

# National Compensation Survey: Health Plan Provisions in State and Local Government in the United States, 2011

U.S. Department of Labor  
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## Contents

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### Overview

### Tables

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#### Health plan provisions

- [Medical care benefits](#)
- [Fee-for-service plans](#)
- [Health maintenance organizations](#)
- [Selected benefits by type of plan](#)
- [High-deductible and non-high-deductible health plans](#)
- [Mental health care and substance abuse treatment benefits](#)
- [Outpatient prescription drug benefits](#)
- [Dental care benefits](#)
- [Vision care benefits](#)

### Technical note

**Appendix table 1: Survey establishment response**

**Appendix table 2: Number of workers represented**

# Overview

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

The bulletin of detailed benefit provisions this year includes health tables for state and local government. Similar health tables for private industry are scheduled to be published in the winter of 2012-2013.

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

**Table 1. Medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	Fee-for-service plan					Not determinable
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	
All workers .....	100	73	1	62	5	4	—
<b>Worker characteristic</b>							
Management, professional, and related .....	100	73	2	62	5	4	—
Professional and related .....	100	73	2	62	5	4	—
Teachers .....	100	75	2	65	5	3	—
Primary, secondary, and special education school teachers .....	100	76	2	65	5	3	—
Service .....	100	72	1	62	4	5	—
Protective service .....	100	69	—	59	3	5	—
Sales and office .....	100	70	—	60	4	5	—
Office and administrative support .....	100	70	—	59	4	5	—
Natural resources, construction, and maintenance .....	100	75	—	65	—	—	—
Production, transportation, and material moving .....	100	74	—	64	4	4	—
Full time .....	100	73	2	62	5	4	—
Part time .....	100	68	—	56	7	4	—
Union .....	100	63	2	54	4	4	—
Nonunion .....	100	82	1	70	6	5	—
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	82	—	70	5	5	—
Lowest 10 percent .....	100	83	—	71	6	5	—
Second 25 percent .....	100	72	—	62	4	5	—
Third 25 percent .....	100	73	2	61	5	4	—
Highest 25 percent .....	100	66	1	57	4	4	—
Highest 10 percent .....	100	60	2	52	4	2	—
<b>Establishment characteristic</b>							
Service-providing industries .....	100	73	2	62	5	5	—
Education and health services .....	100	75	2	64	5	4	—
Educational services .....	100	75	2	65	4	4	—
Elementary and secondary schools .....	100	75	2	65	4	4	—
Junior colleges, colleges, and universities .....	100	75	—	66	—	5	—
Health care and social assistance .....	100	75	—	53	15	5	—
Hospitals .....	100	74	—	48	20	4	—
Public administration .....	100	67	1	58	3	5	—
1 to 99 workers .....	100	83	—	70	—	7	—
1 to 49 workers .....	100	83	—	69	—	—	—
50 to 99 workers .....	100	83	—	71	—	5	—
100 workers or more .....	100	71	1	61	5	4	—
100 to 499 workers .....	100	82	—	72	5	4	—
500 workers or more .....	100	68	1	57	5	4	—
State government .....	100	72	—	62	—	7	—
Local government .....	100	73	2	62	6	4	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers .....	27	23	5	—
<b>Worker characteristic</b>				
Management, professional, and related .....	27	22	5	—
Professional and related .....	27	22	5	—
Teachers .....	25	20	5	—
Primary, secondary, and special education school teachers .....	24	19	5	—
Service .....	28	23	5	—
Protective service .....	31	25	7	—
Sales and office .....	30	25	5	—
Office and administrative support .....	30	25	5	—
Natural resources, construction, and maintenance Production, transportation, and material moving .....	25	20	5	—
.....	26	20	6	—
Full time .....	27	22	5	—
Part time .....	32	28	4	—
Union .....	37	31	6	—
Nonunion .....	18	15	4	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	18	15	4	—
Lowest 10 percent .....	17	13	—	—
Second 25 percent .....	28	23	4	—
Third 25 percent .....	27	22	5	—
Highest 25 percent .....	34	28	6	—
Highest 10 percent .....	40	33	7	—
<b>Establishment characteristic</b>				
Service-providing industries .....	27	23	5	—
Education and health services .....	25	20	5	—
Educational services .....	25	20	4	—
Elementary and secondary schools .....	25	20	5	—
Junior colleges, colleges, and universities ...	25	22	3	—
Health care and social assistance .....	25	19	—	—
Hospitals .....	26	18	—	—
Public administration .....	33	27	5	—
1 to 99 workers .....	17	13	—	—
1 to 49 workers .....	17	14	—	—
50 to 99 workers .....	17	13	—	—
100 workers or more .....	29	24	5	—
100 to 499 workers .....	18	15	4	—
500 workers or more .....	32	27	5	—
State government .....	28	26	2	—
Local government .....	27	21	6	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	Fee-for-service plan					
		Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
<b>Geographic area</b>							
New England .....	100	54	—	37	—	—	—
Middle Atlantic .....	100	72	3	66	—	1	—
East North Central .....	100	77	—	70	—	2	—
West North Central .....	100	89	—	73	—	—	—
South Atlantic .....	100	73	—	59	—	8	—
West South Central .....	—	86	( <sup>2</sup> )	75	—	—	—
Mountain .....	100	71	—	46	—	19	—
Pacific .....	100	45	—	37	—	3	—

See footnotes at end of table.

