Installation, maintenance, and repair | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Production, transportation, and material moving | 30 | 30 | 25 | 30 | 30 | 30 | 30 |
| Production | 30 | 30 | – | 30 | 30 | 35 | 35 |
| Transportation and material moving | – | – | 25 | 30 | 30 | 30 | 30 |
| Full time | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Part time | – | – | – | 30 | 30 | 30 | 30 |
| Union | 30 | 30 | 25 | 30 | 30 | 45 | 45 |
| Nonunion | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Average wage within the following categories: ² | | | | | | | |
| Lowest 25 percent | 30 | 30 | – | 30 | 30 | – | 30 |
| Lowest 10 percent | 25 | 25 | – | 30 | 30 | 45 | 45 |
| Second 25 percent | 30 | 30 | 30 | – | 30 | – | 30 |
| Third 25 percent | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Highest 25 percent | 30 | 30 | 30 | 30 | 30 | 35 | 35 |
| Highest 10 percent | 30 | 30 | – | 30 | 30 | 35 | 35 |
| Establishment characteristic | | | | | | | |
| Goods-producing industries | 30 | 30 | 45 | 30 | 30 | 35 | 40 |
| Construction | 30 | 30 | – | 30 | 30 | 52 | 52 |
| Manufacturing | 30 | 30 | – | 30 | 30 | – | 35 |
| Service-providing industries | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Trade, transportation, and utilities | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Wholesale trade | 30 | 30 | – | – | 30 | – | 30 |
| Retail trade | 25 | – | 30 | 30 | 30 | 30 | – |
| Utilities | 30 | 30 | – | 30 | – | – | – |
| Information | – | – | 7 | – | 30 | 50 | 50 |
| Financial activities | 30 | 30 | 7 | – | – | – | – |
| Finance and insurance | 30 | 30 | 7 | – | – | – | – |

See footnotes at end of table.

Table 38. Substance abuse treatment benefits: Median number of days¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011—Continued

(Includes all workers participating in plans with specified day limits)

| Characteristics | Inpatient detoxification | | | Inpatient rehabilitation | | Outpatient rehabilitation | |
|---|--------------------------|-----------------------|----------------------------------|--------------------------|-----------------------|---------------------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans | All plans | Fee-for-service plans |
| Credit intermediation and related activities .. | 30 | 30 | — | — | — | — | — |
| Insurance carriers and related activities | 30 | 30 | — | 30 | 30 | — | — |
| Professional and business services | — | — | — | 30 | 30 | — | 30 |
| Professional and technical services | — | — | — | — | 30 | 20 | — |
| Education and health services | 30 | 30 | 20 | — | 30 | — | 35 |
| Educational services | 30 | 30 | — | — | — | — | — |
| Junior colleges, colleges, and universities ... | 30 | 30 | — | 30 | 30 | — | — |
| Healthcare and social assistance | 30 | 30 | — | 30 | 30 | 35 | 35 |
| Leisure and hospitality | 30 | 30 | — | — | — | — | — |
| 1 to 99 workers | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| 1 to 49 workers | 30 | 30 | 30 | — | 30 | — | — |
| 50 to 99 workers | 30 | 30 | — | 30 | 30 | 30 | 30 |
| 100 workers or more | 30 | 30 | 25 | 30 | 30 | 30 | 35 |
| 100 to 499 workers | 30 | 30 | — | 30 | 30 | 30 | 30 |
| 500 workers or more | 30 | 30 | 25 | 30 | 30 | 40 | 45 |
| Geographic area | | | | | | | |
| New England | 30 | 30 | 60 | — | — | 24 | 40 |
| Middle Atlantic | 30 | 30 | 7 | 30 | 30 | — | 50 |
| East North Central | 30 | 30 | — | 30 | 30 | 30 | 30 |
| West North Central | 30 | 30 | — | 30 | 30 | 35 | — |
| South Atlantic | 30 | 30 | — | — | 30 | — | — |
| East South Central | 30 | 30 | 25 | 30 | 30 | 20 | 20 |
| West South Central | 30 | 30 | 30 | — | — | — | — |
| Pacific | 30 | 30 | 30 | 30 | 30 | 30 | 30 |

¹ This table includes data from some plans that were obtained from employers prior to the effective date of the Mental Health Parity and Addiction Equity Act of 2008.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 38. Standard errors for substance abuse treatment benefits: Median number of days¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011

| Characteristics | Inpatient detoxification | | | Inpatient rehabilitation | | Outpatient rehabilitation | |
|--|--------------------------|-----------------------|----------------------------------|--------------------------|-----------------------|---------------------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans | All plans | Fee-for-service plans |
| All workers | 0.0 | 0.0 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 |
| Worker characteristic | | | | | | | |
| Management, professional, and related | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.9 | 4.2 |
| Management, business, and financial | 0.0 | 0.0 | – | 0.0 | 0.0 | 9.6 | 8.8 |
| Professional and related | 0.0 | 0.0 | 6.5 | 0.0 | 0.0 | 6.7 | 4.2 |
| Service | 0.0 | 0.0 | – | 0.0 | – | – | – |
| Protective service | 0.0 | 0.0 | – | 0.0 | 0.0 | – | – |
| Sales and office | 0.0 | 0.0 | 0.0 | – | 0.0 | – | 0.0 |
| Sales and related | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | – | – |
| Office and administrative support | 0.0 | 0.0 | 0.6 | – | – | – | – |
| Natural resources, construction, and maintenance | 0.0 | 0.0 | – | 0.0 | 0.0 | – | 13.4 |
| Construction, extraction, farming, fishing, and forestry | 0.0 | 0.0 | – | 0.0 | 0.0 | 1.6 | 6.8 |
| Installation, maintenance, and repair | 0.0 | 0.0 | 7.6 | 0.0 | 0.0 | 7.1 | 6.9 |
| Production, transportation, and material moving | 0.0 | 0.0 | 3.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| Production | 0.0 | 0.0 | – | 0.0 | 0.0 | 6.2 | 6.0 |
| Transportation and material moving | – | – | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Full time | 0.0 | 0.0 | 0.4 | 0.0 | 0.0 | 0.0 | 1.4 |
| Part time | – | – | – | 0.0 | 0.0 | 0.0 | 0.0 |
| Union | 0.0 | 0.0 | 6.2 | 0.0 | 0.0 | 11.7 | 3.1 |
| Nonunion | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Average wage within the following categories: ² | | | | | | | |
| Lowest 25 percent | 2.9 | 2.9 | – | 0.0 | 0.0 | – | 4.3 |
| Lowest 10 percent | 5.3 | 5.0 | – | 1.4 | 2.0 | 10.8 | 8.8 |
| Second 25 percent | 0.0 | 0.0 | 2.8 | – | 0.0 | – | 0.0 |
| Third 25 percent | 0.0 | 0.0 | 4.8 | 0.0 | 0.0 | 5.0 | 5.5 |
| Highest 25 percent | 0.0 | 0.0 | 6.1 | 0.0 | 0.0 | 3.1 | 1.0 |
| Highest 10 percent | 0.0 | 0.0 | – | 0.0 | 0.0 | 6.7 | 7.0 |
| Establishment characteristic | | | | | | | |
| Goods-producing industries | 0.0 | 0.0 | 11.9 | 0.0 | 0.0 | 6.3 | 11.4 |
| Construction | 0.0 | 0.0 | – | 0.0 | 0.0 | 1.5 | 0.6 |
| Manufacturing | 0.0 | 0.0 | – | 0.0 | 0.0 | – | 4.4 |
| Service-providing industries | 0.0 | 0.0 | 1.8 | 0.0 | 0.0 | 0.0 | 0.0 |
| Trade, transportation, and utilities | 1.1 | 1.0 | 6.0 | 0.0 | 0.0 | 0.0 | 0.8 |
| Wholesale trade | 0.0 | 0.0 | – | – | 0.0 | – | 0.0 |
| Retail trade | 6.7 | – | 0.0 | 0.0 | 0.0 | 5.6 | – |
| Utilities | 0.0 | 0.0 | – | 0.0 | – | – | – |
| Information | – | – | 0.0 | – | 8.2 | 0.4 | 5.9 |
| Financial activities | 0.0 | 0.0 | 0.0 | – | – | – | – |
| Finance and insurance | 0.0 | 0.0 | 0.0 | – | – | – | – |

See footnotes at end of table.

Table 38. Standard errors for substance abuse treatment benefits: Median number of days¹ covered per year for selected services by type of plan, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Inpatient detoxification | | | Inpatient rehabilitation | | Outpatient rehabilitation | |
|---|--------------------------|-----------------------|----------------------------------|--------------------------|-----------------------|---------------------------|-----------------------|
| | All plans | Fee-for-service plans | Health maintenance organizations | All plans | Fee-for-service plans | All plans | Fee-for-service plans |
| Credit intermediation and related activities .. | 0.0 | 0.0 | — | — | — | — | — |
| Insurance carriers and related activities | 0.0 | 0.0 | — | 0.0 | 0.0 | — | — |
| Professional and business services | — | — | — | 4.7 | 0.0 | — | 0.0 |
| Professional and technical services | — | — | — | — | 8.5 | 0.0 | — |
| Education and health services | 0.0 | 0.0 | 2.8 | — | 0.0 | — | 4.5 |
| Educational services | 0.0 | 0.0 | — | — | — | — | — |
| Junior colleges, colleges, and universities ... | 0.0 | 2.8 | — | 0.0 | 0.0 | — | — |
| Healthcare and social assistance | 0.0 | 0.0 | — | 0.0 | 0.0 | 4.3 | 4.5 |
| Leisure and hospitality | 0.0 | 0.0 | — | — | — | — | — |
| 1 to 99 workers | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1 to 49 workers | 0.0 | 0.0 | 0.0 | — | 0.0 | — | — |
| 50 to 99 workers | 0.0 | 0.0 | — | 0.0 | 0.0 | 3.9 | 5.7 |
| 100 workers or more | 0.0 | 0.0 | 3.7 | 0.0 | 0.0 | 4.5 | 6.8 |
| 100 to 499 workers | 0.0 | 0.0 | — | 0.0 | 0.0 | 3.5 | 2.5 |
| 500 workers or more | 0.0 | 0.0 | 6.1 | 0.0 | 0.0 | 7.4 | 6.4 |
| Geographic area | | | | | | | |
| New England | 0.0 | 0.0 | 0.0 | — | — | 1.7 | 11.1 |
| Middle Atlantic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | — | 10.6 |
| East North Central | 0.0 | 0.0 | — | 0.0 | 0.0 | 2.4 | 6.4 |
| West North Central | 0.0 | 0.0 | — | 0.0 | 0.0 | 8.7 | — |
| South Atlantic | 0.0 | 0.0 | — | — | 0.0 | — | — |
| East South Central | 5.5 | 6.1 | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| West South Central | 7.4 | 7.8 | 0.0 | — | — | — | — |
| Pacific | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.1 |

¹ This table includes data from some plans that were obtained from employers prior to the effective date of the Mental Health Parity and Addiction Equity Act of 2008.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 39. Dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Preventive services | Basic services | Major services | Orthodontia | | |
|--|---------------------|----------------|----------------|-------------|------------------------|----------------|
| | | | | Total | Employee and dependent | Dependent only |
| All workers | 100 | 100 | 97 | 78 | 46 | 33 |
| Worker characteristic | | | | | | |
| Management, professional, and related | 100 | 100 | 97 | 77 | 48 | 29 |
| Management, business, and financial | 100 | 100 | 98 | 74 | 43 | 31 |
| Professional and related | 100 | 100 | 97 | 80 | 51 | 28 |
| Service | 100 | 100 | 98 | 84 | 38 | 46 |
| Protective service | 100 | 100 | 99 | — | — | — |
| Sales and office | 100 | 100 | 96 | 80 | 53 | 27 |
| Sales and related | 100 | 100 | 96 | 79 | 61 | 18 |
| Office and administrative support | 100 | 100 | 96 | 81 | 49 | 32 |
| Natural resources, construction, and maintenance | 100 | 99 | 99 | 79 | 45 | 34 |
| Construction, extraction, farming, fishing, and forestry | 100 | 97 | 97 | 76 | 49 | 27 |
| Installation, maintenance, and repair | 100 | 100 | 100 | 81 | 42 | 39 |
| Production, transportation, and material moving | 100 | 99 | 97 | 74 | 32 | 42 |
| Production | 100 | 99 | 97 | 72 | 34 | 38 |
| Transportation and material moving | 100 | 100 | 96 | 76 | 30 | 47 |
| Full time | 100 | 100 | 97 | 78 | 45 | 33 |
| Part time | 100 | 100 | 98 | 85 | 53 | 32 |
| Union | 100 | 99 | 99 | 87 | 44 | 43 |
| Nonunion | 100 | 100 | 97 | 77 | 46 | 31 |
| Average wage within the following categories: ¹ | | | | | | |
| Lowest 25 percent | 100 | 100 | 97 | 73 | 40 | 33 |
| Lowest 10 percent | 100 | 100 | 96 | 73 | 42 | 31 |
| Second 25 percent | 100 | 99 | 97 | 77 | 46 | 31 |
| Third 25 percent | 100 | 100 | 96 | 77 | 42 | 35 |
| Highest 25 percent | 100 | 100 | 98 | 81 | 49 | 32 |
| Highest 10 percent | 100 | 100 | 97 | 81 | 51 | 30 |
| Establishment characteristic | | | | | | |
| Goods-producing industries | 100 | 99 | 98 | 75 | 39 | 36 |
| Construction | 100 | 98 | 98 | 74 | 39 | 34 |
| Manufacturing | 100 | 99 | 97 | 75 | 37 | 38 |
| Service-providing industries | 100 | 100 | 97 | 79 | 47 | 32 |
| Trade, transportation, and utilities | 100 | 100 | 97 | 78 | 44 | 34 |
| Wholesale trade | 100 | 100 | 95 | 82 | 32 | 50 |
| Retail trade | 100 | 100 | 96 | 73 | 59 | 13 |
| Transportation and warehousing | 100 | 100 | 100 | 83 | — | — |
| Utilities | 100 | 100 | 94 | 84 | 43 | 41 |
| Information | 100 | 100 | 92 | 85 | — | — |
| Financial activities | 100 | 100 | 97 | 86 | 45 | 41 |
| Finance and insurance | 100 | 100 | 96 | 85 | 43 | 42 |

See footnotes at end of table.

Table 39. Dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Preventive services | Basic services | Major services | Orthodontia | | |
|---|---------------------|----------------|----------------|-------------|------------------------|----------------|
| | | | | Total | Employee and dependent | Dependent only |
| Credit intermediation and related activities .. | 100 | 100 | 97 | 87 | 46 | 41 |
| Insurance carriers and related activities | 100 | 100 | 94 | 76 | 32 | 44 |
| Professional and business services | 100 | 100 | 97 | 75 | 55 | 21 |
| Professional and technical services | 100 | 100 | 99 | 73 | 52 | 20 |
| Administrative and waste services | 100 | 100 | 99 | 90 | — | — |
| Education and health services | 100 | 100 | 98 | 80 | 40 | 41 |
| Educational services | 100 | 100 | 97 | 73 | 34 | 39 |
| Junior colleges, colleges, and universities ... | 100 | 100 | 98 | 84 | 45 | 40 |
| Healthcare and social assistance | 100 | 100 | 98 | 82 | 41 | 41 |
| Leisure and hospitality | 100 | 100 | 100 | 79 | — | — |
| Accommodation and food services | 100 | 100 | 100 | 77 | — | — |
| 1 to 99 workers | 100 | 100 | 98 | 70 | 42 | 28 |
| 1 to 49 workers | 100 | 100 | 97 | 67 | 35 | 32 |
| 50 to 99 workers | 100 | 100 | 98 | 75 | 52 | 22 |
| 100 workers or more | 100 | 100 | 97 | 83 | 48 | 35 |
| 100 to 499 workers | 100 | 100 | 97 | 81 | 48 | 32 |
| 500 workers or more | 100 | 100 | 97 | 85 | 47 | 38 |
| Geographic area | | | | | | |
| New England | 100 | 100 | 92 | 67 | 34 | 34 |
| Middle Atlantic | 100 | 100 | 97 | 80 | 38 | 41 |
| East North Central | 100 | 100 | 99 | 82 | 30 | 51 |
| West North Central | 100 | 100 | 97 | 68 | 43 | 26 |
| South Atlantic | 100 | 99 | 96 | 76 | 58 | 19 |
| East South Central | 100 | 100 | 98 | 80 | 47 | 32 |
| West South Central | 100 | 100 | 98 | 88 | 54 | 34 |
| Mountain | 100 | 100 | 96 | 79 | 44 | 34 |
| Pacific | 100 | 100 | 98 | 79 | 57 | 22 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 39. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Preventive services | Basic services | Major services | Orthodontia | | |
|--|---------------------|------------------|----------------|-------------|------------------------|----------------|
| | | | | Total | Employee and dependent | Dependent only |
| All workers | (¹) | 0.1 | 0.4 | 1.7 | 2.0 | 1.7 |
| Worker characteristic | | | | | | |
| Management, professional, and related | (¹) | (¹) | 0.5 | 2.6 | 3.0 | 2.2 |
| Management, business, and financial | (¹) | (¹) | 0.7 | 5.0 | 4.7 | 2.9 |
| Professional and related | (¹) | 0.1 | 0.6 | 2.7 | 4.1 | 3.4 |
| Service | (¹) | (¹) | 0.7 | 3.7 | 6.6 | 8.3 |
| Protective service | (¹) | (¹) | 0.7 | — | — | — |
| Sales and office | (¹) | (¹) | 0.8 | 2.1 | 3.2 | 2.8 |
| Sales and related | (¹) | (¹) | 1.5 | 3.8 | 4.6 | 3.6 |
| Office and administrative support | (¹) | (¹) | 1.0 | 2.3 | 3.7 | 3.5 |
| Natural resources, construction, and maintenance | (¹) | 0.5 | 0.6 | 6.4 | 6.2 | 6.3 |
| Construction, extraction, farming, fishing, and forestry | (¹) | 1.4 | 1.5 | 13.2 | 10.5 | 7.5 |
| Installation, maintenance, and repair | (¹) | (¹) | 0.1 | 4.9 | 7.1 | 8.1 |
| Production, transportation, and material moving | (¹) | 0.7 | 1.1 | 3.5 | 3.3 | 3.9 |
| Production | (¹) | 1.2 | 1.3 | 4.4 | 4.2 | 4.7 |
| Transportation and material moving | (¹) | (¹) | 1.9 | 5.7 | 5.3 | 7.1 |
| Full time | (¹) | 0.1 | 0.4 | 1.7 | 2.1 | 1.7 |
| Part time | (¹) | (¹) | 1.1 | 3.0 | 5.8 | 6.7 |
| Union | (¹) | 0.3 | 0.4 | 3.4 | 3.6 | 5.0 |
| Nonunion | (¹) | 0.1 | 0.5 | 1.9 | 2.3 | 1.9 |
| Average wage within the following categories: ² | | | | | | |
| Lowest 25 percent | (¹) | (¹) | 1.2 | 5.4 | 7.3 | 8.8 |
| Lowest 10 percent | (¹) | (¹) | 2.7 | 9.4 | 9.4 | 9.0 |
| Second 25 percent | (¹) | 0.4 | 0.6 | 2.6 | 3.4 | 2.9 |
| Third 25 percent | (¹) | 0.1 | 0.7 | 2.5 | 3.3 | 2.6 |
| Highest 25 percent | (¹) | 0.1 | 0.5 | 1.9 | 2.1 | 1.9 |
| Highest 10 percent | (¹) | 0.1 | 0.7 | 2.9 | 2.8 | 2.6 |
| Establishment characteristic | | | | | | |
| Goods-producing industries | (¹) | 0.7 | 0.8 | 3.7 | 3.7 | 3.7 |
| Construction | (¹) | 1.1 | 1.1 | 11.7 | 8.2 | 6.9 |
| Manufacturing | (¹) | 0.8 | 1.0 | 3.9 | 3.8 | 4.4 |
| Service-providing industries | (¹) | (¹) | 0.4 | 2.0 | 2.5 | 2.1 |
| Trade, transportation, and utilities | (¹) | (¹) | 1.2 | 3.1 | 3.3 | 3.7 |
| Wholesale trade | (¹) | (¹) | 3.1 | 6.4 | 6.1 | 7.5 |
| Retail trade | (¹) | (¹) | 1.8 | 3.5 | 4.3 | 3.1 |
| Transportation and warehousing | (¹) | (¹) | 0.4 | 8.1 | — | — |
| Utilities | (¹) | (¹) | 4.7 | 6.2 | 11.9 | 11.1 |
| Information | (¹) | (¹) | 3.7 | 6.2 | — | — |
| Financial activities | (¹) | (¹) | 0.8 | 2.3 | 3.7 | 3.3 |
| Finance and insurance | (¹) | (¹) | 1.0 | 2.4 | 3.7 | 2.8 |

See footnotes at end of table.

