

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 lifetime maximum
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Median ² percent of covered charges	
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.