**Table 1. Medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Geographic area</b>				
New England .....	46	36	—	—
Middle Atlantic .....	28	20	8	—
East North Central .....	23	21	—	—
West North Central .....	11	—	5	—
South Atlantic .....	27	22	5	—
West South Central .....	14	11	3	—
Mountain .....	29	23	—	—
Pacific .....	55	51	4	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 1. Standard errors for medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011**

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
All workers .....	0.9	0.3	1.2	0.7	0.4	—
<b>Worker characteristic</b>						
Management, professional, and related .....	1.1	0.3	1.3	1.0	0.4	—
Professional and related .....	1.1	0.3	1.4	1.0	0.5	—
Teachers .....	1.3	0.5	1.6	1.3	0.5	—
Primary, secondary, and special education school teachers .....	1.4	0.5	1.8	1.5	0.6	—
Service .....	1.6	0.3	1.8	0.7	0.9	—
Protective service .....	2.3	—	2.4	0.9	1.6	—
Sales and office .....	1.6	—	2.1	0.9	0.7	—
Office and administrative support .....	1.6	—	2.2	0.9	0.7	—
Natural resources, construction, and maintenance .....	2.0	—	2.8	—	—	—
Production, transportation, and material moving .....	3.1	—	3.5	1.1	1.1	—
Full time .....	1.0	0.3	1.2	0.7	0.5	—
Part time .....	3.4	—	4.4	2.1	1.2	—
Union .....	1.1	0.4	1.3	0.8	0.6	—
Nonunion .....	1.2	0.2	1.7	1.0	0.6	—
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	1.5	—	2.0	1.1	1.1	—
Lowest 10 percent .....	2.7	—	3.8	1.9	1.4	—
Second 25 percent .....	1.4	—	1.9	0.9	0.7	—
Third 25 percent .....	1.4	0.4	1.9	1.4	0.7	—
Highest 25 percent .....	1.0	0.3	1.1	0.6	0.4	—
Highest 10 percent .....	1.6	0.4	1.7	1.0	0.5	—
<b>Establishment characteristic</b>						
Service-providing industries .....	1.0	0.3	1.2	0.7	0.4	—
Education and health services .....	1.0	0.4	1.5	0.9	0.5	—
Educational services .....	1.2	0.4	1.6	0.8	0.6	—
Elementary and secondary schools .....	1.2	0.5	1.5	0.9	0.6	—
Junior colleges, colleges, and universities .....	2.6	—	4.0	—	1.3	—
Health care and social assistance .....	2.7	—	3.3	2.8	0.7	—
Hospitals .....	3.5	—	4.4	4.0	0.8	—
Public administration .....	1.6	0.2	1.8	0.7	0.8	—
1 to 99 workers .....	2.3	—	2.7	—	1.9	—
1 to 49 workers .....	2.8	—	4.2	—	—	—
50 to 99 workers .....	2.5	—	3.2	—	1.3	—
100 workers or more .....	1.0	0.3	1.3	0.7	0.4	—
100 to 499 workers .....	1.6	—	1.9	1.3	0.8	—
500 workers or more .....	1.2	0.3	1.5	0.8	0.5	—
State government .....	2.0	—	2.6	—	1.1	—
Local government .....	0.9	0.3	1.2	0.8	0.4	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
All workers .....	0.9	0.9	0.4	—
<b>Worker characteristic</b>				
Management, professional, and related .....	1.1	1.0	0.4	—
Professional and related .....	1.1	1.0	0.5	—
Teachers .....	1.3	1.2	0.6	—
Primary, secondary, and special education school teachers .....	1.4	1.1	0.8	—
Service .....	1.6	1.5	0.7	—
Protective service .....	2.3	2.0	1.1	—
Sales and office .....	1.6	1.5	0.8	—
Office and administrative support .....	1.6	1.5	0.7	—
Natural resources, construction, and maintenance .....	2.0	1.7	1.2	—
Production, transportation, and material moving .....	3.1	2.9	1.7	—
Full time .....	1.0	0.9	0.4	—
Part time .....	3.4	3.1	0.9	—
Union .....	1.1	0.9	0.6	—
Nonunion .....	1.2	1.3	0.6	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.5	1.5	0.6	—
Lowest 10 percent .....	2.7	2.5	—	—
Second 25 percent .....	1.4	1.3	0.6	—
Third 25 percent .....	1.4	1.4	0.7	—
Highest 25 percent .....	1.0	0.9	0.6	—
Highest 10 percent .....	1.6	1.4	1.0	—
<b>Establishment characteristic</b>				
Service-providing industries .....	1.0	0.9	0.4	—
Education and health services .....	1.0	0.9	0.5	—
Educational services .....	1.2	1.1	0.5	—
Elementary and secondary schools .....	1.2	1.0	0.6	—
Junior colleges, colleges, and universities .....	2.6	2.4	0.6	—
Health care and social assistance .....	2.7	1.7	—	—
Hospitals .....	3.5	2.3	—	—
Public administration .....	1.6	1.6	0.8	—
1 to 99 workers .....	2.3	2.0	—	—
1 to 49 workers .....	2.8	2.4	—	—
50 to 99 workers .....	2.5	2.2	—	—
100 workers or more .....	1.0	0.9	0.4	—
100 to 499 workers .....	1.6	1.6	0.7	—
500 workers or more .....	1.2	1.1	0.5	—
State government .....	2.0	1.9	0.7	—
Local government .....	0.9	0.9	0.5	—

See footnotes at end of table.