Table 39. Standard errors for dental care benefits: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Preventive services | Basic services | Major services | Orthodontia | | |
|---|-----------------------|-----------------------|------------------|-------------|------------------------|----------------|
| | | | | Total | Employee and dependent | Dependent only |
| Credit intermediation and related activities .. | (¹) | (¹) | 1.2 | 3.3 | 5.3 | 4.4 |
| Insurance carriers and related activities | (¹) | (¹) | 2.1 | 5.1 | 5.5 | 5.0 |
| Professional and business services | (¹) | (¹) | 1.1 | 4.2 | 5.1 | 4.2 |
| Professional and technical services | (¹) | (¹) | 0.4 | 7.2 | 7.4 | 5.9 |
| Administrative and waste services | (¹) | (¹) | 1.3 | 4.5 | — | — |
| Education and health services | (¹) | (¹) | 0.9 | 3.7 | 5.5 | 6.0 |
| Educational services | (¹) | (¹) | 1.6 | 5.9 | 4.9 | 7.4 |
| Junior colleges, colleges, and universities ... | (¹) | (¹) | 0.9 | 2.1 | 4.2 | 4.5 |
| Healthcare and social assistance | (¹) | (¹) | 1.0 | 4.1 | 6.4 | 6.8 |
| Leisure and hospitality | (¹) | (¹) | (¹) | 8.9 | — | — |
| Accommodation and food services | (¹) | (¹) | (¹) | 10.2 | — | — |
| 1 to 99 workers | (¹) | (¹) | 0.7 | 3.3 | 3.9 | 2.8 |
| 1 to 49 workers | (¹) | (¹) | 0.7 | 3.8 | 4.7 | 3.8 |
| 50 to 99 workers | (¹) | (¹) | 1.2 | 5.3 | 5.9 | 4.5 |
| 100 workers or more | (¹) | 0.2 | 0.5 | 1.6 | 2.3 | 2.2 |
| 100 to 499 workers | (¹) | 0.1 | 0.7 | 2.9 | 3.5 | 4.4 |
| 500 workers or more | (¹) | 0.4 | 0.7 | 1.7 | 3.1 | 3.3 |
| Geographic area | | | | | | |
| New England | (¹) | (¹) | 2.5 | 6.0 | 2.7 | 5.7 |
| Middle Atlantic | (¹) | 0.1 | 1.3 | 3.7 | 7.5 | 5.8 |
| East North Central | (¹) | (¹) | 0.3 | 4.2 | 3.0 | 4.9 |
| West North Central | (¹) | (¹) | 1.0 | 4.4 | 4.0 | 3.6 |
| South Atlantic | (¹) | 0.7 | 1.4 | 3.2 | 3.0 | 2.9 |
| East South Central | (¹) | (¹) | 1.3 | 5.0 | 7.7 | 8.8 |
| West South Central | (¹) | (¹) | 0.9 | 4.1 | 6.2 | 5.4 |
| Mountain | (¹) | 0.1 | 1.6 | 7.0 | 8.9 | 4.6 |
| Pacific | (¹) | 0.2 | 1.1 | 5.7 | 5.1 | 2.5 |

¹ Less than 0.05.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 40. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Preventive services | | | | Basic services | | | |
|--|---------------------|-----------------------------------|-------------|------------------|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 7 | 93 | — | — | 1 | 99 | — | (²) |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 7 | 93 | — | — | — | 99 | — | (²) |
| Management, business, and financial | 6 | 94 | — | — | — | 99 | — | — |
| Professional and related | — | 92 | — | — | — | 99 | — | (²) |
| Service | — | 97 | — | — | — | 100 | — | — |
| Protective service | — | 99 | — | — | — | 100 | — | — |
| Sales and office | 8 | 92 | — | — | — | 99 | — | — |
| Sales and related | 8 | 92 | — | — | — | 100 | — | — |
| Office and administrative support | 7 | 93 | — | — | — | 99 | — | — |
| Natural resources, construction, and maintenance | 4 | 96 | — | — | — | 98 | — | 1 |
| Construction, extraction, farming, fishing, and forestry | — | 97 | — | — | — | 97 | — | 3 |
| Installation, maintenance, and repair | — | 96 | — | — | — | 99 | — | — |
| Production, transportation, and material moving | — | 94 | — | — | — | 98 | — | 1 |
| Production | — | 95 | — | — | — | 97 | — | 1 |
| Transportation and material moving | — | 91 | — | — | — | 99 | — | — |
| Full time | 6 | 94 | — | — | — | 99 | — | (²) |
| Part time | — | 88 | — | — | — | 100 | — | — |
| Union | 9 | 91 | — | — | — | 98 | — | 1 |
| Nonunion | 6 | 94 | — | — | — | 99 | — | (²) |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 95 | — | — | — | 100 | — | — |
| Lowest 10 percent | — | 90 | — | — | — | 100 | — | — |
| Second 25 percent | 10 | 90 | — | — | — | 99 | — | 1 |
| Third 25 percent | 6 | 94 | — | — | — | 99 | — | (²) |
| Highest 25 percent | 6 | 94 | — | — | 1 | 99 | — | (²) |
| Highest 10 percent | 5 | 95 | — | — | — | 98 | — | (²) |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 6 | 94 | — | — | — | 97 | — | 1 |
| Construction | — | 93 | — | — | — | 96 | — | 2 |
| Manufacturing | — | 96 | — | — | — | 98 | — | 1 |
| Service-providing industries | 7 | 93 | — | — | — | 99 | — | — |
| Trade, transportation, and utilities | 10 | 90 | — | — | — | 99 | — | — |
| Wholesale trade | — | 84 | — | — | — | 95 | — | — |
| Retail trade | — | 89 | — | — | — | 100 | — | — |
| Transportation and warehousing | — | 97 | — | — | — | 99 | — | — |
| Utilities | — | 97 | — | — | — | 100 | — | — |
| Information | — | 95 | — | — | — | 100 | — | — |
| Financial activities | 6 | 94 | — | — | — | 100 | — | — |
| Finance and insurance | 7 | 93 | — | — | — | 99 | — | — |

See footnotes at end of table.

Table 40. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Major services | | | |
|--|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | — | 97 | 2 | — |
| Worker characteristic | | | | |
| Management, professional, and related | — | 97 | 2 | — |
| Management, business, and financial | — | 98 | — | (²) |
| Professional and related | — | 97 | 2 | — |
| Service | — | 98 | — | — |
| Protective service | — | 99 | — | — |
| Sales and office | — | 96 | 4 | — |
| Sales and related | — | 96 | — | — |
| Office and administrative support | — | 96 | 3 | — |
| Natural resources, construction, and maintenance | — | 99 | — | 1 |
| Construction, extraction, farming, fishing, and forestry | — | 97 | — | 3 |
| Installation, maintenance, and repair | — | 100 | — | — |
| Production, transportation, and material moving | — | 97 | — | 1 |
| Production | — | 97 | — | 1 |
| Transportation and material moving | — | 96 | — | — |
| Full time | — | 97 | 2 | — |
| Part time | — | 98 | — | — |
| Union | — | 99 | — | 1 |
| Nonunion | — | 97 | 3 | — |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 97 | — | — |
| Lowest 10 percent | — | 96 | — | — |
| Second 25 percent | — | 97 | 2 | — |
| Third 25 percent | — | 96 | 3 | — |
| Highest 25 percent | — | 98 | 2 | — |
| Highest 10 percent | — | 97 | 2 | — |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 97 | — | 1 |
| Construction | — | 98 | — | 2 |
| Manufacturing | — | 97 | — | 1 |
| Service-providing industries | — | 97 | 3 | — |
| Trade, transportation, and utilities | — | 97 | — | — |
| Wholesale trade | — | 95 | — | — |
| Retail trade | — | 96 | — | — |
| Transportation and warehousing | — | 100 | — | — |
| Utilities | — | 94 | — | — |
| Information | — | 92 | — | 8 |
| Financial activities | — | 97 | 3 | — |
| Finance and insurance | — | 96 | 4 | — |

See footnotes at end of table.

Table 40. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Preventive services | | | | Basic services | | | |
|---|---------------------|-----------------------------------|-------------|------------------|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | 9 | 91 | — | — | — | 100 | — | — |
| Insurance carriers and related activities | — | 97 | — | — | — | 99 | — | — |
| Professional and business services | — | 96 | — | — | — | 99 | — | — |
| Professional and technical services | — | 98 | — | — | — | 99 | — | — |
| Administrative and waste services | — | 99 | — | — | — | 100 | — | — |
| Education and health services | — | 92 | — | — | 1 | 99 | — | — |
| Educational services | — | 83 | — | — | — | 99 | — | — |
| Junior colleges, colleges, and universities ... | — | 91 | — | — | — | 99 | — | — |
| Healthcare and social assistance | — | 94 | — | — | 1 | 99 | — | — |
| Leisure and hospitality | — | 99 | — | — | — | 100 | — | — |
| Accommodation and food services | — | 99 | — | — | — | 100 | — | — |
| 1 to 99 workers | — | 93 | — | — | — | 99 | — | — |
| 1 to 49 workers | — | 90 | — | — | — | 100 | — | — |
| 50 to 99 workers | — | 98 | — | — | — | 99 | — | — |
| 100 workers or more | 6 | 94 | — | — | — | 99 | — | (²) |
| 100 to 499 workers | 7 | 93 | — | — | — | 99 | — | (²) |
| 500 workers or more | 6 | 94 | — | — | — | 98 | — | (²) |
| Geographic area | | | | | | | | |
| New England | — | 89 | — | — | — | 100 | — | — |
| Middle Atlantic | — | 90 | — | — | 1 | 99 | — | (²) |
| East North Central | 4 | 96 | — | — | — | 100 | — | — |
| West North Central | — | 99 | — | — | — | 100 | — | — |
| South Atlantic | — | 91 | — | — | — | 99 | — | 1 |
| East South Central | — | 94 | — | — | — | 97 | — | — |
| West South Central | — | 97 | — | — | — | 100 | — | — |
| Mountain | — | 94 | — | — | — | 99 | — | (²) |
| Pacific | 7 | 93 | — | — | — | 98 | — | (²) |

See footnotes at end of table.

Table 40. Dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Major services | | | |
|---|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 97 | — | — |
| Insurance carriers and related activities | — | 94 | — | — |
| Professional and business services | — | 97 | — | — |
| Professional and technical services | — | 99 | — | — |
| Administrative and waste services | — | 99 | — | — |
| Education and health services | — | 98 | — | — |
| Educational services | — | 97 | — | — |
| Junior colleges, colleges, and universities ... | — | 98 | — | — |
| Healthcare and social assistance | — | 98 | — | — |
| Leisure and hospitality | — | 100 | — | — |
| Accommodation and food services | — | 100 | — | — |
| 1 to 99 workers | — | 98 | 2 | — |
| 1 to 49 workers | — | 97 | 3 | — |
| 50 to 99 workers | — | 98 | — | — |
| 100 workers or more | — | 97 | 2 | — |
| 100 to 499 workers | — | 97 | 2 | 1 |
| 500 workers or more | — | 96 | 3 | — |
| Geographic area | | | | |
| New England | — | 92 | 7 | 1 |
| Middle Atlantic | — | 97 | — | 1 |
| East North Central | — | 99 | — | — |
| West North Central | — | 97 | — | — |
| South Atlantic | — | 96 | — | 1 |
| East South Central | — | 98 | — | — |
| West South Central | — | 98 | — | — |
| Mountain | — | 96 | — | (²) |
| Pacific | — | 98 | — | (²) |

¹ Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar limitations.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Preventive services | | | | Basic services | | | |
|--|---------------------|-----------------------------------|-------------|------------------|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 1.1 | 1.1 | — | — | 0.3 | 0.3 | — | 0.1 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 2.1 | 2.1 | — | — | — | 0.3 | — | (²) |
| Management, business, and financial | 1.4 | 1.4 | — | — | — | 0.7 | — | — |
| Professional and related | — | 3.1 | — | — | — | 0.2 | — | 0.1 |
| Service | — | 1.2 | — | — | — | 0.1 | — | — |
| Protective service | — | 0.9 | — | — | — | 0.3 | — | — |
| Sales and office | 1.4 | 1.4 | — | — | — | 0.4 | — | — |
| Sales and related | 2.4 | 2.4 | — | — | — | 0.3 | — | — |
| Office and administrative support | 1.4 | 1.4 | — | — | — | 0.5 | — | — |
| Natural resources, construction, and maintenance | 1.1 | 1.1 | — | — | — | 1.0 | — | 0.5 |
| Construction, extraction, farming, fishing, and forestry | — | 1.4 | — | — | — | 1.4 | — | 1.4 |
| Installation, maintenance, and repair | — | 1.6 | — | — | — | 1.1 | — | — |
| Production, transportation, and material moving | — | 2.0 | — | — | — | 0.9 | — | 0.7 |
| Production | — | 1.8 | — | — | — | 1.5 | — | 1.2 |
| Transportation and material moving | — | 3.2 | — | — | — | 0.7 | — | — |
| Full time | 1.1 | 1.1 | — | — | — | 0.3 | — | 0.1 |
| Part time | — | 3.7 | — | — | — | 0.2 | — | — |
| Union | 2.2 | 2.2 | — | — | — | 0.7 | — | 0.3 |
| Nonunion | 1.2 | 1.2 | — | — | — | 0.3 | — | 0.1 |
| Average wage within the following categories: ³ | | | | | | | | |
| Lowest 25 percent | — | 2.1 | — | — | — | (²) | — | — |
| Lowest 10 percent | — | 5.5 | — | — | — | (²) | — | — |
| Second 25 percent | 2.6 | 2.6 | — | — | — | 0.6 | — | 0.4 |
| Third 25 percent | 1.2 | 1.2 | — | — | — | 0.4 | — | 0.1 |
| Highest 25 percent | 1.1 | 1.1 | — | — | 0.4 | 0.4 | — | 0.1 |
| Highest 10 percent | 1.1 | 1.1 | — | — | — | 0.7 | — | 0.1 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 1.5 | 1.5 | — | — | — | 1.0 | — | 0.7 |
| Construction | — | 4.2 | — | — | — | 2.3 | — | 1.1 |
| Manufacturing | — | 1.7 | — | — | — | 0.9 | — | 0.8 |
| Service-providing industries | 1.3 | 1.3 | — | — | — | 0.2 | — | — |
| Trade, transportation, and utilities | 2.2 | 2.2 | — | — | — | 0.7 | — | — |
| Wholesale trade | — | 6.4 | — | — | — | 4.4 | — | — |
| Retail trade | — | 3.4 | — | — | — | (²) | — | — |
| Transportation and warehousing | — | 2.2 | — | — | — | 0.6 | — | — |
| Utilities | — | 1.5 | — | — | — | 0.2 | — | — |
| Information | — | 1.5 | — | — | — | (²) | — | — |
| Financial activities | 1.4 | 1.4 | — | — | — | 0.2 | — | — |
| Finance and insurance | 1.6 | 1.6 | — | — | — | 0.2 | — | — |

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Major services | | | |
|--|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | — | 0.4 | 0.3 | — |
| Worker characteristic | | | | |
| Management, professional, and related | — | 0.5 | 0.4 | — |
| Management, business, and financial | — | 0.7 | — | 0.2 |
| Professional and related | — | 0.6 | 0.5 | — |
| Service | — | 0.7 | — | — |
| Protective service | — | 0.7 | — | — |
| Sales and office | — | 0.8 | 0.8 | — |
| Sales and related | — | 1.5 | — | — |
| Office and administrative support | — | 1.0 | 1.0 | — |
| Natural resources, construction, and maintenance | — | 0.6 | — | 0.5 |
| Construction, extraction, farming, fishing, and forestry | — | 1.5 | — | 1.4 |
| Installation, maintenance, and repair | — | 0.1 | — | — |
| Production, transportation, and material moving | — | 1.1 | — | 0.7 |
| Production | — | 1.3 | — | 1.2 |
| Transportation and material moving | — | 1.9 | — | — |
| Full time | — | 0.4 | 0.3 | — |
| Part time | — | 1.1 | — | — |
| Union | — | 0.4 | — | 0.3 |
| Nonunion | — | 0.5 | 0.4 | — |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | — | 1.2 | — | — |
| Lowest 10 percent | — | 2.7 | — | — |
| Second 25 percent | — | 0.6 | 0.4 | — |
| Third 25 percent | — | 0.7 | 0.7 | — |
| Highest 25 percent | — | 0.5 | 0.3 | — |
| Highest 10 percent | — | 0.8 | 0.6 | — |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 0.8 | — | 0.7 |
| Construction | — | 1.1 | — | 1.1 |
| Manufacturing | — | 1.0 | — | 0.8 |
| Service-providing industries | — | 0.4 | 0.4 | — |
| Trade, transportation, and utilities | — | 1.2 | — | — |
| Wholesale trade | — | 3.1 | — | — |
| Retail trade | — | 1.8 | — | — |
| Transportation and warehousing | — | 0.4 | — | — |
| Utilities | — | 4.7 | — | — |
| Information | — | 3.7 | — | 3.7 |
| Financial activities | — | 0.8 | 0.8 | — |
| Finance and insurance | — | 1.0 | 1.0 | — |

