

Table 42. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, private industry workers, National Compensation Survey, 2013

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

Characteristics	Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristic				
All workers	11	67	-	-
Service	-	71	-	5
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	-	78	-	18
Production, transportation, and material moving	-	68	8	-
Production	2	76	-	-
Transportation and material moving	-	61	-	10
Part time	-	76	-	6
Union	-	53	-	9
Average wage within the following categories ² :				
Lowest 25 percent	-	72	-	10
Second 25 percent	-	73	-	16
Establishment characteristic				
Service-providing industries	12	65	-	-
Trade, transportation, and utilities	-	61	7	-
Financial activities	4	84	-	-
Finance and insurance	6	77	-	-
Credit intermediation and related activities ..	-	86	-	13
Insurance carriers and related activities	-	82	-	8
Education and health services	-	59	-	13
Educational services:				
Junior colleges, colleges, and universities ...	24	57	-	-
Health care and social assistance	-	61	-	11
Other services	-	-	-	31
1 to 99 workers:				
50 to 99 workers	-	68	-	13
100 workers or more	13	69	-	-
100 to 499 workers	-	66	-	19
500 workers or more	15	72	-	-
Geographic area				
New England	-	76	-	18
East North Central	-	75	-	17
West North Central	-	91	-	6
Mountain	-	80	-	15
Pacific	14	61	-	-

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.