**Table 1. Standard errors for medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan					
	Total	Traditional	Preferred provider organization	Point of service plan	Exclusive provider organization	Not determinable
<b>Geographic area</b>						
New England .....	7.6	—	4.2	—	—	—
Middle Atlantic .....	1.4	0.5	2.2	—	0.3	—
East North Central .....	3.6	—	3.7	—	0.7	—
West North Central .....	3.0	—	7.7	—	—	—
South Atlantic .....	2.3	—	2.2	—	1.0	—
West South Central .....	2.1	( <sup>2</sup> )	3.8	—	—	—
Mountain .....	4.5	—	5.6	—	4.7	—
Pacific .....	2.0	—	2.2	—	0.9	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Geographic area</b>				
New England .....	7.6	6.4	—	—
Middle Atlantic .....	1.4	0.9	0.8	—
East North Central .....	3.6	2.9	—	—
West North Central .....	3.0	—	1.2	—
South Atlantic .....	2.3	3.1	1.1	—
West South Central .....	2.1	2.2	0.6	—
Mountain .....	4.5	4.1	—	—
Pacific .....	2.0	1.9	0.4	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 2. Medical care benefits: Plan characteristics, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	99	1	—	71	29	—	33	67	—
<b>Worker characteristic</b>									
Management, professional, and related .....	98	2	—	72	28	—	34	66	—
Professional and related .....	98	2	—	73	27	—	33	67	—
Teachers .....	98	2	—	75	25	—	31	69	—
Primary, secondary, and special education school teachers .....	98	2	—	76	24	—	30	70	—
Service .....	99	1	—	71	29	—	34	66	—
Protective service .....	99	—	—	69	31	—	36	64	—
Sales and office .....	98	—	—	68	32	—	34	66	—
Office and administrative support .....	98	—	—	68	32	—	35	65	—
Natural resources, construction, and maintenance .....	99	—	—	74	26	—	31	69	—
Production, transportation, and material moving .....	98	—	—	73	27	—	30	70	—
Full time .....	98	2	—	72	28	—	33	67	—
Part time .....	99	—	—	67	33	—	40	60	—
Union .....	98	2	—	63	37	—	41	59	—
Nonunion .....	99	1	—	79	21	—	26	74	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	99	—	—	79	21	—	25	75	—
Lowest 10 percent .....	100	—	—	82	18	—	25	75	—
Second 25 percent .....	98	—	—	70	30	—	33	67	—
Third 25 percent .....	98	2	—	72	28	—	34	66	—
Highest 25 percent .....	99	1	—	67	33	—	39	61	—
Highest 10 percent .....	98	2	—	63	37	—	43	57	—
<b>Establishment characteristic</b>									
Service-providing industries .....	98	2	—	71	29	—	33	67	—
Education and health services .....	98	2	—	74	26	—	32	68	—
Educational services .....	98	2	—	74	26	—	30	70	—
Elementary and secondary schools .....	98	2	—	74	26	—	30	70	—
Junior colleges, colleges, and universities .....	99	—	—	72	28	—	29	71	—
Health care and social assistance .....	98	—	—	75	25	—	42	58	—
Hospitals .....	98	—	—	76	24	—	47	53	—
Public administration .....	99	1	—	67	33	—	37	63	—
1 to 99 workers .....	98	—	—	78	22	—	24	76	—
1 to 49 workers .....	98	—	—	76	24	—	24	76	—
50 to 99 workers .....	98	—	—	80	20	—	24	76	—
100 workers or more .....	99	1	—	71	29	—	35	65	—
100 to 499 workers .....	99	—	—	80	20	—	24	76	—
500 workers or more .....	99	1	—	68	32	—	38	62	—
State government .....	99	—	—	67	33	—	33	67	—
Local government .....	98	2	—	73	27	—	34	66	—

See footnotes at end of table.

**Table 2. Medical care benefits: Plan characteristics, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Geographic area</b>									
New England .....	98	—	—	56	44	—	56	44	—
Middle Atlantic .....	97	3	—	76	24	—	29	71	—
East North Central .....	98	—	—	75	25	—	23	77	—
West North Central .....	97	—	—	84	16	—	—	81	—
South Atlantic .....	99	—	—	69	31	—	38	62	—
West South Central .....	100	( <sup>2</sup> )	—	88	12	—	23	77	—
Mountain .....	97	—	—	54	46	—	34	66	—
Pacific .....	99	—	—	45	55	—	61	39	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 2. Standard errors for medical care benefits: Plan characteristics, state and local government workers, National Compensation Survey, 2011**

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	0.3	0.3	–	1.0	1.0	–	1.1	1.1	–
<b>Worker characteristic</b>									
Management, professional, and related .....	0.3	0.3	–	1.1	1.1	–	1.3	1.3	–
Professional and related .....	0.3	0.3	–	1.2	1.2	–	1.3	1.3	–
Teachers .....	0.5	0.5	–	1.4	1.4	–	1.5	1.5	–
Primary, secondary, and special education school teachers .....	0.5	0.5	–	1.3	1.3	–	1.6	1.6	–
Service .....	0.3	0.3	–	1.6	1.6	–	1.7	1.7	–
Protective service .....	0.2	–	–	2.4	2.4	–	2.3	2.3	–
Sales and office .....	0.8	–	–	1.9	1.9	–	1.8	1.8	–
Office and administrative support .....	0.8	–	–	1.9	1.9	–	1.9	1.9	–
Natural resources, construction, and maintenance .....	1.0	–	–	2.6	2.6	–	2.4	2.4	–
Production, transportation, and material moving .....	0.9	–	–	3.0	3.0	–	3.0	3.0	–
Full time .....	0.3	0.3	–	1.0	1.0	–	1.2	1.2	–
Part time .....	0.6	–	–	3.5	3.5	–	4.1	4.1	–
Union .....	0.4	0.4	–	1.1	1.1	–	1.2	1.2	–
Nonunion .....	0.2	0.2	–	1.4	1.4	–	1.7	1.7	–
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	0.3	–	–	1.8	1.8	–	1.9	1.9	–
Lowest 10 percent .....	0.2	–	–	3.0	3.0	–	3.6	3.6	–
Second 25 percent .....	0.6	–	–	1.6	1.6	–	1.6	1.6	–
Third 25 percent .....	0.4	0.4	–	1.7	1.7	–	1.7	1.7	–
Highest 25 percent .....	0.3	0.3	–	0.9	0.9	–	1.1	1.1	–
Highest 10 percent .....	0.4	0.4	–	1.5	1.5	–	1.6	1.6	–
<b>Establishment characteristic</b>									
Service-providing industries .....	0.3	0.3	–	1.0	1.0	–	1.1	1.1	–
Education and health services .....	0.4	0.4	–	1.2	1.2	–	1.3	1.3	–
Educational services .....	0.4	0.4	–	1.3	1.3	–	1.4	1.4	–
Elementary and secondary schools .....	0.5	0.5	–	1.3	1.3	–	1.4	1.4	–
Junior colleges, colleges, and universities .....	0.8	–	–	3.1	3.1	–	3.3	3.3	–
Health care and social assistance .....	1.0	–	–	2.2	2.2	–	3.1	3.1	–
Hospitals .....	1.5	–	–	3.0	3.0	–	4.2	4.2	–
Public administration .....	0.2	0.2	–	1.7	1.7	–	1.6	1.6	–
1 to 99 workers .....	0.9	–	–	2.7	2.7	–	2.7	2.7	–
1 to 49 workers .....	0.5	–	–	3.9	3.9	–	3.8	3.8	–
50 to 99 workers .....	2.0	–	–	2.7	2.7	–	3.7	3.7	–
100 workers or more .....	0.3	0.3	–	1.1	1.1	–	1.1	1.1	–
100 to 499 workers .....	0.5	–	–	1.8	1.8	–	1.8	1.8	–
500 workers or more .....	0.3	0.3	–	1.2	1.2	–	1.4	1.4	–
State government .....	0.7	–	–	2.0	2.0	–	2.2	2.2	–
Local government .....	0.3	0.3	–	1.0	1.0	–	1.2	1.2	–

See footnotes at end of table.