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Preventive services | | | | Basic services | | | |
|---|---------------------|-----------------------------------|-------------|------------------|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | 1.6 | 1.6 | — | — | — | (²) | — | — |
| Insurance carriers and related activities | — | 1.1 | — | — | — | 0.3 | — | — |
| Professional and business services | — | 1.8 | — | — | — | 0.5 | — | — |
| Professional and technical services | — | 1.1 | — | — | — | 0.9 | — | — |
| Administrative and waste services | — | 1.0 | — | — | — | (²) | — | — |
| Education and health services | — | 3.6 | — | — | 0.1 | 0.1 | — | — |
| Educational services | — | 5.6 | — | — | — | 0.4 | — | — |
| Junior colleges, colleges, and universities ... | — | 3.8 | — | — | — | 0.7 | — | — |
| Healthcare and social assistance | — | 4.0 | — | — | 0.1 | 0.1 | — | — |
| Leisure and hospitality | — | 0.7 | — | — | — | (²) | — | — |
| Accommodation and food services | — | 0.9 | — | — | — | (²) | — | — |
| 1 to 99 workers | — | 2.1 | — | — | — | 0.4 | — | — |
| 1 to 49 workers | — | 3.4 | — | — | — | 0.2 | — | — |
| 50 to 99 workers | — | 1.1 | — | — | — | 0.9 | — | — |
| 100 workers or more | 1.1 | 1.1 | — | — | — | 0.4 | — | 0.2 |
| 100 to 499 workers | 1.7 | 1.7 | — | — | — | 0.2 | — | 0.1 |
| 500 workers or more | 1.2 | 1.2 | — | — | — | 0.7 | — | 0.4 |
| Geographic area | | | | | | | | |
| New England | — | 6.4 | — | — | — | (²) | — | — |
| Middle Atlantic | — | 3.8 | — | — | 0.2 | 0.1 | — | 0.1 |
| East North Central | 1.1 | 1.1 | — | — | — | 0.3 | — | — |
| West North Central | — | 0.5 | — | — | — | 0.3 | — | — |
| South Atlantic | — | 3.8 | — | — | — | 0.8 | — | 0.7 |
| East South Central | — | 3.3 | — | — | — | 2.9 | — | — |
| West South Central | — | 1.3 | — | — | — | 0.3 | — | — |
| Mountain | — | 3.1 | — | — | — | 0.8 | — | 0.1 |
| Pacific | 2.0 | 2.0 | — | — | — | 1.5 | — | 0.2 |

See footnotes at end of table.

Table 40. Standard errors for dental care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Major services | | | |
|---|----------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 1.2 | — | — |
| Insurance carriers and related activities | — | 2.1 | — | — |
| Professional and business services | — | 1.1 | — | — |
| Professional and technical services | — | 0.6 | — | — |
| Administrative and waste services | — | 1.3 | — | — |
| Education and health services | — | 0.9 | — | — |
| Educational services | — | 1.6 | — | — |
| Junior colleges, colleges, and universities ... | — | 0.9 | — | — |
| Healthcare and social assistance | — | 1.0 | — | — |
| Leisure and hospitality | — | (²) | — | — |
| Accommodation and food services | — | (²) | — | — |
| 1 to 99 workers | — | 0.7 | 0.7 | — |
| 1 to 49 workers | — | 0.7 | 0.7 | — |
| 50 to 99 workers | — | 1.2 | — | — |
| 100 workers or more | — | 0.5 | 0.4 | — |
| 100 to 499 workers | — | 0.7 | 0.4 | 0.5 |
| 500 workers or more | — | 0.7 | 0.6 | — |
| Geographic area | | | | |
| New England | — | 2.5 | 1.8 | 0.9 |
| Middle Atlantic | — | 1.3 | — | 0.7 |
| East North Central | — | 0.4 | — | — |
| West North Central | — | 1.0 | — | — |
| South Atlantic | — | 1.4 | — | 1.1 |
| East South Central | — | 1.3 | — | — |
| West South Central | — | 0.9 | — | — |
| Mountain | — | 1.6 | — | 0.1 |
| Pacific | — | 1.1 | — | 0.2 |

¹ Coverage for dental procedures may be subject to scheduled allowance, deductible, or coinsurance provisions, in addition to maximum dollar limitations.

² Less than 0.05.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in

the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Employee and dependent | | | | Median ² percent of covered charges |
|--|------------------------|-----------------------------------|-------------|------------------|--|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | |
| All workers | — | 46 | 54 | (³) | 50 |
| Worker characteristic | | | | | |
| Management, professional, and related | — | 48 | 52 | (³) | 50 |
| Management, business, and financial | — | 43 | 57 | (³) | 50 |
| Professional and related | — | 51 | 49 | (³) | 50 |
| Service | — | 38 | 62 | (³) | 50 |
| Protective service | — | — | 76 | — | — |
| Sales and office | — | 53 | 47 | (³) | 50 |
| Sales and related | — | 61 | 39 | — | 50 |
| Office and administrative support | — | 49 | 51 | (³) | 50 |
| Natural resources, construction, and maintenance | — | 45 | 54 | 1 | 50 |
| Construction, extraction, farming, fishing, and forestry | — | 49 | 51 | (³) | 50 |
| Installation, maintenance, and repair | — | 42 | 57 | 1 | 50 |
| Production, transportation, and material moving | — | 32 | 67 | (³) | 50 |
| Production | — | 34 | 65 | (³) | 50 |
| Transportation and material moving | — | 30 | 70 | (³) | 50 |
| Full time | — | 45 | 55 | (³) | 50 |
| Part time | — | 53 | 47 | — | 50 |
| Union | — | 44 | 55 | 1 | 50 |
| Nonunion | — | 46 | 54 | (³) | 50 |
| Average wage within the following categories: ⁴ | | | | | |
| Lowest 25 percent | — | 40 | 60 | — | 50 |
| Lowest 10 percent | — | 42 | 58 | — | 50 |
| Second 25 percent | — | 46 | 54 | (³) | 50 |
| Third 25 percent | — | 42 | 58 | (³) | 50 |
| Highest 25 percent | — | 49 | 51 | (³) | 50 |
| Highest 10 percent | — | 51 | 49 | (³) | 50 |
| Establishment characteristic | | | | | |
| Goods-producing industries | — | 39 | 60 | 1 | 50 |
| Construction | — | 39 | 61 | (³) | 50 |
| Manufacturing | — | 37 | 62 | 1 | 50 |
| Service-providing industries | — | 47 | 53 | (³) | 50 |
| Trade, transportation, and utilities | — | 44 | 56 | — | 50 |
| Wholesale trade | — | 32 | 68 | — | 50 |
| Retail trade | — | 59 | 41 | — | 70 |
| Transportation and warehousing | — | — | 74 | — | — |
| Utilities | — | 43 | 57 | — | 50 |
| Information | — | 79 | — | — | 50 |
| Financial activities | — | 45 | 55 | — | 50 |
| Finance and insurance | — | 43 | 57 | — | 50 |

See footnotes at end of table.

Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Dependent only | | | | | Median ² percent of covered charges | Median ² lifetime maximum |
|--|----------------|-----------------------------------|-------------|------------------|------------------|--|--------------------------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | | | |
| All workers | — | 33 | 67 | — | — | 50 | \$1,500 |
| Worker characteristic | | | | | | | |
| Management, professional, and related | — | 29 | 71 | — | — | 50 | 1,500 |
| Management, business, and financial | — | 31 | 69 | — | — | 50 | 1,500 |
| Professional and related | — | 28 | 72 | — | — | 50 | 1,500 |
| Service | — | 45 | 54 | — | — | 50 | 1,000 |
| Protective service | — | — | 73 | — | — | — | — |
| Sales and office | — | 27 | 73 | — | — | 50 | 1,500 |
| Sales and related | — | 18 | 82 | — | — | 50 | 1,500 |
| Office and administrative support | — | 32 | 68 | — | — | 50 | 1,500 |
| Natural resources, construction, and maintenance | — | 34 | 65 | — | 1 | 50 | 1,500 |
| Construction, extraction, farming, fishing, and forestry | — | 27 | 73 | — | (³) | 50 | 1,500 |
| Installation, maintenance, and repair | — | 39 | 59 | — | 1 | 50 | — |
| Production, transportation, and material moving | — | 42 | 58 | — | (³) | 50 | 1,500 |
| Production | — | 38 | 61 | — | (³) | 50 | 1,500 |
| Transportation and material moving | — | 47 | 53 | — | (³) | 50 | 1,500 |
| Full time | — | 33 | 67 | — | — | 50 | 1,500 |
| Part time | — | 32 | 68 | — | — | 50 | 1,500 |
| Union | — | 43 | 56 | — | — | 50 | 1,500 |
| Nonunion | — | 31 | 69 | — | — | 50 | 1,500 |
| Average wage within the following categories: ⁴ | | | | | | | |
| Lowest 25 percent | — | 33 | 67 | — | — | 50 | 1,000 |
| Lowest 10 percent | — | 31 | 69 | — | — | 50 | 1,500 |
| Second 25 percent | — | 31 | 69 | — | — | 50 | 1,500 |
| Third 25 percent | — | 35 | 65 | — | — | 50 | 1,500 |
| Highest 25 percent | — | 32 | 67 | — | — | 50 | 1,500 |
| Highest 10 percent | — | 30 | 70 | — | — | 50 | 1,500 |
| Establishment characteristic | | | | | | | |
| Goods-producing industries | — | 36 | 63 | — | 1 | 50 | 1,500 |
| Construction | — | 34 | 66 | — | (³) | 50 | 1,500 |
| Manufacturing | — | 38 | 61 | — | 1 | 50 | 1,500 |
| Service-providing industries | — | 32 | 68 | — | — | 50 | 1,500 |
| Trade, transportation, and utilities | — | 34 | 66 | — | — | 50 | — |
| Wholesale trade | — | 50 | 50 | — | — | 50 | 1,500 |
| Retail trade | — | 13 | 87 | — | — | 50 | 1,000 |
| Transportation and warehousing | — | 57 | 43 | — | — | 50 | 1,500 |
| Utilities | — | 41 | 59 | — | — | 50 | 1,600 |
| Information | — | — | 94 | — | — | — | 1,500 |
| Financial activities | — | 41 | 59 | — | — | 50 | 1,500 |
| Finance and insurance | — | 42 | 58 | — | — | 50 | 1,500 |

See footnotes at end of table.

Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Employee and dependent | | | | Median ² percent of covered charges |
|---|------------------------|-----------------------------------|-------------|------------------|--|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | |
| Credit intermediation and related activities .. | — | 46 | 54 | — | 50 |
| Insurance carriers and related activities | — | 32 | 68 | — | 50 |
| Professional and business services | — | 55 | 45 | — | 50 |
| Professional and technical services | — | 52 | 48 | — | 50 |
| Administrative and waste services | — | 76 | — | — | 50 |
| Education and health services | — | 40 | 60 | (³) | 50 |
| Educational services | — | 34 | 66 | (³) | 50 |
| Junior colleges, colleges, and universities ... | — | 45 | 55 | 1 | 50 |
| Healthcare and social assistance | — | 41 | 59 | — | 50 |
| Leisure and hospitality | — | 46 | 54 | — | 50 |
| Accommodation and food services | — | — | 64 | — | — |
| 1 to 99 workers | — | 42 | 58 | — | 50 |
| 1 to 49 workers | — | 35 | 65 | — | 50 |
| 50 to 99 workers | — | 52 | 48 | — | 50 |
| 100 workers or more | — | 48 | 52 | (³) | 50 |
| 100 to 499 workers | — | 48 | 51 | 1 | 50 |
| 500 workers or more | — | 47 | 53 | (³) | 50 |
| Geographic area | | | | | |
| New England | — | 34 | 66 | (³) | 50 |
| Middle Atlantic | — | 38 | 62 | — | 50 |
| East North Central | — | 30 | 70 | — | 50 |
| West North Central | — | 43 | 57 | — | 50 |
| South Atlantic | — | 58 | 41 | 1 | 50 |
| East South Central | — | 47 | 53 | — | 50 |
| West South Central | — | 54 | 46 | — | 50 |
| Mountain | — | 44 | 56 | — | 50 |
| Pacific | — | 57 | 43 | (³) | 50 |

See footnotes at end of table.

Table 41. Dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Dependent only | | | | Median ² percent of covered charges | Median ² lifetime maximum |
|---|----------------|-----------------------------------|-------------|------------------|--|--------------------------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | | |
| Credit intermediation and related activities .. | — | 41 | 59 | — | 50 | \$1,500 |
| Insurance carriers and related activities | — | 44 | 56 | — | 50 | 1,500 |
| Professional and business services | — | 21 | 79 | — | 50 | 1,500 |
| Professional and technical services | — | 20 | 80 | — | 50 | 1,500 |
| Administrative and waste services | — | — | 86 | — | — | — |
| Education and health services | — | 40 | 59 | — | 50 | 1,250 |
| Educational services | — | 32 | 61 | — | 50 | 1,500 |
| Junior colleges, colleges, and universities ... | — | 40 | 60 | — | 50 | 1,500 |
| Healthcare and social assistance | — | 41 | 59 | — | 50 | 1,250 |
| Leisure and hospitality | — | — | 67 | — | — | 1,500 |
| Accommodation and food services | — | — | 59 | — | — | — |
| 1 to 99 workers | — | 28 | 72 | — | 50 | 1,500 |
| 1 to 49 workers | — | 32 | 68 | — | 50 | 1,500 |
| 50 to 99 workers | — | 22 | 78 | — | 50 | 1,500 |
| 100 workers or more | — | 35 | 64 | — | 50 | 1,500 |
| 100 to 499 workers | — | 32 | 67 | — | 50 | 1,500 |
| 500 workers or more | — | 38 | 62 | — | 50 | 1,500 |
| Geographic area | | | | | | |
| New England | — | 31 | 66 | — | 50 | 1,500 |
| Middle Atlantic | — | 41 | 59 | — | 50 | 1,500 |
| East North Central | — | 51 | 49 | — | 50 | 1,250 |
| West North Central | — | 26 | 74 | — | 50 | 1,500 |
| South Atlantic | — | 19 | 80 | 1 | 50 | 1,500 |
| East South Central | — | 32 | 68 | — | 50 | 1,500 |
| West South Central | — | 34 | 66 | — | 50 | 1,500 |
| Mountain | — | 34 | 66 | — | 50 | 1,500 |
| Pacific | — | 22 | 78 | (³) | 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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011

| Characteristics | Employee and dependent | | | | Median ² percent of covered charges |
|--|------------------------|-----------------------------------|-------------|------------------|--|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | |
| All workers | – | 2.0 | 2.0 | 0.1 | 0.0 |
| Worker characteristic | | | | | |
| Management, professional, and related | – | 3.0 | 3.0 | (³) | 0.0 |
| Management, business, and financial | – | 4.7 | 4.7 | (³) | 0.0 |
| Professional and related | – | 4.1 | 4.1 | (³) | 0.0 |
| Service | – | 6.6 | 6.6 | (³) | 0.0 |
| Protective service | – | – | 8.4 | – | – |
| Sales and office | – | 3.2 | 3.2 | 0.1 | 0.0 |
| Sales and related | – | 4.6 | 4.6 | – | 0.0 |
| Office and administrative support | – | 3.7 | 3.7 | 0.1 | 0.0 |
| Natural resources, construction, and maintenance | – | 6.2 | 6.3 | 0.7 | 0.0 |
| Construction, extraction, farming, fishing, and forestry | – | 10.5 | 10.5 | (³) | 0.0 |
| Installation, maintenance, and repair | – | 7.1 | 7.3 | 1.1 | 0.0 |
| Production, transportation, and material moving | – | 3.3 | 3.3 | 0.4 | 0.0 |
| Production | – | 4.2 | 4.2 | 0.4 | 0.0 |
| Transportation and material moving | – | 5.3 | 5.3 | 0.5 | 0.0 |
| Full time | – | 2.1 | 2.1 | 0.1 | 0.0 |
| Part time | – | 5.8 | 5.8 | – | 0.0 |
| Union | – | 3.6 | 3.7 | 0.8 | 0.0 |
| Nonunion | – | 2.3 | 2.3 | (³) | 0.0 |
| Average wage within the following categories: ⁴ | | | | | |
| Lowest 25 percent | – | 7.3 | 7.3 | – | 0.0 |
| Lowest 10 percent | – | 9.4 | 9.4 | – | 0.0 |
| Second 25 percent | – | 3.4 | 3.4 | (³) | 0.0 |
| Third 25 percent | – | 3.3 | 3.3 | 0.1 | 0.0 |
| Highest 25 percent | – | 2.1 | 2.1 | 0.3 | 0.0 |
| Highest 10 percent | – | 2.8 | 2.8 | (³) | 0.0 |
| Establishment characteristic | | | | | |
| Goods-producing industries | – | 3.7 | 3.7 | 0.7 | 0.0 |
| Construction | – | 8.2 | 8.2 | (³) | 0.0 |
| Manufacturing | – | 3.8 | 3.8 | 0.9 | 0.0 |
| Service-providing industries | – | 2.5 | 2.5 | (³) | 0.0 |
| Trade, transportation, and utilities | – | 3.3 | 3.3 | – | 5.2 |
| Wholesale trade | – | 6.1 | 6.1 | – | 0.0 |
| Retail trade | – | 4.3 | 4.3 | – | 0.0 |
| Transportation and warehousing | – | – | 7.8 | – | – |
| Utilities | – | 11.9 | 11.9 | – | 0.0 |
| Information | – | 7.0 | – | – | 0.0 |
| Financial activities | – | 3.7 | 3.7 | – | 0.0 |
| Finance and insurance | – | 3.7 | 3.7 | – | 0.0 |

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Dependent only | | | | Median ² percent of covered charges | Median ² lifetime maximum |
|--|----------------|-----------------------------------|-------------|------------------|--|--------------------------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | | |
| All workers | — | 1.7 | 1.7 | — | 0.0 | \$0 |
| Worker characteristic | | | | | | |
| Management, professional, and related | — | 2.2 | 2.2 | — | 0.0 | 0 |
| Management, business, and financial | — | 2.9 | 2.9 | — | 0.0 | 0 |
| Professional and related | — | 3.4 | 3.4 | — | 0.0 | 0 |
| Service | — | 8.3 | 8.3 | — | 0.0 | 287 |
| Protective service | — | — | 11.1 | — | — | — |
| Sales and office | — | 2.8 | 2.8 | — | 0.0 | 0 |
| Sales and related | — | 3.6 | 3.6 | — | 0.0 | 0 |
| Office and administrative support | — | 3.5 | 3.5 | — | 0.0 | 0 |
| Natural resources, construction, and maintenance | — | 6.3 | 6.3 | 0.7 | 0.0 | 0 |
| Construction, extraction, farming, fishing, and forestry | — | 7.5 | 7.5 | (³) | 0.0 | 0 |
| Installation, maintenance, and repair | — | 8.1 | 8.0 | 1.1 | 0.0 | — |
| Production, transportation, and material moving | — | 3.9 | 3.9 | 0.4 | 0.0 | 0 |
| Production | — | 4.7 | 4.7 | 0.4 | 0.0 | 0 |
| Transportation and material moving | — | 7.1 | 7.1 | 0.5 | 0.0 | 0 |
| Full time | — | 1.7 | 1.7 | — | 0.0 | 0 |
| Part time | — | 6.6 | 6.7 | — | 0.0 | 177 |
| Union | — | 5.0 | 5.0 | — | 0.0 | 0 |
| Nonunion | — | 1.9 | 1.9 | — | 0.0 | 0 |
| Average wage within the following categories: ⁴ | | | | | | |
| Lowest 25 percent | — | 8.8 | 8.8 | — | 0.0 | 260 |
| Lowest 10 percent | — | 9.0 | 9.0 | — | 0.0 | 0 |
| Second 25 percent | — | 2.9 | 2.9 | — | 0.0 | 0 |
| Third 25 percent | — | 2.6 | 2.6 | — | 0.0 | 0 |
| Highest 25 percent | — | 1.9 | 1.9 | — | 0.0 | 0 |
| Highest 10 percent | — | 2.6 | 2.6 | — | 0.0 | 0 |
| Establishment characteristic | | | | | | |
| Goods-producing industries | — | 3.7 | 3.7 | 0.7 | 0.0 | 0 |
| Construction | — | 6.9 | 6.9 | (³) | 0.0 | 0 |
| Manufacturing | — | 4.4 | 4.4 | 0.9 | 0.0 | 0 |
| Service-providing industries | — | 2.0 | 2.1 | — | 0.0 | 0 |
| Trade, transportation, and utilities | — | 3.7 | 3.7 | — | 0.0 | — |
| Wholesale trade | — | 7.5 | 7.5 | — | 0.0 | 147 |
| Retail trade | — | 3.1 | 3.1 | — | 0.0 | 0 |
| Transportation and warehousing | — | 10.2 | 10.2 | — | 0.0 | 0 |
| Utilities | — | 11.1 | 11.1 | — | 0.0 | 229 |
| Information | — | — | 3.7 | — | — | 151 |
| Financial activities | — | 3.3 | 3.3 | — | 0.0 | 0 |
| Finance and insurance | — | 2.8 | 2.8 | — | 0.0 | 0 |

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Employee and dependent | | | | Median ² percent of covered charges |
|---|------------------------|--------------------------------------|----------------|---------------------|---|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | |
| Credit intermediation and related activities .. | — | 5.3 | 5.3 | — | 0.0 |
| Insurance carriers and related activities | — | 5.5 | 5.5 | — | 0.0 |
| Professional and business services | — | 5.1 | 5.1 | — | 0.0 |
| Professional and technical services | — | 7.4 | 7.4 | — | 0.0 |
| Administrative and waste services | — | 7.8 | — | — | 0.0 |
| Education and health services | — | 5.5 | 5.5 | (³) | 0.0 |
| Educational services | — | 4.9 | 4.9 | (³) | 0.0 |
| Junior colleges, colleges, and universities ... | — | 4.2 | 4.2 | 0.1 | 0.0 |
| Healthcare and social assistance | — | 6.4 | 6.4 | — | 0.0 |
| Leisure and hospitality | — | 12.3 | 12.3 | — | 0.0 |
| Accommodation and food services | — | — | 11.7 | — | — |
| 1 to 99 workers | — | 3.9 | 3.9 | — | 0.0 |
| 1 to 49 workers | — | 4.7 | 4.7 | — | 0.0 |
| 50 to 99 workers | — | 5.9 | 5.9 | — | 0.0 |
| 100 workers or more | — | 2.3 | 2.3 | 0.2 | 0.0 |
| 100 to 499 workers | — | 3.5 | 3.5 | 0.4 | 0.0 |
| 500 workers or more | — | 3.1 | 3.1 | (³) | 0.0 |
| Geographic area | | | | | |
| New England | — | 2.7 | 2.8 | 0.3 | 0.0 |
| Middle Atlantic | — | 7.5 | 7.5 | — | 0.0 |
| East North Central | — | 3.0 | 3.0 | — | 0.0 |
| West North Central | — | 4.0 | 4.0 | — | 0.0 |
| South Atlantic | — | 3.0 | 3.0 | 0.8 | 0.0 |
| East South Central | — | 7.7 | 7.7 | — | 0.0 |
| West South Central | — | 6.2 | 6.2 | — | 0.0 |
| Mountain | — | 8.9 | 8.9 | — | 0.0 |
| Pacific | — | 5.1 | 5.1 | (³) | 0.0 |

See footnotes at end of table.

Table 41. Standard errors for dental care benefits: Coverage for orthodontia, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Dependent only | | | | | Median ² percent of covered charges | Median ² lifetime maximum |
|---|----------------|-----------------------------------|-------------|------------------|-----|--|--------------------------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | | | |
| Credit intermediation and related activities .. | — | 4.4 | 4.4 | — | 0.0 | 0.0 | \$0 |
| Insurance carriers and related activities | — | 5.0 | 5.0 | — | 0.0 | 0.0 | 0 |
| Professional and business services | — | 4.2 | 4.2 | — | 0.0 | 0.0 | 0 |
| Professional and technical services | — | 5.9 | 5.9 | — | 0.0 | 0.0 | 0 |
| Administrative and waste services | — | — | 8.1 | — | — | — | — |
| Education and health services | — | 6.0 | 6.0 | — | 0.0 | 0.0 | 240 |
| Educational services | — | 3.8 | 7.4 | — | 0.0 | 0.0 | 0 |
| Junior colleges, colleges, and universities ... | — | 4.5 | 4.5 | — | 0.0 | 0.0 | 0 |
| Healthcare and social assistance | — | 6.8 | 6.8 | — | 0.0 | 0.0 | 215 |
| Leisure and hospitality | — | — | 11.0 | — | — | — | 170 |
| Accommodation and food services | — | — | 12.2 | — | — | — | — |
| 1 to 99 workers | — | 2.8 | 2.8 | — | 0.0 | 0.0 | 0 |
| 1 to 49 workers | — | 3.8 | 3.8 | — | 0.0 | 0.0 | 0 |
| 50 to 99 workers | — | 4.5 | 4.5 | — | 0.0 | 0.0 | 0 |
| 100 workers or more | — | 2.3 | 2.2 | — | 0.0 | 0.0 | 0 |
| 100 to 499 workers | — | 4.4 | 4.4 | — | 0.0 | 0.0 | 85 |
| 500 workers or more | — | 3.3 | 3.3 | — | 0.0 | 0.0 | 0 |
| Geographic area | | | | | | | |
| New England | — | 5.1 | 5.7 | — | 0.0 | 0.0 | 270 |
| Middle Atlantic | — | 5.8 | 5.8 | — | 0.0 | 0.0 | 0 |
| East North Central | — | 4.9 | 4.9 | — | 0.0 | 0.0 | 231 |
| West North Central | — | 3.6 | 3.6 | — | 0.0 | 0.0 | 0 |
| South Atlantic | — | 2.9 | 2.9 | 0.8 | 0.0 | 0.0 | 0 |
| East South Central | — | 8.8 | 8.8 | — | 0.0 | 0.0 | 437 |
| West South Central | — | 5.4 | 5.4 | — | 0.0 | 0.0 | 0 |
| Mountain | — | 4.6 | 4.6 | — | 0.0 | 0.0 | 0 |
| Pacific | — | 2.5 | 2.5 | (³) | 0.0 | 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 Less than 0.05.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below

the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 42. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2011

(Includes all workers participating in dental care plans)

| Characteristics | Preventive services | Basic services | Major services |
|--|---------------------|----------------|----------------|
| All workers | 100 | 80 | 50 |
| Worker characteristic | | | |
| Management, professional, and related | 100 | 80 | 50 |
| Management, business, and financial | 100 | 80 | 50 |
| Professional and related | 100 | 80 | 50 |
| Service | 100 | 80 | 50 |
| Protective 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 |
| Construction, extraction, farming, fishing, and forestry | 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 | 100 | 80 | 50 |
| Full time | 100 | 80 | 50 |
| Part time | 100 | 80 | 50 |
| Union | 100 | 80 | 50 |
| Nonunion | 100 | 80 | 50 |
| Average wage within the following categories: ¹ | | | |
| Lowest 25 percent | 100 | 80 | 50 |
| Lowest 10 percent | 100 | 80 | 50 |
| 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 characteristic | | | |
| Goods-producing industries | 100 | 80 | 50 |
| Construction | 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 | 60 |
| Transportation and warehousing | 100 | 80 | 50 |
| Utilities | 100 | 80 | 50 |
| Information | 100 | 80 | 50 |
| Financial activities | 100 | 80 | 50 |
| Finance and insurance | 100 | 80 | 50 |

See footnotes at end of table.

Table 42. Dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2011—Continued

(Includes all workers participating in dental care plans)

| Characteristics | Preventive services | Basic services | Major services |
|---|---------------------|----------------|----------------|
| Credit intermediation and related activities .. | 100 | 80 | 50 |
| Insurance carriers and related activities | 100 | 80 | 50 |
| Professional and business services | 100 | 80 | 50 |
| Professional and technical services | 100 | 80 | 60 |
| Administrative and waste services | 100 | 80 | 50 |
| Education and health services | 100 | 80 | 50 |
| Educational services | 100 | 80 | 50 |
| Junior colleges, colleges, and universities .. | 100 | 80 | 50 |
| Healthcare and social assistance | 100 | 80 | 50 |
| Leisure and hospitality | 100 | 80 | 50 |
| Accommodation and food services | 100 | 80 | 50 |
| 1 to 99 workers | 100 | 80 | 50 |
| 1 to 49 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 area | | | |
| New England | 100 | 80 | 50 |
| Middle Atlantic | 100 | 80 | 50 |
| East North Central | 100 | 80 | 50 |
| West North Central | 100 | 80 | 50 |
| South Atlantic | 100 | 80 | 50 |
| East South Central | 100 | 80 | 50 |
| West South Central | 100 | 80 | 50 |
| Mountain | 100 | 80 | 50 |
| Pacific | 100 | 80 | 50 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 42. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Preventive services | Basic services | Major services |
|--|---------------------|----------------|----------------|
| All workers | 0.0 | 0.0 | 0.0 |
| Worker characteristic | | | |
| 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 | 0.0 |
| Protective service | 0.0 | 0.0 | 0.0 |
| Sales and office | 0.0 | 0.0 | 0.0 |
| Sales and related | 0.0 | 0.0 | 4.5 |
| Office and administrative support | 0.0 | 0.0 | 0.0 |
| Natural resources, construction, and maintenance | 0.0 | 0.0 | 0.0 |
| Construction, extraction, farming, fishing, and forestry | 0.0 | 0.0 | 2.0 |
| 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 | 0.0 | 0.0 |
| Full time | 0.0 | 0.0 | 0.0 |
| Part time | 0.0 | 0.0 | 4.7 |
| Union | 0.0 | 0.0 | 0.0 |
| Nonunion | 0.0 | 0.0 | 0.0 |
| Average wage within the following categories: ¹ | | | |
| Lowest 25 percent | 0.0 | 0.0 | 0.0 |
| Lowest 10 percent | 0.0 | 0.0 | 1.0 |
| 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 characteristic | | | |
| Goods-producing industries | 0.0 | 0.0 | 0.0 |
| Construction | 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 | 13.3 |
| Transportation and warehousing | 0.0 | 0.0 | 0.0 |
| Utilities | 0.0 | 0.0 | 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 |

See footnotes at end of table.

Table 42. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Preventive services | Basic services | Major services |
|---|---------------------|----------------|----------------|
| 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 | 0.0 | 0.0 | 0.0 |
| Professional and technical services | 0.0 | 0.0 | 3.9 |
| Administrative and waste services | 0.0 | 0.0 | 0.0 |
| Education and health services | 0.0 | 0.0 | 0.0 |
| Educational services | 0.0 | 0.0 | 0.0 |
| Junior colleges, colleges, and universities ... | 0.0 | 0.0 | 0.0 |
| Healthcare and social assistance | 0.0 | 0.0 | 0.0 |
| Leisure and hospitality | 0.0 | 5.2 | 7.8 |
| Accommodation and food services | 0.0 | 0.0 | 0.0 |
| 1 to 99 workers | 0.0 | 0.0 | 0.0 |
| 1 to 49 workers | 0.0 | 0.0 | 0.0 |
| 50 to 99 workers | 0.0 | 0.0 | 0.0 |
| 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 area | | | |
| New England | 0.0 | 0.0 | 0.0 |
| Middle Atlantic | 0.0 | 0.0 | 0.0 |
| East North Central | 0.0 | 0.0 | 0.0 |
| West North Central | 0.0 | 0.0 | 0.0 |
| South Atlantic | 0.0 | 0.0 | 0.0 |
| East South Central | 0.0 | 0.0 | 4.3 |
| West South Central | 0.0 | 0.0 | 0.0 |
| Mountain | 0.0 | 0.0 | 0.0 |
| Pacific | 0.0 | 0.0 | 4.0 |

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 43. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 75 | \$25 | \$50 | \$50 | \$50 | \$50 | 24 | 1 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 77 | 25 | 50 | 50 | 50 | 50 | 22 | 2 |
| Management, business, and financial | 100 | 80 | 25 | 50 | 50 | 50 | 50 | 19 | 1 |
| Professional and related | 100 | 74 | 25 | 50 | 50 | 50 | 50 | 23 | 2 |
| Service | 100 | 72 | 25 | – | 50 | 50 | 50 | 26 | 1 |
| Protective service | 100 | 81 | 25 | – | 50 | 50 | 50 | – | – |
| Sales and office | 100 | 78 | 25 | 50 | 50 | 50 | 50 | 21 | 1 |
| Sales and related | 100 | 87 | – | 50 | 50 | 50 | 50 | 13 | 1 |
| Office and administrative support | 100 | 73 | 25 | 50 | 50 | 50 | 50 | 26 | 1 |
| Natural resources, construction, and maintenance | 100 | 63 | – | 50 | 50 | 50 | 50 | 36 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 48 | 25 | 50 | 50 | 50 | – | 50 | 2 |
| Installation, maintenance, and repair | 100 | 74 | – | 50 | 50 | 50 | 50 | 26 | (²) |
| Production, transportation, and material moving | 100 | 71 | 25 | 50 | 50 | 50 | 50 | 27 | 2 |
| Production | 100 | 71 | 25 | – | 50 | 50 | – | 27 | 2 |
| Transportation and material moving | 100 | 72 | – | 50 | 50 | 50 | 50 | 27 | 1 |
| Full time | 100 | 75 | 25 | 50 | 50 | 50 | 50 | 24 | 1 |
| Part time | 100 | 70 | 25 | 50 | 50 | 50 | 50 | 28 | 2 |
| Union | 100 | 50 | 25 | – | 50 | 50 | 50 | 46 | 4 |
| Nonunion | 100 | 79 | 25 | 50 | 50 | 50 | 50 | 20 | 1 |
| Average wage within the following categories: ³ | | | | | | | | | |
| Lowest 25 percent | 100 | 81 | – | 50 | 50 | 50 | – | 19 | 1 |
| Lowest 10 percent | 100 | 66 | – | 50 | 50 | 50 | 50 | – | – |
| Second 25 percent | 100 | 77 | 25 | 50 | 50 | 50 | 50 | 22 | 1 |
| Third 25 percent | 100 | 74 | 25 | 50 | 50 | 50 | 50 | 25 | 1 |
| Highest 25 percent | 100 | 73 | 25 | 50 | 50 | 50 | 50 | 25 | 2 |
| Highest 10 percent | 100 | 74 | 25 | 50 | 50 | 50 | 50 | 24 | 2 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 67 | 25 | – | 50 | 50 | – | 31 | 2 |
| Construction | 100 | 39 | – | 50 | 50 | 50 | – | 59 | 2 |
| Manufacturing | 100 | 75 | 25 | – | 50 | 50 | – | 24 | 1 |
| Service-providing industries | 100 | 76 | 25 | 50 | 50 | 50 | 50 | 22 | 1 |
| Trade, transportation, and utilities | 100 | 81 | – | 50 | 50 | 50 | 50 | 18 | 1 |
| Wholesale trade | 100 | 82 | 40 | 50 | 50 | 50 | 50 | – | – |
| Retail trade | 100 | 83 | 50 | 50 | 50 | 50 | 50 | 16 | 1 |
| Transportation and warehousing | 100 | 74 | – | 50 | 50 | 50 | 50 | 26 | – |
| Utilities | 100 | 89 | 25 | 25 | – | 50 | 50 | – | – |
| Information | 100 | 77 | 35 | 50 | 50 | 50 | – | – | – |
| Financial activities | 100 | 79 | 25 | 50 | 50 | 50 | 75 | 21 | 1 |
| Finance and insurance | 100 | 78 | 25 | – | 50 | 50 | 75 | 21 | 1 |

See footnotes at end of table.