**Table 2. Standard errors for medical care benefits: Plan characteristics, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Geographic area</b>									
New England .....	1.2	—	—	6.5	6.5	—	4.8	4.8	—
Middle Atlantic .....	0.5	0.5	—	1.2	1.2	—	1.8	1.8	—
East North Central .....	0.8	—	—	2.9	2.9	—	3.3	3.3	—
West North Central .....	2.2	—	—	4.3	4.3	—	—	5.8	—
South Atlantic .....	0.3	—	—	2.8	2.8	—	2.4	2.4	—
West South Central .....	( <sup>2</sup> )	( <sup>2</sup> )	—	2.3	2.3	—	3.9	3.9	—
Mountain .....	2.1	—	—	5.7	5.7	—	5.2	5.2	—
Pacific .....	0.3	—	—	2.2	2.2	—	2.2	2.2	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 3. Medical care benefits: Amount of lifetime maximum, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With lifetime maximum	Amount of lifetime maximum					Unlimited maximum	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers .....	100	22	\$1,000,000	\$2,000,000	\$2,000,000	\$5,000,000	\$5,000,000	76	-	-
<b>Worker characteristic</b>										
Management, professional, and related .....	100	22	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	76	-	-
Professional and related .....	100	23	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	76	-	-
Teachers .....	100	24	-	2,000,000	2,000,000	-	5,000,000	74	-	-
Primary, secondary, and special education school teachers .....	100	25	-	2,000,000	2,000,000	5,000,000	5,000,000	72	-	-
Service .....	100	22	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	76	-	2
Protective service .....	100	22	1,000,000	-	2,000,000	-	5,000,000	75	-	2
Sales and office .....	100	19	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	79	-	2
Office and administrative support .....	100	18	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	80	-	2
Natural resources, construction, and maintenance .....	100	23	1,000,000	-	2,000,000	5,000,000	5,000,000	75	-	2
Production, transportation, and material moving .....	100	23	-	2,000,000	2,000,000	5,000,000	5,000,000	72	-	5
Full time .....	100	22	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	76	-	-
Part time .....	100	19	-	2,000,000	2,000,000	3,000,000	5,000,000	78	-	2
Union .....	100	18	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	80	-	-
Nonunion .....	100	26	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	73	-	-
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	100	23	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	74	-	-
Lowest 10 percent .....	100	25	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	73	-	2
Second 25 percent .....	100	22	1,000,000	-	2,000,000	5,000,000	5,000,000	76	-	1
Third 25 percent .....	100	22	1,000,000	2,000,000	2,000,000	-	5,000,000	76	-	-
Highest 25 percent .....	100	20	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	78	-	-
Highest 10 percent .....	100	13	-	2,000,000	2,000,000	5,000,000	5,000,000	86	-	1
<b>Establishment characteristic</b>										
Service-providing industries .....	100	22	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	76	-	-
Education and health services .....	100	23	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	76	-	-
Educational services .....	100	22	-	2,000,000	2,000,000	5,000,000	5,000,000	76	-	-
Elementary and secondary schools .....	100	24	-	2,000,000	2,000,000	5,000,000	5,000,000	74	-	-
Junior colleges, colleges, and universities ...	100	17	-	2,000,000	2,000,000	-	5,000,000	83	-	-
Health care and social assistance .....	100	25	1,000,000	-	2,000,000	5,000,000	5,000,000	74	-	1
Hospitals .....	100	24	1,000,000	-	2,000,000	-	5,000,000	75	-	1
Public administration .....	100	21	1,000,000	-	2,000,000	5,000,000	5,000,000	77	-	2
1 to 99 workers .....	100	27	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	71	-	2
1 to 49 workers .....	100	21	1,000,000	-	-	5,000,000	5,000,000	78	-	( <sup>2</sup> )
50 to 99 workers .....	100	35	-	2,000,000	2,000,000	5,000,000	5,000,000	61	-	3
100 workers or more .....	100	21	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	77	-	-
100 to 499 workers .....	100	27	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	71	-	-
500 workers or more .....	100	19	1,000,000	2,000,000	2,000,000	-	5,000,000	79	-	2
State government .....	100	14	-	2,000,000	2,000,000	2,000,000	5,000,000	85	-	( <sup>2</sup> )
Local government .....	100	25	1,000,000	2,000,000	2,000,000	5,000,000	5,000,000	73	-	-

See footnotes at end of table.