Table 43. Dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 79 | \$25 | — | \$50 | \$50 | \$50 | 20 | 2 |
| Insurance carriers and related activities | 100 | 77 | — | \$50 | 50 | — | 75 | 23 | — |
| Professional and business services | 100 | 78 | 25 | 50 | 50 | 50 | 50 | 22 | — |
| Professional and technical services | 100 | 78 | — | 50 | 50 | 50 | 50 | — | — |
| Administrative and waste services | 100 | 66 | 20 | — | 50 | 50 | 50 | — | — |
| Education and health services | 100 | 68 | 25 | 50 | 50 | 50 | 50 | 29 | 3 |
| Educational services | 100 | 54 | 25 | 50 | 50 | 50 | — | 42 | 5 |
| Junior colleges, colleges, and universities ... | 100 | 58 | 25 | 50 | 50 | 50 | 100 | 40 | 2 |
| Healthcare and social assistance | 100 | 71 | 25 | 50 | 50 | 50 | 50 | 26 | 3 |
| Leisure and hospitality | 100 | 79 | — | 50 | 50 | 50 | 75 | — | — |
| Accommodation and food services | 100 | 77 | — | — | 50 | — | 75 | — | — |
| 1 to 99 workers | 100 | 79 | 25 | 50 | 50 | 50 | 50 | 20 | 1 |
| 1 to 49 workers | 100 | 77 | 25 | 50 | 50 | 50 | 50 | 23 | 1 |
| 50 to 99 workers | 100 | 83 | 25 | 50 | 50 | 50 | — | — | — |
| 100 workers or more | 100 | 72 | 25 | 50 | 50 | 50 | 50 | 26 | 2 |
| 100 to 499 workers | 100 | 78 | — | 50 | 50 | 50 | 50 | 21 | 1 |
| 500 workers or more | 100 | 66 | 25 | — | 50 | 50 | 50 | 31 | 2 |
| Geographic area | | | | | | | | | |
| New England | 100 | 81 | 25 | 50 | 50 | 50 | 100 | — | — |
| Middle Atlantic | 100 | 63 | 25 | — | 50 | 50 | 50 | 33 | 4 |
| East North Central | 100 | 75 | 25 | 50 | 50 | 50 | 50 | 24 | 1 |
| West North Central | 100 | 88 | 25 | 50 | 50 | 50 | — | 12 | 1 |
| South Atlantic | 100 | 75 | — | 50 | 50 | 50 | 50 | — | — |
| East South Central | 100 | 83 | 25 | 50 | 50 | 50 | — | — | — |
| West South Central | 100 | 88 | — | 50 | 50 | 50 | 50 | — | — |
| Mountain | 100 | 73 | — | 50 | 50 | 50 | — | 27 | (²) |
| Pacific | 100 | 68 | 25 | — | 50 | 50 | 50 | 32 | 1 |

¹ Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 2.1 | \$0 | \$0 | \$0 | \$0 | \$0 | 2.2 | 0.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 2.6 | 0 | 0 | 0 | 0 | 0 | 2.7 | 0.6 |
| Management, business, and financial | 2.5 | 0 | 0 | 0 | 0 | 0 | 2.5 | 0.5 |
| Professional and related | 3.4 | 0 | 0 | 0 | 0 | 0 | 3.6 | 0.9 |
| Service | 6.1 | 2 | - | 0 | 0 | 0 | 6.0 | 0.4 |
| Protective service | 14.7 | 0 | - | 0 | 0 | 0 | - | - |
| Sales and office | 2.4 | 0 | 0 | 0 | 0 | 0 | 2.3 | 0.3 |
| Sales and related | 2.4 | - | 0 | 0 | 0 | 0 | 2.4 | 0.5 |
| Office and administrative support | 3.1 | 0 | 0 | 0 | 0 | 0 | 3.1 | 0.4 |
| Natural resources, construction, and maintenance | 6.7 | - | 0 | 0 | 0 | 0 | 6.8 | 0.6 |
| Construction, extraction, farming, fishing, and forestry | 10.7 | 0 | 14 | 0 | 0 | - | 11.1 | 1.4 |
| Installation, maintenance, and repair | 6.4 | - | 0 | 0 | 0 | 0 | 6.4 | 0.2 |
| Production, transportation, and material moving | 3.8 | 0 | 0 | 0 | 0 | 8 | 3.8 | 0.8 |
| Production | 4.2 | 0 | - | 0 | 0 | - | 4.1 | 1.3 |
| Transportation and material moving | 5.2 | - | 0 | 0 | 0 | 0 | 5.3 | 0.8 |
| Full time | 2.1 | 0 | 0 | 0 | 0 | 0 | 2.2 | 0.4 |
| Part time | 4.5 | 0 | 0 | 0 | 0 | 7 | 4.5 | 1.4 |
| Union | 5.0 | 0 | - | 0 | 0 | 0 | 5.2 | 0.8 |
| Nonunion | 1.6 | 0 | 0 | 0 | 0 | 0 | 1.7 | 0.3 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | 5.3 | - | 0 | 0 | 0 | - | 5.3 | 0.5 |
| Lowest 10 percent | 10.5 | - | 10 | 0 | 0 | 14 | - | - |
| Second 25 percent | 2.9 | 0 | 0 | 0 | 0 | 0 | 2.9 | 0.6 |
| Third 25 percent | 2.7 | 0 | 0 | 0 | 0 | 0 | 2.8 | 0.2 |
| Highest 25 percent | 2.9 | 0 | 0 | 0 | 0 | 0 | 3.1 | 0.5 |
| Highest 10 percent | 4.6 | 0 | 0 | 0 | 0 | 0 | 4.9 | 0.6 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 3.9 | 0 | - | 0 | 0 | - | 3.9 | 0.8 |
| Construction | 7.9 | - | 0 | 0 | 0 | - | 8.4 | 2.2 |
| Manufacturing | 3.7 | 0 | - | 0 | 0 | - | 3.7 | 0.8 |
| Service-providing industries | 2.1 | 0 | 0 | 0 | 0 | 0 | 2.2 | 0.3 |
| Trade, transportation, and utilities | 3.0 | - | 0 | 0 | 0 | 0 | 3.0 | 0.4 |
| Wholesale trade | 7.4 | 9 | 0 | 0 | 0 | 0 | - | - |
| Retail trade | 3.8 | 14 | 0 | 0 | 0 | 0 | 3.9 | 0.8 |
| Transportation and warehousing | 7.0 | - | 0 | 0 | 0 | 0 | 7.0 | - |
| Utilities | 5.2 | 0 | 0 | - | 0 | 0 | - | - |
| Information | 5.2 | 7 | 0 | 0 | 0 | - | - | - |
| Financial activities | 3.0 | 0 | 0 | 0 | 0 | 16 | 3.0 | 0.6 |
| Finance and insurance | 2.4 | 0 | - | 0 | 0 | 0 | 2.3 | 0.7 |

See footnotes at end of table.

Table 43. Standard errors for dental care benefits: Amount of annual individual deductible,¹ private industry workers, National Compensation Survey, 2011—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 | | |
| Credit intermediation and related activities .. | 2.9 | \$0 | — | \$0 | \$0 | \$5 | 2.5 | 1.5 |
| Insurance carriers and related activities | 5.9 | — | \$0 | 0 | — | 0 | 5.9 | — |
| Professional and business services | 5.0 | 5 | 0 | 0 | 0 | 0 | 5.0 | — |
| Professional and technical services | 7.4 | — | 0 | 0 | 0 | 0 | — | — |
| Administrative and waste services | 12.4 | 5 | — | 0 | 0 | 0 | — | — |
| Education and health services | 4.7 | 0 | 0 | 0 | 0 | 0 | 4.7 | 0.9 |
| Educational services | 5.9 | 0 | 0 | 0 | 0 | — | 5.7 | 3.7 |
| Junior colleges, colleges, and universities ... | 5.1 | 0 | 0 | 0 | 0 | 29 | 5.1 | 0.8 |
| Healthcare and social assistance | 5.5 | 0 | 8 | 0 | 0 | 0 | 5.5 | 0.9 |
| Leisure and hospitality | 8.8 | — | 8 | 0 | 15 | 18 | — | — |
| Accommodation and food services | 11.5 | — | — | 0 | — | 0 | — | — |
| 1 to 99 workers | 3.6 | 0 | 0 | 0 | 0 | 0 | 3.6 | 0.3 |
| 1 to 49 workers | 4.0 | 0 | 0 | 0 | 0 | 0 | 4.1 | 0.5 |
| 50 to 99 workers | 7.2 | 6 | 0 | 0 | 0 | — | — | — |
| 100 workers or more | 2.0 | 0 | 0 | 0 | 0 | 0 | 2.2 | 0.5 |
| 100 to 499 workers | 2.9 | — | 0 | 0 | 0 | 0 | 3.0 | 0.5 |
| 500 workers or more | 2.7 | 0 | — | 0 | 0 | 2 | 3.0 | 0.8 |
| Geographic area | | | | | | | | |
| New England | 6.3 | 0 | 0 | 0 | 0 | 18 | — | — |
| Middle Atlantic | 5.2 | 0 | — | 0 | 0 | 0 | 5.0 | 1.1 |
| East North Central | 5.1 | 0 | 0 | 0 | 0 | 0 | 5.7 | 0.7 |
| West North Central | 2.7 | 0 | 0 | 0 | 0 | — | 2.7 | 1.0 |
| South Atlantic | 7.8 | — | 0 | 0 | 0 | 0 | — | — |
| East South Central | 7.7 | 0 | 5 | 0 | 0 | — | — | — |
| West South Central | 3.6 | — | 0 | 0 | 0 | 0 | — | — |
| Mountain | 7.0 | — | 0 | 0 | 0 | — | 7.0 | (³) |
| Pacific | 3.4 | 0 | — | 0 | 0 | 0 | 3.6 | 0.5 |

¹ Amount of deductible is for each insured individual and excludes separate deductibles for orthodontic procedures. A single deductible may not apply to all covered dental procedures. If separate deductibles applied to different procedures, the sum of the deductible amounts was tabulated.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 44. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 61 | \$75 | \$100 | \$150 | \$150 | \$150 | 37 | 1 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 67 | 75 | 100 | 150 | 150 | 150 | 31 | 2 |
| Management, business, and financial | 100 | 68 | 75 | 100 | 150 | 150 | 150 | 31 | 1 |
| Professional and related | 100 | 66 | 75 | 100 | 150 | 150 | 150 | 31 | 2 |
| Service | 100 | 58 | 75 | 100 | 150 | 150 | 150 | 40 | 1 |
| Protective service | 100 | — | — | — | — | — | — | 48 | — |
| Sales and office | 100 | 60 | 75 | 100 | 150 | 150 | 150 | 39 | 1 |
| Sales and related | 100 | 66 | 100 | 150 | 150 | 150 | 150 | 34 | 1 |
| Office and administrative support | 100 | 57 | 75 | 100 | 150 | 150 | 150 | 42 | 1 |
| Natural resources, construction, and maintenance | 100 | 47 | 75 | — | 150 | 150 | 150 | 52 | 1 |
| Construction, extraction, farming, fishing, and forestry | 100 | 36 | 50 | — | 150 | 150 | — | 62 | 2 |
| Installation, maintenance, and repair | 100 | 55 | 75 | — | 150 | 150 | 150 | 45 | (²) |
| Production, transportation, and material moving | 100 | 58 | 75 | 100 | 150 | 150 | 150 | 40 | 2 |
| Production | 100 | 57 | 75 | — | 150 | 150 | — | 41 | 2 |
| Transportation and material moving | 100 | 60 | — | 100 | 150 | 150 | 150 | 39 | 1 |
| Full time | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 37 | 1 |
| Part time | 100 | 56 | — | 150 | 150 | 150 | 150 | 42 | 2 |
| Union | 100 | 39 | 75 | — | 150 | 150 | 150 | 57 | 4 |
| Nonunion | 100 | 65 | 75 | 100 | 150 | 150 | 150 | 34 | 1 |
| Average wage within the following categories: ³ | | | | | | | | | |
| Lowest 25 percent | 100 | 65 | — | 150 | 150 | 150 | 150 | 34 | 1 |
| Lowest 10 percent | 100 | — | — | — | — | — | — | 48 | — |
| Second 25 percent | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 37 | 1 |
| Third 25 percent | 100 | 59 | 75 | 100 | 150 | 150 | 150 | 40 | 1 |
| Highest 25 percent | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 36 | 2 |
| Highest 10 percent | 100 | 63 | 75 | 100 | 150 | 150 | 150 | 36 | 2 |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 59 | — | — | 150 | 150 | — | 39 | 2 |
| Construction | 100 | 32 | — | 150 | 150 | 150 | — | 66 | 2 |
| Manufacturing | 100 | 67 | — | 75 | 150 | 150 | — | 32 | 1 |
| Service-providing industries | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 37 | 1 |
| Trade, transportation, and utilities | 100 | 64 | 100 | 100 | 150 | 150 | 150 | 35 | 1 |
| Wholesale trade | 100 | 65 | 100 | — | 150 | 150 | 150 | 35 | — |
| Retail trade | 100 | 64 | 100 | 150 | 150 | 150 | 150 | 34 | 1 |
| Transportation and warehousing | 100 | 62 | — | 100 | — | 150 | 150 | 38 | — |
| Utilities | 100 | 66 | 50 | 75 | — | 150 | 150 | — | — |
| Information | 100 | 47 | 100 | 150 | 150 | 150 | 150 | — | — |
| Financial activities | 100 | 61 | 75 | — | 150 | 150 | 150 | 38 | 1 |
| Finance and insurance | 100 | 64 | 75 | 75 | 150 | 150 | 150 | 35 | 1 |

See footnotes at end of table.

Table 44. Dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 64 | \$75 | \$75 | — | \$150 | \$150 | 35 | 2 |
| Insurance carriers and related activities | 100 | 68 | 75 | 100 | \$150 | 150 | 150 | 32 | — |
| Professional and business services | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 38 | — |
| Professional and technical services | 100 | 68 | 100 | 100 | 150 | 150 | 150 | — | — |
| Administrative and waste services | 100 | 37 | 75 | — | 150 | 150 | 150 | 63 | — |
| Education and health services | 100 | 61 | 75 | 100 | 150 | 150 | 150 | 37 | 3 |
| Educational services | 100 | 50 | 75 | 100 | 150 | 150 | — | 45 | 5 |
| Junior colleges, colleges, and universities ... | 100 | 52 | 75 | 100 | 150 | 150 | 200 | 46 | 2 |
| Healthcare and social assistance | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 35 | 3 |
| Leisure and hospitality | 100 | 67 | — | — | 150 | 150 | 150 | 33 | — |
| Accommodation and food services | 100 | 67 | — | — | 150 | 150 | 150 | — | — |
| 1 to 99 workers | 100 | 60 | 75 | 100 | 150 | 150 | 150 | 39 | 1 |
| 1 to 49 workers | 100 | 60 | 75 | 100 | 150 | 150 | 150 | 39 | 1 |
| 50 to 99 workers | 100 | 59 | 75 | — | 150 | 150 | 150 | — | — |
| 100 workers or more | 100 | 62 | 75 | 100 | 150 | 150 | 150 | 36 | 2 |
| 100 to 499 workers | 100 | 69 | 75 | 100 | 150 | 150 | 150 | 30 | 1 |
| 500 workers or more | 100 | 55 | 75 | 100 | — | 150 | 150 | 42 | 2 |
| Geographic area | | | | | | | | | |
| New England | 100 | 73 | 75 | 100 | — | 150 | — | — | — |
| Middle Atlantic | 100 | 53 | 75 | 100 | 150 | 150 | 150 | 43 | 4 |
| East North Central | 100 | 64 | 75 | 100 | 150 | 150 | 150 | 35 | 1 |
| West North Central | 100 | 65 | — | — | 150 | 150 | 150 | 34 | 1 |
| South Atlantic | 100 | 61 | 75 | 100 | 150 | 150 | 150 | — | — |
| East South Central | 100 | 71 | — | — | 150 | 150 | 150 | — | — |
| West South Central | 100 | 78 | 75 | 150 | 150 | 150 | 150 | — | — |
| Mountain | 100 | 63 | 75 | — | 150 | 150 | — | 37 | (²) |
| Pacific | 100 | 48 | 75 | 100 | 150 | 150 | 150 | 51 | 1 |

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

² Less than 0.5.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 44. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 2.2 | \$0 | \$0 | \$0 | \$0 | \$0 | 2.4 | 0.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 3.1 | 0 | 0 | 0 | 0 | 0 | 3.3 | 0.6 |
| Management, business, and financial | 3.7 | 0 | 0 | 0 | 0 | 0 | 3.7 | 0.5 |
| Professional and related | 3.8 | 0 | 0 | 0 | 0 | 0 | 4.2 | 0.9 |
| Service | 7.4 | 0 | 16 | 0 | 0 | 0 | 7.3 | 0.4 |
| Protective service | - | - | - | - | - | - | 13.6 | - |
| Sales and office | 3.2 | 0 | 0 | 0 | 0 | 0 | 3.2 | 0.3 |
| Sales and related | 3.9 | 0 | 0 | 0 | 0 | 0 | 3.8 | 0.5 |
| Office and administrative support | 3.6 | 0 | 0 | 0 | 0 | 0 | 3.7 | 0.4 |
| Natural resources, construction, and maintenance | 6.2 | 10 | - | 0 | 0 | 0 | 6.3 | 0.6 |
| Construction, extraction, farming, fishing, and forestry | 9.2 | 0 | - | 0 | 0 | - | 9.6 | 1.4 |
| Installation, maintenance, and repair | 7.2 | 22 | - | 0 | 0 | 0 | 7.2 | 0.2 |
| Production, transportation, and material moving | 3.2 | 0 | 7 | 0 | 0 | 10 | 3.2 | 0.8 |
| Production | 4.1 | 0 | - | 0 | 0 | - | 4.1 | 1.3 |
| Transportation and material moving | 5.1 | - | 0 | 0 | 0 | 0 | 5.1 | 0.8 |
| Full time | 2.3 | 0 | 0 | 0 | 0 | 0 | 2.4 | 0.4 |
| Part time | 5.7 | - | 0 | 0 | 0 | 0 | 5.7 | 1.4 |
| Union | 4.5 | 0 | - | 0 | 0 | 0 | 4.9 | 0.8 |
| Nonunion | 2.2 | 0 | 0 | 0 | 0 | 0 | 2.3 | 0.3 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | 6.9 | - | 0 | 0 | 0 | 0 | 6.9 | 0.5 |
| Lowest 10 percent | - | - | - | - | - | - | 11.9 | - |
| Second 25 percent | 3.3 | 0 | 0 | 0 | 0 | 0 | 3.3 | 0.6 |
| Third 25 percent | 3.1 | 0 | 5 | 0 | 0 | 0 | 3.2 | 0.2 |
| Highest 25 percent | 3.2 | 0 | 0 | 0 | 0 | 0 | 3.5 | 0.5 |
| Highest 10 percent | 5.2 | 0 | 0 | 0 | 0 | 0 | 5.6 | 0.6 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 3.7 | - | - | 0 | 0 | - | 3.7 | 0.8 |
| Construction | 6.9 | - | 0 | 0 | 0 | - | 7.4 | 2.2 |
| Manufacturing | 3.8 | - | 13 | 10 | 0 | - | 3.7 | 0.8 |
| Service-providing industries | 2.4 | 0 | 0 | 0 | 0 | 0 | 2.6 | 0.3 |
| Trade, transportation, and utilities | 3.3 | 25 | 0 | 0 | 0 | 0 | 3.3 | 0.4 |
| Wholesale trade | 7.9 | 0 | - | 0 | 0 | 0 | 7.9 | - |
| Retail trade | 4.8 | 0 | 0 | 0 | 0 | 0 | 4.8 | 0.8 |
| Transportation and warehousing | 6.6 | - | 0 | - | 0 | 35 | 6.6 | - |
| Utilities | 10.3 | 15 | 12 | - | 21 | 0 | - | - |
| Information | 7.1 | 10 | 10 | 0 | 0 | 0 | - | - |
| Financial activities | 3.4 | 0 | - | 0 | 0 | 0 | 3.3 | 0.6 |
| Finance and insurance | 3.4 | 0 | 21 | 0 | 0 | 0 | 3.4 | 0.7 |

See footnotes at end of table.

Table 44. Standard errors for dental care benefits: Amount of annual family deductible,¹ private industry workers, National Compensation Survey, 2011—Continued

| 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 | | |
| Credit intermediation and related activities .. | 4.3 | \$0 | \$0 | — | \$0 | \$0 | 4.1 | 1.5 |
| Insurance carriers and related activities | 6.0 | 7 | 20 | \$0 | 0 | 20 | 6.0 | — |
| Professional and business services | 6.3 | 10 | 0 | 0 | 0 | 0 | 6.3 | — |
| Professional and technical services | 10.0 | 17 | 22 | 0 | 0 | 0 | — | — |
| Administrative and waste services | 9.9 | 15 | — | 28 | 0 | 0 | 9.9 | — |
| Education and health services | 5.1 | 0 | 5 | 0 | 0 | 0 | 5.2 | 0.9 |
| Educational services | 5.7 | 0 | 0 | 0 | 0 | — | 5.5 | 3.7 |
| Junior colleges, colleges, and universities ... | 5.0 | 0 | 13 | 14 | 0 | 24 | 5.0 | 0.8 |
| Healthcare and social assistance | 6.0 | 0 | 10 | 0 | 0 | 0 | 6.1 | 0.9 |
| Leisure and hospitality | 9.5 | — | — | 0 | 0 | 0 | 9.5 | — |
| Accommodation and food services | 12.2 | — | — | 0 | 0 | 0 | — | — |
| 1 to 99 workers | 4.3 | 0 | 17 | 0 | 0 | 0 | 4.3 | 0.3 |
| 1 to 49 workers | 4.6 | 5 | 14 | 0 | 0 | 0 | 4.6 | 0.5 |
| 50 to 99 workers | 6.9 | 0 | — | 0 | 0 | 0 | — | — |
| 100 workers or more | 2.3 | 0 | 0 | 0 | 0 | 0 | 2.6 | 0.5 |
| 100 to 499 workers | 3.3 | 0 | 14 | 0 | 0 | 0 | 3.3 | 0.5 |
| 500 workers or more | 2.6 | 0 | 17 | — | 0 | 0 | 3.0 | 0.8 |
| Geographic area | | | | | | | | |
| New England | 4.6 | 0 | 0 | — | 0 | — | — | — |
| Middle Atlantic | 4.7 | 0 | 24 | 0 | 0 | 0 | 5.2 | 1.1 |
| East North Central | 6.5 | 0 | 14 | 26 | 0 | 0 | 7.1 | 0.7 |
| West North Central | 2.9 | — | — | 19 | 0 | 0 | 2.8 | 1.0 |
| South Atlantic | 7.8 | 12 | 26 | 0 | 0 | 0 | — | — |
| East South Central | 7.7 | — | — | 0 | 0 | 0 | — | — |
| West South Central | 4.3 | 17 | 24 | 0 | 0 | 0 | — | — |
| Mountain | 7.8 | 0 | — | 0 | 0 | — | 7.8 | (³) |
| Pacific | 4.1 | 0 | 0 | 0 | 0 | 0 | 4.2 | 0.5 |

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

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 45. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2011

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

| Characteristics | Total | 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 | | |
| All workers | 100 | 88 | \$1,000 | \$1,000 | \$1,500 | \$1,500 | \$2,000 | 11 | 1 |
| Worker characteristic | | | | | | | | | |
| Management, professional, and related | 100 | 88 | 1,000 | 1,000 | 1,500 | 2,000 | 2,000 | 12 | 1 |
| Management, business, and financial | 100 | 88 | 1,000 | 1,000 | 1,500 | 2,000 | 2,000 | 11 | (²) |
| Professional and related | 100 | 87 | 1,000 | 1,200 | 1,500 | 2,000 | 2,000 | 12 | 1 |
| Service | 100 | 90 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | – | – |
| Protective service | 100 | 99 | 500 | – | 1,000 | 1,500 | – | – | – |
| Sales and office | 100 | 86 | 1,000 | 1,100 | 1,500 | 1,500 | 2,000 | 13 | 1 |
| Sales and related | 100 | 88 | 1,000 | 1,100 | 1,500 | 1,500 | 2,000 | 11 | 1 |
| Office and administrative support | 100 | 85 | 1,000 | 1,100 | 1,500 | 1,500 | 2,000 | 15 | 1 |
| Natural resources, construction, and maintenance | 100 | 90 | 1,000 | 1,100 | 1,500 | 1,500 | 2,000 | – | – |
| Construction, extraction, farming, fishing, and forestry | 100 | 92 | 1,000 | 1,500 | 1,500 | 1,800 | 2,500 | 8 | (²) |
| Installation, maintenance, and repair | 100 | 89 | – | 1,000 | 1,500 | 1,500 | 2,000 | – | – |
| Production, transportation, and material moving | 100 | 93 | 1,000 | 1,000 | 1,500 | 1,850 | 2,000 | 6 | 1 |
| Production | 100 | 94 | 1,000 | 1,000 | 1,500 | 1,850 | 2,000 | 5 | (²) |
| Transportation and material moving | 100 | 91 | 1,000 | 1,000 | 1,500 | 1,850 | 2,000 | 8 | 2 |
| Full time | 100 | 89 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 10 | 1 |
| Part time | 100 | 81 | 1,000 | 1,250 | 1,500 | 1,750 | 2,000 | 18 | 1 |
| Union | 100 | 82 | 1,000 | 1,500 | 1,500 | 2,000 | 2,500 | 18 | (²) |
| Nonunion | 100 | 89 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 10 | 1 |
| Average wage within the following categories: ³ | | | | | | | | | |
| Lowest 25 percent | 100 | 91 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | – | – |
| Lowest 10 percent | 100 | 88 | – | 1,000 | 1,500 | 1,500 | – | – | – |
| Second 25 percent | 100 | 85 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 14 | 1 |
| Third 25 percent | 100 | 89 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 10 | 1 |
| Highest 25 percent | 100 | 89 | 1,000 | 1,250 | 1,500 | 2,000 | 2,000 | 10 | 1 |
| Highest 10 percent | 100 | 88 | 1,000 | 1,300 | 1,500 | 2,000 | 2,000 | 12 | (²) |
| Establishment characteristic | | | | | | | | | |
| Goods-producing industries | 100 | 93 | 1,000 | 1,000 | 1,500 | 1,700 | 2,000 | 6 | 1 |
| Construction | 100 | 87 | – | 1,500 | 1,500 | 1,800 | 2,500 | – | – |
| Manufacturing | 100 | 96 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | – | – |
| Service-providing industries | 100 | 87 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 12 | 1 |
| Trade, transportation, and utilities | 100 | 86 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 13 | 1 |
| Wholesale trade | 100 | 85 | 1,000 | 1,000 | 1,500 | 1,500 | 1,850 | – | – |
| Retail trade | 100 | 84 | – | 1,000 | 1,100 | 1,500 | 1,800 | 15 | 1 |
| Transportation and warehousing | 100 | 89 | 1,000 | – | 1,500 | 2,000 | 2,000 | – | – |
| Utilities | 100 | 96 | 1,000 | 1,500 | 1,500 | 1,800 | 2,500 | – | – |
| Information | 100 | 91 | 1,300 | 1,500 | 1,500 | 2,000 | 2,500 | 9 | 1 |
| Financial activities | 100 | 87 | 1,000 | – | 1,500 | 2,000 | 2,000 | 12 | 1 |
| Finance and insurance | 100 | 89 | 1,000 | 1,500 | 1,500 | 2,000 | 2,000 | 10 | 1 |

See footnotes at end of table.

Table 45. Dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Total | 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 | | |
| Credit intermediation and related activities .. | 100 | 85 | \$1,000 | \$1,250 | \$1,500 | — | — | 14 | 2 |
| Insurance carriers and related activities | 100 | 94 | 1,000 | 1,500 | 1,500 | \$2,000 | \$2,000 | — | — |
| Professional and business services | 100 | 84 | 1,000 | 1,250 | 1,500 | 2,000 | 2,000 | 16 | — |
| Professional and technical services | 100 | 88 | 1,000 | 1,500 | 1,500 | 2,000 | 2,000 | — | — |
| Administrative and waste services | 100 | 60 | 1,000 | — | 1,500 | 1,500 | — | 40 | — |
| Education and health services | 100 | 89 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | — | — |
| Educational services | 100 | 81 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 12 | 7 |
| Junior colleges, colleges, and universities ... | 100 | 88 | 1,000 | 1,000 | 1,500 | 1,500 | — | — | — |
| Healthcare and social assistance | 100 | 91 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | — | — |
| Leisure and hospitality | 100 | 98 | — | — | 1,500 | — | 2,000 | — | — |
| Accommodation and food services | 100 | 99 | — | — | 1,500 | 1,500 | — | — | — |
| 1 to 99 workers | 100 | 89 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 10 | 1 |
| 1 to 49 workers | 100 | 87 | 1,000 | 1,000 | 1,500 | 2,000 | 2,000 | 11 | 2 |
| 50 to 99 workers | 100 | 91 | 1,000 | 1,200 | 1,500 | 1,500 | 2,000 | — | — |
| 100 workers or more | 100 | 88 | 1,000 | 1,100 | 1,500 | 1,700 | 2,000 | 11 | 1 |
| 100 to 499 workers | 100 | 90 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 9 | 1 |
| 500 workers or more | 100 | 87 | 1,000 | 1,200 | 1,500 | 2,000 | 2,000 | 13 | (²) |
| Geographic area | | | | | | | | | |
| New England | 100 | 92 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | — | — |
| Middle Atlantic | 100 | 89 | 1,000 | 1,000 | 1,500 | 2,000 | 2,000 | 10 | 1 |
| East North Central | 100 | 94 | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 6 | (²) |
| West North Central | 100 | 94 | 1,000 | 1,000 | 1,500 | 2,000 | 2,000 | — | — |
| South Atlantic | 100 | 83 | 1,000 | 1,100 | 1,500 | 1,500 | 2,000 | 17 | (²) |
| East South Central | 100 | 92 | — | 1,000 | 1,250 | 1,500 | 2,000 | — | — |
| West South Central | 100 | 95 | 1,000 | 1,200 | 1,500 | 2,000 | 2,000 | — | — |
| Mountain | 100 | 92 | 1,000 | 1,100 | 1,500 | 1,500 | 2,000 | — | — |
| Pacific | 100 | 78 | 1,000 | 1,500 | 1,500 | 2,000 | 2,500 | 22 | (²) |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 45. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2011

| 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 | | |
| All workers | 1.4 | \$0 | \$44 | \$0 | \$307 | \$0 | 1.4 | 0.3 |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 2.1 | 0 | 265 | 0 | 78 | 0 | 2.1 | 0.3 |
| Management, business, and financial | 2.3 | 0 | 147 | 0 | 0 | 0 | 2.2 | 0.3 |
| Professional and related | 3.0 | 0 | 114 | 0 | 301 | 0 | 3.0 | 0.5 |
| Service | 5.2 | 0 | 48 | 98 | 0 | 196 | — | — |
| Protective service | 0.6 | 0 | — | 200 | 83 | — | — | — |
| Sales and office | 2.3 | 0 | 0 | 0 | 0 | 0 | 2.3 | 0.5 |
| Sales and related | 2.5 | 0 | 0 | 0 | 34 | 240 | 2.6 | 0.9 |
| Office and administrative support | 3.1 | 0 | 59 | 0 | 0 | 0 | 3.1 | 0.3 |
| Natural resources, construction, and maintenance | 3.4 | 69 | 180 | 0 | 124 | 184 | — | — |
| Construction, extraction, farming, fishing, and forestry | 2.3 | 68 | 156 | 0 | 295 | 0 | 2.2 | 0.3 |
| Installation, maintenance, and repair | 5.6 | — | 20 | 0 | 0 | 42 | — | — |
| Production, transportation, and material moving | 1.6 | 0 | 0 | 0 | 275 | 0 | 1.3 | 0.8 |
| Production | 1.6 | 0 | 0 | 49 | 221 | 0 | 1.5 | 0.5 |
| Transportation and material moving | 2.4 | 0 | 39 | 0 | 426 | 0 | 2.0 | 1.7 |
| Full time | 1.3 | 0 | 28 | 0 | 303 | 0 | 1.4 | 0.3 |
| Part time | 4.6 | 39 | 49 | 0 | 279 | 0 | 4.6 | 0.5 |
| Union | 4.0 | 0 | 0 | 39 | 0 | 0 | 4.0 | 0.1 |
| Nonunion | 1.3 | 0 | 0 | 0 | 0 | 0 | 1.3 | 0.4 |
| Average wage within the following categories: ² | | | | | | | | |
| Lowest 25 percent | 3.1 | 69 | 20 | 290 | 20 | 102 | — | — |
| Lowest 10 percent | 6.0 | — | 0 | 0 | 234 | — | — | — |
| Second 25 percent | 3.5 | 0 | 0 | 237 | 0 | 0 | 3.6 | 0.5 |
| Third 25 percent | 1.8 | 0 | 0 | 0 | 274 | 0 | 1.8 | 0.7 |
| Highest 25 percent | 1.5 | 0 | 67 | 0 | 51 | 0 | 1.5 | 0.2 |
| Highest 10 percent | 2.0 | 0 | 201 | 0 | 0 | 85 | 2.1 | 0.1 |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 1.0 | 0 | 0 | 0 | 316 | 0 | 1.1 | 0.4 |
| Construction | 5.3 | — | 0 | 0 | 344 | 0 | — | — |
| Manufacturing | 1.2 | 0 | 0 | 0 | 371 | 0 | — | — |
| Service-providing industries | 1.7 | 0 | 118 | 0 | 279 | 0 | 1.8 | 0.4 |
| Trade, transportation, and utilities | 2.4 | 0 | 44 | 91 | 0 | 0 | 2.5 | 1.2 |
| Wholesale trade | 5.4 | 0 | 44 | 0 | 69 | 203 | — | — |
| Retail trade | 3.7 | — | 0 | 0 | 0 | 234 | 3.8 | 1.2 |
| Transportation and warehousing | 3.3 | 0 | — | 0 | 0 | 139 | — | — |
| Utilities | 1.9 | 0 | 51 | 69 | 301 | 310 | — | — |
| Information | 2.5 | 55 | 0 | 0 | 0 | 747 | 2.5 | 0.6 |
| Financial activities | 3.0 | 0 | — | 0 | 341 | 225 | 2.9 | 0.7 |
| Finance and insurance | 1.9 | 0 | 0 | 0 | 98 | 251 | 1.8 | 0.9 |

See footnotes at end of table.

Table 45. Standard errors for dental care benefits: Amount of annual plan maximum,¹ private industry workers, National Compensation Survey, 2011—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 | | |
| Credit intermediation and related activities .. | 2.3 | \$0 | \$287 | \$0 | — | — | 1.8 | 1.5 |
| Insurance carriers and related activities | 2.1 | 0 | 0 | 0 | \$0 | \$0 | — | — |
| Professional and business services | 4.2 | 0 | 255 | 0 | 169 | 0 | 4.2 | — |
| Professional and technical services | 6.0 | 189 | 0 | 0 | 0 | 0 | — | — |
| Administrative and waste services | 11.5 | 0 | — | 0 | 0 | — | 11.5 | — |
| Education and health services | 4.1 | 0 | 39 | 85 | 0 | 0 | — | — |
| Educational services | 5.4 | 0 | 0 | 0 | 243 | 0 | 3.6 | 5.6 |
| Junior colleges, colleges, and universities ... | 3.8 | 0 | 221 | 0 | 166 | — | — | — |
| Healthcare and social assistance | 4.5 | 0 | 111 | 185 | 0 | 0 | — | — |
| Leisure and hospitality | 1.9 | — | — | 69 | — | 98 | — | — |
| Accommodation and food services | 1.0 | — | — | 170 | 0 | — | — | — |
| 1 to 99 workers | 2.6 | 0 | 0 | 0 | 254 | 0 | 2.6 | 0.7 |
| 1 to 49 workers | 3.3 | 0 | 0 | 0 | 473 | 85 | 3.2 | 1.2 |
| 50 to 99 workers | 4.1 | 0 | 214 | 0 | 136 | 0 | — | — |
| 100 workers or more | 1.4 | 0 | 65 | 0 | 296 | 0 | 1.5 | 0.3 |
| 100 to 499 workers | 2.0 | 0 | 139 | 0 | 39 | 0 | 1.9 | 0.7 |
| 500 workers or more | 2.3 | 0 | 46 | 0 | 161 | 0 | 2.3 | 0.2 |
| Geographic area | | | | | | | | |
| New England | 4.2 | 0 | 0 | 306 | 0 | 0 | — | — |
| Middle Atlantic | 1.5 | 0 | 0 | 0 | 389 | 139 | 1.9 | 0.6 |
| East North Central | 1.5 | 0 | 20 | 0 | 0 | 147 | 1.5 | (³) |
| West North Central | 2.7 | 0 | 178 | 0 | 574 | 0 | — | — |
| South Atlantic | 4.9 | 0 | 106 | 0 | 0 | 0 | 5.1 | 0.3 |
| East South Central | 3.9 | — | 0 | 153 | 0 | 0 | — | — |
| West South Central | 1.7 | 0 | 107 | 0 | 223 | 214 | — | — |
| Mountain | 2.9 | 0 | 135 | 0 | 327 | 170 | — | — |
| Pacific | 4.8 | 0 | 118 | 0 | 0 | 506 | 4.8 | (³) |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 46. Vision care benefits¹: Coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Eye exams | Glasses | Contact lenses ² | Lasik surgery |
|--|-----------|---------|-----------------------------|---------------|
| All workers | 100 | 100 | 95 | 16 |
| Worker characteristic | | | | |
| Management, professional, and related | 100 | 100 | 97 | 18 |
| Management, business, and financial | 100 | 100 | 99 | 20 |
| Professional and related | 100 | 100 | 95 | 16 |
| Service | 100 | 99 | 93 | 7 |
| Protective service | 100 | 100 | 100 | — |
| Sales and office | 100 | 100 | 92 | 23 |
| Sales and related | 100 | 100 | 87 | 17 |
| Office and administrative support | 100 | 100 | 94 | 25 |
| Natural resources, construction, and maintenance | 100 | 100 | 98 | — |
| Construction, extraction, farming, fishing, and forestry | 100 | 100 | 98 | — |
| Installation, maintenance, and repair | 100 | 100 | 98 | 23 |
| Production, transportation, and material moving | 100 | 100 | 93 | 14 |
| Production | 100 | 100 | 95 | 18 |
| Transportation and material moving | 100 | 100 | 91 | — |
| Full time | 100 | 100 | 96 | 17 |
| Part time | 100 | 100 | 82 | — |
| Union | 100 | 100 | 91 | 14 |
| Nonunion | 100 | 100 | 96 | 17 |
| Average wage within the following categories: ³ | | | | |
| Lowest 25 percent | 100 | 100 | 92 | — |
| Second 25 percent | 100 | 100 | 91 | 17 |
| Third 25 percent | 100 | 100 | 95 | 17 |
| Highest 25 percent | 100 | 100 | 97 | 19 |
| Highest 10 percent | 100 | 100 | 98 | 21 |
| Establishment characteristic | | | | |
| Goods-producing industries | 100 | 100 | 97 | 12 |
| Construction | 100 | 100 | 98 | — |
| Manufacturing | 100 | 100 | 97 | 17 |
| Service-providing industries | 100 | 100 | 94 | 17 |
| Trade, transportation, and utilities | 100 | 100 | 86 | 15 |
| Wholesale trade | 100 | 100 | 96 | — |
| Retail trade | 100 | 100 | 72 | — |
| Transportation and warehousing | 100 | 100 | 98 | — |
| Information | 100 | 100 | 100 | 33 |
| Financial activities | 100 | 100 | 97 | 42 |
| Finance and insurance | 100 | 100 | 99 | 54 |

See footnotes at end of table.