**Table 3. Medical care benefits: Amount of lifetime maximum, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With lifetime maximum	Amount of lifetime maximum					Unlimited maximum	Other	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>										
New England .....	100	—	—	—	—	—	—	93	—	2
Middle Atlantic .....	100	6	\$1,000,000	—	\$2,000,000	—	—	94	—	( <sup>2</sup> )
East North Central .....	100	35	—	\$2,000,000	—	\$5,000,000	\$5,000,000	63	—	—
West North Central .....	100	29	1,000,000	—	—	5,000,000	5,000,000	69	—	2
South Atlantic .....	100	25	1,500,000	2,000,000	2,000,000	—	5,000,000	74	—	( <sup>2</sup> )
West South Central .....	—	27	1,000,000	—	2,000,000	5,000,000	5,000,000	70	—	3
Mountain .....	100	44	2,000,000	2,000,000	2,000,000	2,000,000	5,000,000	54	—	2
Pacific .....	100	15	2,000,000	2,000,000	2,000,000	—	5,000,000	82	—	3

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 3. Standard errors for medical care benefits: Amount of lifetime maximum, state and local government workers, National Compensation Survey, 2011**

Characteristics	With lifetime maximum	Amount of lifetime maximum					Unlimited maximum	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
All workers .....	1.2	\$0	\$0	\$0	\$0	\$0	1.2	-	-
<b>Worker characteristic</b>									
Management, professional, and related .....	1.4	277,489	0	0	0	0	1.3	-	-
Professional and related .....	1.5	138,744	0	0	0	0	1.4	-	-
Teachers .....	1.8	-	0	0	-	0	1.8	-	-
Primary, secondary, and special education school teachers .....	1.9	-	0	0	1,411,515	0	1.9	-	-
Service .....	1.7	0	277,489	0	1,240,967	0	1.7	-	0.4
Protective service .....	2.7	0	-	0	-	0	2.6	-	0.7
Sales and office .....	1.8	0	138,744	0	0	0	1.7	-	0.5
Office and administrative support .....	1.7	0	0	0	339,853	0	1.7	-	0.5
Natural resources, construction, and maintenance .....	2.8	0	-	0	0	0	2.8	-	1.0
Production, transportation, and material moving .....	3.0	-	0	0	392,428	0	3.3	-	1.6
Full time .....	1.3	0	0	0	0	0	1.2	-	-
Part time .....	3.5	-	0	0	672,588	0	3.5	-	1.0
Union .....	1.4	0	0	0	0	0	1.4	-	-
Nonunion .....	1.9	0	0	0	0	0	1.8	-	-
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	1.8	0	0	0	0	0	1.7	-	-
Lowest 10 percent .....	2.9	138,744	98,107	0	392,428	0	2.8	-	1.1
Second 25 percent .....	1.8	0	-	0	0	0	1.7	-	0.5
Third 25 percent .....	1.9	169,926	0	0	-	0	1.9	-	-
Highest 25 percent .....	1.3	294,321	0	0	0	0	1.3	-	-
Highest 10 percent .....	1.3	-	0	0	0	0	1.3	-	0.5
<b>Establishment characteristic</b>									
Service-providing industries .....	1.2	0	0	0	0	0	1.2	-	-
Education and health services .....	1.4	196,214	0	0	0	0	1.4	-	-
Educational services .....	1.5	-	0	0	0	0	1.5	-	-
Elementary and secondary schools .....	1.6	-	0	0	0	0	1.6	-	-
Junior colleges, colleges, and universities ...	3.6	-	0	0	-	0	3.6	-	-
Health care and social assistance .....	3.2	0	-	0	554,977	0	3.2	-	0.6
Hospitals .....	3.9	0	-	353,730	-	0	4.0	-	0.9
Public administration .....	2.2	0	-	0	196,214	0	2.2	-	0.5
1 to 99 workers .....	3.1	0	98,107	0	0	0	2.8	-	0.9
1 to 49 workers .....	3.8	0	-	-	0	0	3.5	-	0.5
50 to 99 workers .....	5.0	-	0	0	0	0	4.3	-	1.9
100 workers or more .....	1.2	0	0	0	0	0	1.2	-	-
100 to 499 workers .....	3.0	0	138,744	0	0	0	2.9	-	-
500 workers or more .....	1.4	0	0	0	-	0	1.4	-	0.4
State government .....	2.7	-	0	0	98,107	0	2.7	-	0.2
Local government .....	1.2	0	0	0	0	0	1.1	-	-

See footnotes at end of table.

**Table 3. Standard errors for medical care benefits: Amount of lifetime maximum, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With lifetime maximum	Amount of lifetime maximum					Unlimited maximum	Other	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>									
New England .....	—	—	—	—	—	—	3.2	—	1.4
Middle Atlantic .....	1.3	\$0	—	\$0	—	—	1.3	—	0.1
East North Central .....	2.5	—	\$0	—	\$0	\$0	2.3	—	—
West North Central .....	6.4	0	—	—	0	0	6.5	—	0.9
South Atlantic .....	3.9	240,312	0	0	—	0	4.0	—	0.3
West South Central .....	3.5	0	—	0	0	0	2.5	—	1.2
Mountain .....	2.9	0	0	0	0	1,109,955	3.6	—	1.3
Pacific .....	3.5	310,242	0	0	—	0	3.1	—	1.4

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 4. Medical care benefits: Eligibility requirements, state and local government 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	46	35	7	4	—	—	1	45	9	
<b>Worker characteristic</b>											
Management, professional, and related .....	100	44	35	6	2	—	—	1	47	9	
Professional and related .....	100	43	34	6	2	—	—	1	48	9	
Teachers .....	100	41	33	6	1	—	—	1	49	10	
Primary, secondary, and special education school teachers .....	100	41	33	6	1	—	( <sup>1</sup> )	1	47	12	
Service .....	100	49	34	8	7	—	—	1	43	8	
Protective service .....	100	49	33	9	7	—	—	1	41	9	
Sales and office .....	100	46	34	5	6	—	—	1	46	9	
Office and administrative support .....	100	45	34	6	5	—	—	1	46	9	
Natural resources, construction, and maintenance .....	100	52	35	9	7	—	—	1	37	10	
Production, transportation, and material moving .....	100	57	39	—	7	—	1	1	34	9	
Full time .....	100	46	35	7	4	—	—	1	45	9	
Part time .....	100	36	30	2	—	—	1	1	54	10	
Union .....	100	36	24	8	3	( <sup>1</sup> )	( <sup>1</sup> )	1	51	13	
Nonunion .....	100	56	45	5	5	—	—	1	39	5	
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	56	42	6	7	—	—	1	38	6	
Lowest 10 percent .....	100	59	44	—	9	—	( <sup>1</sup> )	1	37	4	
Second 25 percent .....	100	46	35	6	5	—	—	1	45	9	
Third 25 percent .....	100	47	35	6	5	—	—	1	46	8	
Highest 25 percent .....	100	39	29	8	2	—	—	1	50	12	
Highest 10 percent .....	100	33	23	8	2	—	—	1	54	13	
<b>Establishment characteristic</b>											
Service-providing industries .....	100	46	35	6	4	—	—	1	45	9	
Education and health services .....	100	44	35	6	3	—	—	1	48	9	
Educational services .....	100	42	34	6	1	—	—	1	49	9	
Elementary and secondary schools .....	100	42	34	6	2	—	—	1	46	12	
Junior colleges, colleges, and universities ...	100	39	34	—	—	—	—	1	59	2	
Health care and social assistance .....	100	58	41	6	11	—	—	1	38	4	
Hospitals .....	100	65	47	3	15	—	—	1	31	4	
Public administration .....	100	48	34	7	7	—	—	1	43	9	
1 to 99 workers .....	100	56	40	9	—	—	( <sup>1</sup> )	1	40	4	
1 to 49 workers .....	100	55	37	—	—	—	1	1	38	7	
50 to 99 workers .....	100	58	44	—	—	—	—	1	42	1	
100 workers or more .....	100	45	34	6	4	—	—	1	46	9	
100 to 499 workers .....	100	49	36	7	5	—	—	1	44	7	
500 workers or more .....	100	43	33	6	3	—	—	1	47	10	
State government .....	100	41	34	7	—	—	—	1	58	1	
Local government .....	100	48	35	6	6	—	—	1	40	12	