Table 46. Vision care benefits¹: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Eye exams | Glasses | Contact lenses ² | Lasik surgery |
|---|------------|------------|-----------------------------|---------------|
| Credit intermediation and related activities .. | 100 | 100 | 98 | 65 |
| Insurance carriers and related activities | 100 | 100 | 100 | 34 |
| Professional and business services | 100 | 100 | 99 | — |
| Professional and technical services | 100 | 100 | 100 | — |
| Administrative and waste services | 100 | 100 | 98 | — |
| Education and health services | 100 | 99 | 92 | 10 |
| Educational services | 100 | 100 | 82 | — |
| Junior colleges, colleges, and universities ... | 100 | 100 | 83 | — |
| Healthcare and social assistance | 100 | 99 | 93 | — |
| 1 to 99 workers | 100 | 100 | 97 | 12 |
| 1 to 49 workers | 100 | 100 | 95 | 14 |
| 50 to 99 workers | 100 | 100 | 99 | 9 |
| 100 workers or more | 100 | 100 | 94 | 19 |
| 100 to 499 workers | 100 | 100 | 92 | 12 |
| 500 workers or more | 100 | 100 | 95 | 24 |
| Geographic area | | | | |
| New England | 100 | 100 | 99 | 46 |
| Middle Atlantic | 100 | 100 | 89 | 13 |
| East North Central | 100 | 100 | 92 | — |
| West North Central | 100 | 100 | 99 | — |
| South Atlantic | 100 | 100 | 95 | 21 |
| East South Central | 100 | 100 | 100 | — |
| West South Central | 100 | 100 | 100 | — |
| Mountain | 100 | 100 | 98 | 15 |
| Pacific | 100 | 99 | 96 | 11 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average

wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 46. Standard errors for vision care benefits¹: Coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Eye exams | Glasses | Contact lenses ² | Lasik surgery |
|--|------------------|------------------|-----------------------------|---------------|
| All workers | (³) | 0.1 | 0.9 | 1.8 |
| Worker characteristic | | | | |
| Management, professional, and related | (³) | 0.1 | 1.2 | 2.7 |
| Management, business, and financial | (³) | (³) | 0.2 | 4.2 |
| Professional and related | (³) | 0.2 | 2.0 | 3.0 |
| Service | (³) | 0.5 | 2.4 | 2.0 |
| Protective service | (³) | (³) | (³) | – |
| Sales and office | (³) | (³) | 2.3 | 3.4 |
| Sales and related | (³) | (³) | 4.7 | 4.7 |
| Office and administrative support | (³) | 0.1 | 1.7 | 4.0 |
| Natural resources, construction, and maintenance | (³) | (³) | 0.8 | – |
| Construction, extraction, farming, fishing, and forestry | (³) | (³) | 1.1 | – |
| Installation, maintenance, and repair | (³) | (³) | 1.2 | 6.8 |
| Production, transportation, and material moving | (³) | (³) | 2.0 | 3.6 |
| Production | (³) | (³) | 1.9 | 5.3 |
| Transportation and material moving | (³) | (³) | 3.2 | – |
| Full time | (³) | 0.1 | 0.8 | 1.9 |
| Part time | (³) | (³) | 6.0 | – |
| Union | (³) | 0.1 | 2.5 | 3.0 |
| Nonunion | (³) | 0.1 | 0.9 | 2.3 |
| Average wage within the following categories: ⁴ | | | | |
| Lowest 25 percent | (³) | 0.2 | 3.0 | – |
| Second 25 percent | (³) | 0.2 | 2.6 | 3.1 |
| Third 25 percent | (³) | 0.1 | 1.2 | 2.3 |
| Highest 25 percent | (³) | 0.1 | 0.7 | 2.4 |
| Highest 10 percent | (³) | 0.1 | 1.0 | 3.4 |
| Establishment characteristic | | | | |
| Goods-producing industries | (³) | (³) | 1.1 | 3.1 |
| Construction | (³) | (³) | 1.4 | – |
| Manufacturing | (³) | (³) | 1.5 | 4.5 |
| Service-providing industries | (³) | 0.1 | 1.2 | 2.2 |
| Trade, transportation, and utilities | (³) | (³) | 3.9 | 4.2 |
| Wholesale trade | (³) | (³) | 2.5 | – |
| Retail trade | (³) | (³) | 7.2 | – |
| Transportation and warehousing | (³) | (³) | 1.9 | – |
| Information | (³) | (³) | (³) | 7.7 |
| Financial activities | (³) | (³) | 2.0 | 6.4 |
| Finance and insurance | (³) | (³) | 0.9 | 6.0 |

See footnotes at end of table.

Table 46. Standard errors for vision care benefits¹: Coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Eye exams | Glasses | Contact lenses ² | Lasik surgery |
|---|-----------------------|------------------|-----------------------------|---------------|
| Credit intermediation and related activities .. | (³) | (³) | 1.7 | 7.4 |
| Insurance carriers and related activities | (³) | (³) | (³) | 8.6 |
| Professional and business services | (³) | (³) | 0.6 | — |
| Professional and technical services | (³) | (³) | (³) | — |
| Administrative and waste services | (³) | (³) | 2.4 | — |
| Education and health services | (³) | 0.4 | 3.3 | 2.6 |
| Educational services | (³) | (³) | 5.6 | — |
| Junior colleges, colleges, and universities ... | (³) | (³) | 3.0 | — |
| Healthcare and social assistance | (³) | 0.5 | 3.6 | — |
| 1 to 99 workers | (³) | 0.2 | 1.1 | 2.0 |
| 1 to 49 workers | (³) | 0.3 | 2.0 | 2.4 |
| 50 to 99 workers | (³) | (³) | 0.5 | 2.7 |
| 100 workers or more | (³) | 0.1 | 1.4 | 2.5 |
| 100 to 499 workers | (³) | (³) | 2.9 | 3.1 |
| 500 workers or more | (³) | 0.2 | 1.6 | 3.4 |
| Geographic area | | | | |
| New England | (³) | (³) | 0.8 | 10.3 |
| Middle Atlantic | (³) | (³) | 3.3 | 3.7 |
| East North Central | (³) | (³) | 2.1 | — |
| West North Central | (³) | (³) | 0.6 | — |
| South Atlantic | (³) | (³) | 3.4 | 5.3 |
| East South Central | (³) | (³) | 0.1 | — |
| West South Central | (³) | (³) | 0.4 | — |
| Mountain | (³) | (³) | 1.7 | 4.5 |
| Pacific | (³) | 0.3 | 1.3 | 1.8 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with

earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011

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

| Characteristics | Eye exams | | | | Glasses | | | |
|--|---------------|-----------------------------------|-------------|------------------|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 13 | 87 | — | — | 4 | 96 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 13 | 87 | — | — | — | 99 | — | — |
| Management, business, and financial | — | 93 | — | — | — | 99 | — | — |
| Professional and related | 16 | 84 | — | — | — | 98 | — | — |
| Service | — | 94 | — | — | — | 93 | — | — |
| Protective service | — | 89 | — | — | — | 98 | — | — |
| Sales and office | — | 87 | — | — | — | 95 | — | — |
| Sales and related | — | 86 | — | — | — | 87 | — | — |
| Office and administrative support | — | 88 | — | — | — | 97 | — | — |
| Natural resources, construction, and maintenance | — | 92 | — | — | — | 99 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | 98 | — | — | — | 99 | — | — |
| Installation, maintenance, and repair | — | 86 | — | — | — | 99 | — | — |
| Production, transportation, and material moving | 21 | 79 | — | — | 7 | 93 | — | — |
| Production | 18 | 82 | — | — | — | 100 | — | — |
| Transportation and material moving | 24 | 76 | — | — | 13 | 87 | — | — |
| Full time | 12 | 88 | — | — | 3 | 97 | — | — |
| Part time | — | 84 | — | — | — | 85 | — | — |
| Union | 19 | 81 | — | — | 10 | 90 | — | — |
| Nonunion | 11 | 89 | — | — | 2 | 98 | — | — |
| Average wage within the following categories: ⁴ | | | | | | | | |
| Lowest 25 percent | — | 88 | — | — | — | 91 | — | — |
| Second 25 percent | 14 | 86 | — | — | — | 93 | — | — |
| Third 25 percent | 15 | 85 | — | — | — | 97 | — | — |
| Highest 25 percent | 11 | 89 | — | — | 2 | 98 | — | — |
| Highest 10 percent | — | 87 | — | — | — | 99 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 17 | 83 | — | — | — | 99 | — | — |
| Construction | — | 99 | — | — | — | 100 | — | — |
| Manufacturing | 26 | 74 | — | — | — | 99 | — | — |
| Service-providing industries | 12 | 88 | — | — | 4 | 95 | — | — |
| Trade, transportation, and utilities | 20 | 80 | — | — | 17 | 83 | — | — |
| Wholesale trade | — | 96 | — | — | — | 96 | — | — |
| Retail trade | 29 | 71 | — | — | 27 | 73 | — | — |
| Transportation and warehousing | — | 81 | — | — | — | 87 | — | — |
| Information | — | 100 | — | — | — | 99 | — | — |
| Financial activities | — | 94 | — | — | — | 99 | — | — |
| Finance and insurance | — | 93 | — | — | — | 99 | — | — |

See footnotes at end of table.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Contact lenses ² | | | |
|--|-----------------------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 2 | 93 | 4 | 1 |
| Worker characteristic | | | | |
| Management, professional, and related | — | 95 | — | (³) |
| Management, business, and financial | — | 97 | — | (³) |
| Professional and related | — | 93 | — | 1 |
| Service | — | 92 | — | 2 |
| Protective service | — | 100 | — | — |
| Sales and office | — | 89 | — | 2 |
| Sales and related | — | 81 | — | 3 |
| Office and administrative support | — | 93 | — | 1 |
| Natural resources, construction, and maintenance | — | 97 | — | 1 |
| Construction, extraction, farming, fishing, and forestry | — | 98 | — | (³) |
| Installation, maintenance, and repair | — | 97 | — | 1 |
| Production, transportation, and material moving | — | 90 | — | 3 |
| Production | — | 94 | — | 4 |
| Transportation and material moving | — | 85 | — | 2 |
| Full time | 2 | 94 | 3 | 1 |
| Part time | — | 81 | — | 1 |
| Union | — | 90 | 9 | — |
| Nonunion | 3 | 94 | 2 | 2 |
| Average wage within the following categories: ⁴ | | | | |
| Lowest 25 percent | — | 89 | — | 1 |
| Second 25 percent | — | 89 | — | 2 |
| Third 25 percent | — | 92 | 3 | — |
| Highest 25 percent | 2 | 95 | 2 | 1 |
| Highest 10 percent | — | 97 | — | (³) |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 94 | — | 2 |
| Construction | — | 98 | — | — |
| Manufacturing | — | 92 | — | 3 |
| Service-providing industries | 2 | 92 | 4 | 1 |
| Trade, transportation, and utilities | — | 82 | — | 2 |
| Wholesale trade | — | 96 | — | — |
| Retail trade | — | 66 | 24 | — |
| Transportation and warehousing | — | 91 | — | (³) |
| Information | — | 97 | — | — |
| Financial activities | — | 91 | — | 3 |
| Finance and insurance | — | 92 | — | (³) |

See footnotes at end of table.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Eye exams | | | | Glasses | | | |
|---|---------------|-----------------------------------|-------------|------------------|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 96 | — | — | — | 100 | — | — |
| Insurance carriers and related activities | — | 97 | — | — | — | 100 | — | — |
| Professional and business services | — | 96 | — | — | — | 100 | — | — |
| Professional and technical services | — | 99 | — | — | — | 100 | — | — |
| Administrative and waste services | — | 92 | — | — | — | 100 | — | — |
| Education and health services | — | 80 | — | — | — | 98 | — | — |
| Educational services | 13 | 87 | — | — | — | 93 | — | — |
| Junior colleges, colleges, and universities ... | — | 86 | — | — | — | 98 | — | — |
| Healthcare and social assistance | — | 79 | — | — | — | 99 | — | — |
| 1 to 99 workers | — | 94 | — | — | — | 98 | — | — |
| 1 to 49 workers | — | 95 | — | — | — | 97 | — | — |
| 50 to 99 workers | — | 94 | — | — | — | 99 | — | — |
| 100 workers or more | 17 | 83 | — | — | — | 95 | — | — |
| 100 to 499 workers | 11 | 89 | — | — | — | 93 | — | — |
| 500 workers or more | 21 | 79 | — | — | — | 97 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 91 | — | — | — | 98 | — | — |
| Middle Atlantic | — | 72 | — | — | — | 94 | — | — |
| East North Central | 9 | 91 | — | — | — | 94 | — | — |
| West North Central | — | 96 | — | — | — | 100 | — | — |
| South Atlantic | 14 | 86 | — | — | — | 95 | — | — |
| East South Central | — | 88 | — | — | — | 95 | — | — |
| West South Central | — | 97 | — | — | — | 99 | — | — |
| Mountain | 4 | 96 | — | — | — | 100 | — | — |
| Pacific | — | 89 | — | — | — | 97 | — | — |

See footnotes at end of table.

Table 47. Vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

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

| Characteristics | Contact lenses ² | | | |
|---|-----------------------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 91 | — | (³) |
| Insurance carriers and related activities | — | 95 | — | (³) |
| Professional and business services | — | 99 | — | 1 |
| Professional and technical services | — | 99 | — | (³) |
| Administrative and waste services | — | 98 | — | 2 |
| Education and health services | — | 90 | — | 2 |
| Educational services | — | 77 | — | (³) |
| Junior colleges, colleges, and universities ... | — | 81 | 17 | — |
| Healthcare and social assistance | — | 92 | — | 2 |
| 1 to 99 workers | — | 94 | 2 | — |
| 1 to 49 workers | — | 91 | — | 3 |
| 50 to 99 workers | — | 97 | — | (³) |
| 100 workers or more | 2 | 92 | 5 | 1 |
| 100 to 499 workers | — | 91 | — | 1 |
| 500 workers or more | — | 93 | — | 1 |
| Geographic area | | | | |
| New England | — | 92 | — | (³) |
| Middle Atlantic | — | 86 | 9 | — |
| East North Central | — | 89 | — | 4 |
| West North Central | — | 97 | — | (³) |
| South Atlantic | — | 94 | — | 1 |
| East South Central | — | 85 | — | (³) |
| West South Central | — | 99 | — | — |
| Mountain | — | 97 | — | (³) |
| Pacific | — | 95 | — | 1 |

¹ Includes plans subject to copayment, cash allowances, and 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 0.5.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with

earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Eye exams | | | | Glasses | | | |
|--|---------------|-----------------------------------|-------------|------------------|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 2.2 | 2.2 | — | — | 1.0 | 1.0 | — | — |
| Worker characteristic | | | | | | | | |
| Management, professional, and related | 3.3 | 3.3 | — | — | — | 0.5 | — | — |
| Management, business, and financial | — | 2.3 | — | — | — | 0.3 | — | — |
| Professional and related | 4.8 | 4.8 | — | — | — | 0.8 | — | — |
| Service | — | 2.5 | — | — | — | 3.7 | — | — |
| Protective service | — | 5.9 | — | — | — | 1.7 | — | — |
| Sales and office | — | 4.1 | — | — | — | 2.3 | — | — |
| Sales and related | — | 4.9 | — | — | — | 4.9 | — | — |
| Office and administrative support | — | 4.9 | — | — | — | 1.5 | — | — |
| Natural resources, construction, and maintenance | — | 3.3 | — | — | — | 1.0 | — | — |
| Construction, extraction, farming, fishing, and forestry | — | 1.3 | — | — | — | 0.7 | — | — |
| Installation, maintenance, and repair | — | 5.7 | — | — | — | 1.2 | — | — |
| Production, transportation, and material moving | 3.2 | 3.2 | — | — | 2.0 | 2.0 | — | — |
| Production | 3.0 | 3.0 | — | — | — | (³) | — | — |
| Transportation and material moving | 4.8 | 4.8 | — | — | 3.8 | 3.8 | — | — |
| Full time | 2.4 | 2.4 | — | — | 0.8 | 0.8 | — | — |
| Part time | — | 6.0 | — | — | — | 6.0 | — | — |
| Union | 4.4 | 4.4 | — | — | 3.0 | 3.0 | — | — |
| Nonunion | 2.3 | 2.3 | — | — | 0.5 | 0.5 | — | — |
| Average wage within the following categories: ⁴ | | | | | | | | |
| Lowest 25 percent | — | 4.4 | — | — | — | 3.3 | — | — |
| Second 25 percent | 3.5 | 3.5 | — | — | — | 2.7 | — | — |
| Third 25 percent | 3.4 | 3.4 | — | — | — | 1.0 | — | — |
| Highest 25 percent | 2.4 | 2.4 | — | — | 0.6 | 0.6 | — | — |
| Highest 10 percent | — | 3.8 | — | — | — | 0.3 | — | — |
| Establishment characteristic | | | | | | | | |
| Goods-producing industries | 4.0 | 4.0 | — | — | — | 0.5 | — | — |
| Construction | — | 1.0 | — | — | — | (³) | — | — |
| Manufacturing | 5.3 | 5.3 | — | — | — | 0.8 | — | — |
| Service-providing industries | 2.6 | 2.6 | — | — | 1.3 | 1.3 | — | — |
| Trade, transportation, and utilities | 4.4 | 4.4 | — | — | 4.3 | 4.3 | — | — |
| Wholesale trade | — | 2.5 | — | — | — | 2.5 | — | — |
| Retail trade | 7.5 | 7.5 | — | — | 7.7 | 7.7 | — | — |
| Transportation and warehousing | — | 6.0 | — | — | — | 4.9 | — | — |
| Information | — | (³) | — | — | — | 0.8 | — | — |
| Financial activities | — | 2.5 | — | — | — | 0.2 | — | — |
| Finance and insurance | — | 2.7 | — | — | — | 0.3 | — | — |

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Contact lenses ² | | | |
|--|-----------------------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| All workers | 0.5 | 1.0 | 0.8 | 0.4 |
| Worker characteristic | | | | |
| Management, professional, and related | — | 1.3 | — | 0.3 |
| Management, business, and financial | — | 1.3 | — | 0.1 |
| Professional and related | — | 2.0 | — | 0.4 |
| Service | — | 2.6 | — | 1.5 |
| Protective service | — | (³) | — | — |
| Sales and office | — | 2.5 | — | 0.9 |
| Sales and related | — | 5.1 | — | 1.9 |
| Office and administrative support | — | 1.8 | — | 0.7 |
| Natural resources, construction, and maintenance | — | 0.9 | — | 0.6 |
| Construction, extraction, farming, fishing, and forestry | — | 1.1 | — | 0.3 |
| Installation, maintenance, and repair | — | 1.5 | — | 1.1 |
| Production, transportation, and material moving | — | 2.5 | — | 1.1 |
| Production | — | 2.3 | — | 1.9 |
| Transportation and material moving | — | 4.1 | — | 1.2 |
| Full time | 0.5 | 0.9 | 0.6 | 0.4 |
| Part time | — | 6.0 | — | 0.8 |
| Union | — | 2.4 | 2.5 | — |
| Nonunion | 0.6 | 1.1 | 0.6 | 0.5 |
| Average wage within the following categories: ⁴ | | | | |
| Lowest 25 percent | — | 3.1 | — | 0.9 |
| Second 25 percent | — | 2.8 | — | 1.2 |
| Third 25 percent | — | 1.5 | 0.9 | — |
| Highest 25 percent | 0.5 | 0.8 | 0.6 | 0.3 |
| Highest 10 percent | — | 0.7 | — | 0.3 |
| Establishment characteristic | | | | |
| Goods-producing industries | — | 1.9 | — | 1.0 |
| Construction | — | 1.4 | — | — |
| Manufacturing | — | 2.8 | — | 1.5 |
| Service-providing industries | 0.4 | 1.3 | 1.1 | 0.5 |
| Trade, transportation, and utilities | — | 4.2 | — | 1.2 |
| Wholesale trade | — | 2.5 | — | — |
| Retail trade | — | 7.7 | 7.2 | — |
| Transportation and warehousing | — | 3.0 | — | 0.3 |
| Information | — | 1.9 | — | — |
| Financial activities | — | 2.3 | — | 2.5 |
| Finance and insurance | — | 1.9 | — | 0.1 |

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Eye exams | | | | Glasses | | | |
|---|---------------|-----------------------------------|-------------|------------------|---------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 2.1 | — | — | — | (³) | — | — |
| Insurance carriers and related activities | — | 2.9 | — | — | — | (³) | — | — |
| Professional and business services | — | 2.8 | — | — | — | (³) | — | — |
| Professional and technical services | — | 0.9 | — | — | — | (³) | — | — |
| Administrative and waste services | — | 10.3 | — | — | — | (³) | — | — |
| Education and health services | — | 8.1 | — | — | — | 0.9 | — | — |
| Educational services | 4.0 | 4.0 | — | — | — | 5.4 | — | — |
| Junior colleges, colleges, and universities ... | — | 4.6 | — | — | — | 1.0 | — | — |
| Healthcare and social assistance | — | 8.9 | — | — | — | 0.5 | — | — |
| 1 to 99 workers | — | 2.4 | — | — | — | 0.9 | — | — |
| 1 to 49 workers | — | 2.3 | — | — | — | 1.5 | — | — |
| 50 to 99 workers | — | 4.3 | — | — | — | 0.9 | — | — |
| 100 workers or more | 3.4 | 3.4 | — | — | — | 1.5 | — | — |
| 100 to 499 workers | 3.2 | 3.2 | — | — | — | 3.0 | — | — |
| 500 workers or more | 5.2 | 5.2 | — | — | — | 1.3 | — | — |
| Geographic area | | | | | | | | |
| New England | — | 7.5 | — | — | — | 0.3 | — | — |
| Middle Atlantic | — | 9.8 | — | — | — | 3.4 | — | — |
| East North Central | 2.7 | 2.7 | — | — | — | 2.5 | — | — |
| West North Central | — | 1.8 | — | — | — | (³) | — | — |
| South Atlantic | 2.1 | 2.1 | — | — | — | 3.4 | — | — |
| East South Central | — | 4.4 | — | — | — | 3.6 | — | — |
| West South Central | — | 2.3 | — | — | — | 0.7 | — | — |
| Mountain | 1.3 | 1.3 | — | — | — | 0.4 | — | — |
| Pacific | — | 3.9 | — | — | — | 1.5 | — | — |

See footnotes at end of table.

Table 47. Standard errors for vision care benefits: Extent of coverage for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Contact lenses ² | | | |
|---|-----------------------------|-----------------------------------|-------------|------------------|
| | Full coverage | Coverage with limits ¹ | No coverage | Not determinable |
| Credit intermediation and related activities .. | — | 2.9 | — | 0.2 |
| Insurance carriers and related activities | — | 3.0 | — | (³) |
| Professional and business services | — | 0.8 | — | 0.6 |
| Professional and technical services | — | 0.9 | — | (³) |
| Administrative and waste services | — | 2.4 | — | 2.4 |
| Education and health services | — | 3.4 | — | 1.0 |
| Educational services | — | 5.4 | — | 0.2 |
| Junior colleges, colleges, and universities ... | — | 3.2 | 2.9 | — |
| Healthcare and social assistance | — | 3.5 | — | 1.1 |
| 1 to 99 workers | — | 1.8 | 0.4 | — |
| 1 to 49 workers | — | 3.0 | — | 1.7 |
| 50 to 99 workers | — | 1.1 | — | 0.1 |
| 100 workers or more | 0.5 | 1.4 | 1.3 | 0.4 |
| 100 to 499 workers | — | 3.0 | — | 0.7 |
| 500 workers or more | — | 1.6 | — | 0.5 |
| Geographic area | | | | |
| New England | — | 0.6 | — | 0.1 |
| Middle Atlantic | — | 3.8 | 2.3 | — |
| East North Central | — | 2.2 | — | 1.7 |
| West North Central | — | 1.5 | — | 0.2 |
| South Atlantic | — | 3.4 | — | 0.8 |
| East South Central | — | 7.2 | — | 0.1 |
| West South Central | — | 0.5 | — | — |
| Mountain | — | 2.4 | — | 0.2 |
| Pacific | — | 1.3 | — | 0.6 |

¹ Includes plans subject to copayment, cash allowances, and 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 The categories are based on the average wage for each occupation surveyed, which may include workers with

earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 48. Vision care benefits¹: Median copayments for selected services, private industry workers, National Compensation Survey, 2011

(Includes all workers participating in vision care plans)

| Characteristics | Eye exams | Glasses | Contact lenses ² |
|--|-----------|---------|-----------------------------|
| All workers | – | \$25 | \$25 |
| Worker characteristic | | | |
| Management, professional, and related | – | 20 | 25 |
| Management, business, and financial | – | 20 | 20 |
| Professional and related | – | 25 | 25 |
| Service | – | 25 | – |
| Protective service | \$10 | 20 | – |
| Sales and office | 10 | 25 | 25 |
| Sales and related | 10 | – | 25 |
| Office and administrative support | 10 | 25 | 25 |
| Natural resources, construction, and maintenance | – | 25 | – |
| Construction, extraction, farming, fishing, and forestry | 10 | 20 | 20 |
| Installation, maintenance, and repair | – | 25 | – |
| Production, transportation, and material moving | – | 20 | 25 |
| Production | 10 | 20 | – |
| Transportation and material moving | 15 | 25 | 25 |
| Full time | – | 25 | 25 |
| Part time | 10 | 25 | – |
| Union | 15 | 20 | – |
| Nonunion | 10 | 25 | 25 |
| Average wage within the following categories: ³ | | | |
| Lowest 25 percent | – | 25 | – |
| Second 25 percent | – | 25 | 25 |
| Third 25 percent | – | – | 25 |
| Highest 25 percent | 10 | 25 | 25 |
| Highest 10 percent | 10 | 25 | 25 |
| Establishment characteristic | | | |
| Goods-producing industries | 10 | 20 | 25 |
| Construction | 10 | 25 | 25 |
| Manufacturing | 10 | 20 | – |
| Service-providing industries | – | 25 | 25 |
| Trade, transportation, and utilities | 15 | 25 | 25 |
| Wholesale trade | – | 25 | – |
| Retail trade | – | 25 | – |
| Transportation and warehousing | 15 | 20 | – |
| Information | – | 20 | 25 |
| Financial activities | 10 | 20 | – |
| Finance and insurance | 10 | – | 20 |

See footnotes at end of table.

Table 48. Vision care benefits¹: Median copayments for selected services, private industry workers, National Compensation Survey, 2011—Continued

(Includes all workers participating in vision care plans)

| Characteristics | Eye exams | Glasses | Contact lenses ² |
|---|-----------|---------|-----------------------------|
| Credit intermediation and related activities .. | \$10 | \$25 | — |
| Insurance carriers and related activities | 10 | — | — |
| Professional and business services | 15 | 25 | — |
| Professional and technical services | 20 | 20 | — |
| Administrative and waste services | — | 25 | — |
| Education and health services | 10 | 25 | — |
| Educational services | — | 25 | — |
| Junior colleges, colleges, and universities ... | — | — | \$10 |
| Healthcare and social assistance | 10 | 25 | — |
| 1 to 99 workers | — | 25 | 25 |
| 1 to 49 workers | 10 | 25 | 25 |
| 50 to 99 workers | — | 25 | — |
| 100 workers or more | — | 20 | 25 |
| 100 to 499 workers | — | 20 | 20 |
| 500 workers or more | 10 | 25 | 25 |
| Geographic area | | | |
| New England | 10 | 15 | 25 |
| Middle Atlantic | 10 | 20 | 25 |
| East North Central | 10 | 25 | — |
| West North Central | 10 | 25 | — |
| South Atlantic | — | 20 | — |
| East South Central | — | 25 | 20 |
| West South Central | — | 20 | 25 |
| Mountain | 10 | 25 | 25 |
| Pacific | 15 | 25 | 25 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Table 48. Standard errors for vision care benefits¹: Median copayments for selected services, private industry workers, National Compensation Survey, 2011

| Characteristics | Eye exams | Glasses | Contact lenses ² |
|--|-----------|---------|-----------------------------|
| All workers | — | \$5 | \$0 |
| Worker characteristic | | | |
| Management, professional, and related | — | 4 | 2 |
| Management, business, and financial | — | 0 | 5 |
| Professional and related | — | 6 | 0 |
| Service | — | 0 | — |
| Protective service | \$0 | 0 | — |
| Sales and office | 0 | 6 | 0 |
| Sales and related | 0 | — | 0 |
| Office and administrative support | 3 | 5 | 0 |
| Natural resources, construction, and maintenance | — | 0 | — |
| Construction, extraction, farming, fishing, and forestry | 1 | 4 | 4 |
| Installation, maintenance, and repair | — | 4 | — |
| Production, transportation, and material moving | — | 5 | 6 |
| Production | 0 | 6 | — |
| Transportation and material moving | 0 | 7 | 1 |
| Full time | — | 7 | 0 |
| Part time | 2 | 0 | — |
| Union | 2 | 5 | — |
| Nonunion | 2 | 5 | 0 |
| Average wage within the following categories: ³ | | | |
| Lowest 25 percent | — | 2 | — |
| Second 25 percent | — | 7 | 0 |
| Third 25 percent | — | — | 0 |
| Highest 25 percent | 1 | 7 | 0 |
| Highest 10 percent | 1 | 6 | 2 |
| Establishment characteristic | | | |
| Goods-producing industries | 0 | 0 | 3 |
| Construction | 0 | 4 | 7 |
| Manufacturing | 0 | 0 | — |
| Service-providing industries | — | 3 | 0 |
| Trade, transportation, and utilities | 3 | 4 | 0 |
| Wholesale trade | — | 0 | — |
| Retail trade | — | 4 | — |
| Transportation and warehousing | 0 | 0 | — |
| Information | — | 2 | 0 |
| Financial activities | 1 | 6 | — |
| Finance and insurance | 0 | — | 3 |

See footnotes at end of table.

Table 48. Standard errors for vision care benefits¹: Median copayments for selected services, private industry workers, National Compensation Survey, 2011—Continued

| Characteristics | Eye exams | Glasses | Contact lenses ² |
|---|-----------|---------|-----------------------------|
| Credit intermediation and related activities .. | \$0 | \$6 | — |
| Insurance carriers and related activities | 0 | — | — |
| Professional and business services | 4 | 3 | — |
| Professional and technical services | 3 | 3 | — |
| Administrative and waste services | — | 0 | — |
| Education and health services | 1 | 4 | — |
| Educational services | — | 0 | — |
| Junior colleges, colleges, and universities ... | — | — | \$0 |
| Healthcare and social assistance | 1 | 5 | — |
| 1 to 99 workers | — | 0 | 0 |
| 1 to 49 workers | 0 | 0 | 0 |
| 50 to 99 workers | — | 0 | — |
| 100 workers or more | — | 1 | 3 |
| 100 to 499 workers | — | 0 | 6 |
| 500 workers or more | 1 | 6 | 3 |
| Geographic area | | | |
| New England | 0 | 0 | 0 |
| Middle Atlantic | 0 | 3 | 0 |
| East North Central | 0 | 4 | — |
| West North Central | 0 | 6 | — |
| South Atlantic | — | 1 | — |
| East South Central | — | 7 | 6 |
| West South Central | — | 3 | 6 |
| Mountain | 2 | 0 | 0 |
| Pacific | 1 | 3 | 2 |

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.

Technical note

Data in this bulletin are from the National Compensation Survey (NCS), which is conducted by the U.S. Bureau of Labor Statistics (BLS). The bulletin contains data on detailed provisions of employer-provided health benefit plans for private industry workers in the United States. Excluded from the survey are federal government workers, state and local government workers, the military, agricultural workers, private household workers, aircraft manufacturing workers, and workers who are self-employed. Previous publications containing information on employee benefits for civilian, private industry, and state and local government workers are available on the BLS website: <http://www.bls.gov/ncs/ebs>.

Calculation details

For data presented by wage category, average hourly earnings for sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on hourly wage percentiles published in National Compensation Survey: Occupational Earnings in the United States, 2010, (<http://www.bls.gov/ncs/ncswage2010.htm>), Bulletin 2753. The hourly wage percentiles used to form the wage categories are unchanged from the 2009 bulletin since the occupational earnings used for the percentile values are no longer published. Updated percentiles from a different survey will be used to form the wage categories in future publications.

The percentiles were computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are appropriately weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

| Characteristic | Hourly wage percentile | | | | |
|--------------------------|------------------------|---------|-------------|---------|---------|
| | 10 | 25 | 50 (median) | 75 | 90 |
| Private industry workers | \$8.25 | \$10.69 | \$15.87 | \$24.81 | \$37.89 |

The lowest 10 percent and 25 percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25 percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25 percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25 and 10 percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

Not determinable estimates

Some tables in this bulletin contain columns with estimates classified as "not determinable." The reasons for this classification may vary. In detailed provisions of employer-provided health care plans, the "not determinable" classification is used whenever only partial information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the

provisions of a health benefit plan. For example, in one of the tables, workers are classified as participating in four types of fee-for-service plans. Those workers that were known to be participating in a fee-for-service plan—but the plan type was either not specified or was specified but did not fit into any of the four categories used in the table—were classified in the "not determinable" category.

Another situation in which the "not determinable" classification may be used is when workers are participating in plans in which a provision is known to exist, but no information on the specific details of this provision is available from the SPD. For example, in one of the tables, all workers participate in fee-for-service plans. The majority of the workers that make up the base of this table participated in plans that specified a deductible, but a small percentage of workers participated in plans in which the deductible was mentioned but not described. These workers were classified in the "not determinable" category.

Interpreting the tables

The set of workers that represent the base, or 100 percent in the table, is indicated by the statement directly under each table's title. For example, the statement may say, "All workers participating in medical care plans = 100 percent," or "All workers participating in fee-for-service plans = 100 percent." All estimates shown in the table are based on the set of workers specified in statements underneath the table title and on any subsets indicated by column headers.

Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers. For example, estimates might provide both the type and dollar amount of annual individual deductibles in fee-for-service plans. The base of this table is all workers participating in fee-for-service plans. The non-shaded estimates are percentages of workers by the type of deductible (for example, fixed deductible or variable deductible). Shaded estimates are those that measure values other than the percentage of workers. Shading is only used when there is a mixture of percentages and dollar values.

Survey sample

The 2011 survey included a sample of approximately 3,200 establishments.

Obtaining additional information

Information on the survey scope, sample design, data collection, survey estimation, reliability of estimates, technical references, and survey definitions is available in Chapter 8 of the BLS Handbook of Methods, <http://www.bls.gov/opub/hom/homch8.htm>. Definitions of major plans, key provisions, and related benefit terms used by the National Compensation Survey are provided in the Glossary of Employee Benefit Terms, <http://www.bls.gov/ncs/ebs/glossary20112012.htm>.

Appendix table 1: Survey establishment response

Appendix table 2: Number of workers represented

Appendix table 1. Survey establishment response, private industry, National Compensation Survey, 2011

| Establishments | Number of establishments |
|--|--------------------------|
| Total in sampling frame ¹ | 4,802,599 |
| Total in sample | 3,226 |
| Responding | 2,206 |
| Refused or unable to provide data | 754 |
| Out of business or not in survey scope | 266 |

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is

based on the 2007 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location.

Appendix table 2. Number of workers¹ represented, private industry, National Compensation Survey, 2011

| Occupational group ² | Estimated number of workers |
|---|-----------------------------|
| All workers | 100,512,700 |
| Management, professional, and related | 25,471,900 |
| Management, business, and financial | 9,740,400 |
| Professional and related | 15,731,500 |
| Service | 22,388,400 |
| Protective service | 1,438,700 |
| Sales and office | 28,662,000 |
| Sales and related | 11,844,100 |
| Office and administrative support | 16,817,800 |
| Natural resources, construction, and maintenance | 8,094,400 |
| Construction, extraction, farming, fishing, and forestry .. | 3,352,200 |
| Installation, maintenance, and repair | 4,742,200 |
| Production, transportation, and material moving | 15,896,100 |
| Production | 7,957,100 |
| Transportation and material moving | 7,938,900 |

¹ The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended,

however, for comparison to other statistical series to measure employment trends or levels.

² The 2000 Standard Occupational Classification system is used to classify workers.