See footnotes at end of table.

**Table 4. Medical care benefits: Eligibility requirements, state and local government 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				
<b>Geographic area</b>											
New England .....	100	36	—	18	—	—	—	1	—	47	17
Middle Atlantic .....	100	32	9	18	—	—	—	1	2	60	8
East North Central .....	100	40	31	2	7	—	—	—	1	51	10
West North Central .....	100	59	47	—	—	—	—	—	1	36	5
South Atlantic .....	100	46	36	—	5	—	—	—	1	46	8
Mountain .....	100	43	33	—	—	—	—	3	1	—	—
Pacific .....	100	28	25	—	—	—	—	( <sup>1</sup> )	1	57	15

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 4. Standard errors for medical care benefits: Eligibility requirements, state and local government 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 .....	1.8	1.5	0.8	0.5	–	–	0.0	2.1	0.7
<b>Worker characteristic</b>									
Management, professional, and related .....	2.0	1.7	0.8	0.4	–	–	0.0	2.3	0.8
Professional and related .....	2.1	1.7	0.9	0.4	–	–	0.0	2.3	0.9
Teachers .....	2.0	1.9	0.8	0.2	–	–	0.0	2.4	1.2
Primary, secondary, and special education school teachers .....	2.0	1.9	1.0	0.3	–	0.2	0.0	2.5	1.4
Service .....	2.3	2.0	1.0	1.2	–	–	0.0	2.6	0.9
Protective service .....	3.3	3.1	1.6	1.7	–	–	0.0	3.4	1.5
Sales and office .....	2.4	2.1	0.9	1.0	–	–	0.0	2.5	1.0
Office and administrative support .....	2.3	2.1	0.9	0.9	–	–	0.0	2.5	1.1
Natural resources, construction, and maintenance .....	3.0	2.5	1.9	1.2	–	–	0.0	3.2	2.1
Production, transportation, and material moving .....	4.0	3.9	–	1.3	–	1.0	0.0	3.8	2.1
Full time .....	1.9	1.6	0.8	0.5	–	–	0.0	2.2	0.7
Part time .....	3.4	3.1	0.5	–	–	0.6	0.0	4.1	2.5
Union .....	1.6	1.5	0.8	0.6	0.1	0.2	0.0	1.8	1.1
Nonunion .....	3.2	2.5	1.2	0.8	–	–	0.0	3.4	0.6
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	3.6	3.0	1.4	1.2	–	–	0.0	4.0	0.8
Lowest 10 percent .....	5.4	4.9	–	2.0	–	0.3	0.0	5.8	1.1
Second 25 percent .....	2.0	2.0	1.2	0.9	–	–	0.0	2.1	1.0
Third 25 percent .....	2.1	2.1	0.9	0.6	–	–	0.0	2.2	0.9
Highest 25 percent .....	1.7	1.4	0.7	0.4	–	–	0.0	2.0	1.1
Highest 10 percent .....	1.9	1.6	1.0	0.4	–	–	0.0	2.2	1.5
<b>Establishment characteristic</b>									
Service-providing industries .....	1.8	1.5	0.8	0.5	–	–	0.0	2.1	0.7
Education and health services .....	2.2	1.8	0.9	0.5	–	–	0.0	2.6	1.0
Educational services .....	2.3	1.8	0.9	0.3	–	–	0.0	2.7	1.1
Elementary and secondary schools .....	1.9	1.7	1.0	0.4	–	–	0.0	2.6	1.4
Junior colleges, colleges, and universities ...	6.2	6.2	–	–	–	–	0.0	6.3	0.6
Health care and social assistance .....	4.0	3.3	1.5	3.0	–	–	0.0	4.0	1.1
Hospitals .....	4.3	4.2	0.7	4.1	–	–	0.0	4.2	0.7
Public administration .....	2.5	2.3	1.0	1.2	–	–	0.0	2.5	1.0
1 to 99 workers .....	3.6	3.5	2.3	–	–	0.4	0.0	3.7	1.5
1 to 49 workers .....	4.2	4.1	–	–	–	0.7	0.0	4.4	2.5
50 to 99 workers .....	5.9	5.1	–	–	–	–	0.0	5.9	0.3
100 workers or more .....	1.9	1.6	0.7	0.5	–	–	0.0	2.2	0.8
100 to 499 workers .....	2.9	2.9	1.4	1.2	–	–	0.0	3.3	1.0
500 workers or more .....	2.0	1.8	0.7	0.6	–	–	0.0	2.3	1.0
State government .....	4.0	3.7	1.5	–	–	–	0.0	4.2	0.5
Local government .....	1.6	1.5	0.7	0.7	–	–	0.0	2.1	1.0

See footnotes at end of table.

**Table 4. Standard errors for medical care benefits: Eligibility requirements, state and local government 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)		
<b>Geographic area</b>									
New England .....	4.5	—	4.7	—	—	0.6	—	6.1	2.5
Middle Atlantic .....	2.3	1.1	1.9	—	—	0.4	0.0	3.0	1.5
East North Central .....	3.7	3.7	0.5	1.7	—	—	0.0	3.9	1.4
West North Central .....	3.9	7.9	—	—	—	—	0.0	3.4	2.3
South Atlantic .....	4.2	3.9	—	1.2	—	—	0.0	4.9	1.6
Mountain .....	9.3	6.9	—	—	—	3.0	0.0	—	—
Pacific .....	2.8	2.5	—	—	—	0.1	0.0	2.7	1.4

<sup>1</sup> 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/nscs/ebs/glossary20102011.htm](http://www.bls.gov/nscs/ebs/glossary20102011.htm).

**Table 5. Medical care benefits: Coverage for selected services, state and local government 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	Skilled nursing facility	Home health care	Hospice care
All workers .....	99	98	98	100	82	83	80
<b>Worker characteristic</b>							
Management, professional, and related .....	100	99	99	100	82	83	80
Professional and related .....	100	99	99	100	82	84	80
Teachers .....	99	99	99	100	80	82	78
Primary, secondary, and special education school teachers .....	99	99	99	100	79	80	—
Service .....	99	98	98	100	83	85	81
Protective service .....	99	98	98	100	83	85	80
Sales and office .....	99	98	98	100	82	85	80
Office and administrative support .....	99	98	98	100	82	85	80
Natural resources, construction, and maintenance .....	99	98	98	100	74	79	—
Production, transportation, and material moving .....	98	97	97	100	75	—	—
Full time .....	99	98	98	100	82	83	79
Part time .....	100	100	99	100	77	86	82
Union .....	99	98	98	100	83	82	77
Nonunion .....	99	99	99	100	80	85	82
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	99	98	98	100	80	85	82
Lowest 10 percent .....	98	98	98	100	80	86	84
Second 25 percent .....	99	99	99	100	81	85	79
Third 25 percent .....	99	99	99	100	83	83	80
Highest 25 percent .....	100	98	98	100	82	81	78
Highest 10 percent .....	100	99	99	100	82	82	79
<b>Establishment characteristic</b>							
Service-providing industries .....	99	98	98	100	82	83	80
Education and health services .....	100	99	99	100	81	84	80
Educational services .....	100	99	99	100	80	83	79
Elementary and secondary schools .....	99	99	99	100	80	81	77
Junior colleges, colleges, and universities .....	100	99	99	100	83	91	85
Health care and social assistance .....	100	99	99	100	83	85	86
Hospitals .....	100	99	99	100	81	87	85
Public administration .....	98	98	98	100	84	84	79
1 to 99 workers .....	97	97	97	100	—	—	—
1 to 49 workers .....	97	97	97	100	79	80	79
50 to 99 workers .....	—	—	—	100	—	—	—
100 workers or more .....	99	99	99	100	82	84	80
100 to 499 workers .....	99	99	99	100	82	83	81
500 workers or more .....	100	99	99	100	83	84	80
State government .....	100	99	99	100	88	90	90
Local government .....	99	98	98	100	79	81	—

See footnotes at end of table.

**Table 5. Medical care benefits: Coverage for selected services, state and local government 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	Skilled nursing facility	Home health care	Hospice care
<b>Geographic area</b>							
New England .....	99	99	99	100	85	79	76
Middle Atlantic .....	100	97	97	100	91	83	85
East North Central .....	99	98	98	100	75	82	—
West North Central .....	99	99	99	100	—	84	—
South Atlantic .....	99	99	99	100	87	88	84
West South Central .....	100	99	99	100	78	81	79
Mountain .....	100	100	100	100	—	—	—
Pacific .....	99	99	99	100	84	84	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 5. Standard errors for medical care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
All workers .....	0.2	0.2	0.2	0.1	1.5	1.1	1.2
<b>Worker characteristic</b>							
Management, professional, and related .....	0.1	0.2	0.2	0.1	1.6	1.4	1.3
Professional and related .....	0.1	0.2	0.2	0.1	1.7	1.4	1.3
Teachers .....	0.2	0.3	0.3	0.1	2.0	1.9	1.8
Primary, secondary, and special education school teachers .....	0.3	0.4	0.4	0.2	2.1	2.2	–
Service .....	0.4	0.4	0.4	( <sup>1</sup> )	1.5	1.2	1.2
Protective service .....	0.5	0.5	0.5	( <sup>1</sup> )	2.1	1.9	2.2
Sales and office .....	0.4	0.4	0.4	0.1	1.9	1.5	2.0
Office and administrative support .....	0.4	0.5	0.5	0.1	1.9	1.4	2.1
Natural resources, construction, and maintenance .....	0.6	0.6	0.6	( <sup>1</sup> )	3.2	2.4	–
Production, transportation, and material moving .....	1.1	1.1	1.1	0.1	2.9	–	–
Full time .....	0.2	0.3	0.3	0.1	1.4	1.1	1.1
Part time .....	( <sup>1</sup> )	0.3	0.3	( <sup>1</sup> )	5.9	2.9	3.0
Union .....	0.2	0.2	0.2	( <sup>1</sup> )	1.6	1.4	1.4
Nonunion .....	0.4	0.4	0.4	0.1	2.0	1.3	1.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	0.6	0.6	0.6	0.1	2.3	1.4	1.5
Lowest 10 percent .....	1.3	1.3	1.3	( <sup>1</sup> )	3.2	1.9	1.8
Second 25 percent .....	0.3	0.3	0.3	( <sup>1</sup> )	1.8	1.2	1.7
Third 25 percent .....	0.3	0.3	0.3	( <sup>1</sup> )	1.6	1.4	1.4
Highest 25 percent .....	0.2	0.3	0.3	0.1	1.7	1.6	1.5
Highest 10 percent .....	0.1	0.2	0.2	( <sup>1</sup> )	2.0	1.3	1.6
<b>Establishment characteristic</b>							
Service-providing industries .....	0.2	0.2	0.2	0.1	1.5	1.1	1.2
Education and health services .....	0.2	0.2	0.2	0.1	2.0	1.6	1.4
Educational services .....	0.2	0.3	0.3	0.1	2.1	1.7	1.6
Elementary and secondary schools .....	0.2	0.4	0.4	0.1	1.9	2.1	2.0
Junior colleges, colleges, and universities .....	0.3	0.4	0.4	( <sup>1</sup> )	5.0	2.0	3.4
Health care and social assistance .....	( <sup>1</sup> )	0.1	0.1	( <sup>1</sup> )	2.9	2.1	2.7
Hospitals .....	( <sup>1</sup> )	0.2	0.2	( <sup>1</sup> )	3.5	2.5	3.6
Public administration .....	0.6	0.6	0.6	0.1	1.7	1.5	1.8
1 to 99 workers .....	1.1	1.1	1.1	( <sup>1</sup> )	–	–	–
1 to 49 workers .....	1.6	1.6	1.6	( <sup>1</sup> )	3.9	3.7	3.8
50 to 99 workers .....	–	–	–	( <sup>1</sup> )	–	–	–
100 workers or more .....	0.2	0.2	0.2	0.1	1.5	1.1	1.2
100 to 499 workers .....	0.5	0.5	0.5	( <sup>1</sup> )	1.9	1.5	1.8
500 workers or more .....	0.1	0.2	0.2	0.1	1.8	1.3	1.5
State government .....	0.1	0.2	0.2	( <sup>1</sup> )	2.6	1.3	2.2
Local government .....	0.3	0.3	0.3	0.1	1.5	1.3	–

See footnotes at end of table.

**Table 5. Standard errors for medical care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
<b>Geographic area</b>							
New England .....	0.8	0.7	0.7	( <sup>1</sup> )	3.2	5.8	4.0
Middle Atlantic .....	0.1	0.2	0.2	( <sup>1</sup> )	1.6	1.1	1.7
East North Central .....	0.7	0.8	0.8	( <sup>1</sup> )	3.4	2.6	—
West North Central .....	0.5	0.5	0.5	0.3	—	3.6	—
South Atlantic .....	0.4	0.4	0.4	( <sup>1</sup> )	1.8	1.6	1.9
West South Central .....	0.4	0.9	0.9	0.5	3.4	3.7	4.1
Mountain .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	—	—	—
Pacific .....	0.4	0.5	0.5	( <sup>1</sup> )	2.9	2.5	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 6. Medical care benefits: Coverage for selected services by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			Fee-for-service plan			Health maintenance organization		
	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
All workers .....	85	84	70	84	84	70	87	86	—
<b>Worker characteristic</b>									
Management, professional, and related .....	86	85	72	85	85	72	87	86	—
Professional and related .....	86	85	71	86	85	72	87	86	—
Teachers .....	85	84	70	85	84	71	85	85	—
Primary, secondary, and special education school teachers .....	85	83	—	85	82	69	85	85	—
Service .....	83	83	—	81	82	—	86	86	—
Protective service .....	80	83	—	78	83	—	84	82	—
Sales and office .....	84	83	71	82	83	70	89	83	—
Office and administrative support .....	84	83	70	82	83	69	89	83	—
Natural resources, construction, and maintenance .....	88	84	69	88	83	69	87	85	—
Production, transportation, and material moving .....	86	83	—	86	81	—	87	88	—
Full time .....	85	84	70	84	84	70	87	85	—
Part time .....	87	86	—	85	83	70	91	94	—
Union .....	81	81	—	77	78	—	88	86	—
Nonunion .....	89	87	76	90	88	77	86	85	—
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	87	86	73	86	85	72	91	89	—
Lowest 10 percent .....	89	87	77	88	86	75	94	93	—
Second 25 percent .....	84	83	69	84	83	69	86	84	—
Third 25 percent .....	87	87	72	87	88	73	86	86	—
Highest 25 percent .....	83	81	—	80	80	—	87	85	—
Highest 10 percent .....	79	81	—	—	—	—	85	85	—
<b>Establishment characteristic</b>									
Service-providing industries .....	85	84	70	84	83	70	87	85	—
Education and health services .....	87	85	72	87	85	72	87	87	—
Educational services .....	87	86	72	87	85	73	86	86	—
Elementary and secondary schools .....	85	83	—	85	83	68	86	85	—
Junior colleges, colleges, and universities .....	90	92	85	92	93	88	84	89	—
Health care and social assistance .....	88	84	72	85	83	67	96	90	—
Hospitals .....	88	80	70	85	78	—	95	85	—
Public administration .....	81	82	—	78	81	—	87	84	—
1 to 99 workers .....	83	84	72	82	82	70	90	93	—
1 to 49 workers .....	82	85	—	81	84	—	87	90	—
50 to 99 workers .....	85	83	72	83	81	69	95	98	—
100 workers or more .....	85	84	70	85	84	70	87	85	—
100 to 499 workers .....	86	85	69	86	85	69	88	88	—
500 workers or more .....	85	84	—	84	83	71	87	84	—
State government .....	94	95	88	94	95	88	95	95	—
Local government .....	82	80	—	81	79	—	84	82	—

See footnotes at end of table.

**Table 6. Medical care benefits: Coverage for selected services by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			Fee-for-service plan			Health maintenance organization		
	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
<b>Geographic area</b>									
New England .....	91	88	—	88	88	57	95	89	—
Middle Atlantic .....	78	—	—	—	—	—	92	88	—
East North Central .....	—	—	—	77	—	—	—	—	—
West North Central .....	85	77	71	85	75	70	90	93	—
South Atlantic .....	93	88	70	96	92	72	85	79	—
West South Central .....	93	95	87	92	95	87	98	96	—
Mountain .....	—	—	—	80	—	—	—	84	—
Pacific .....	81	87	83	70	84	77	90	89	—

<sup>1</sup> Provides preventive pediatric care, routine pediatric care, and routine pediatric immunization for children two years and younger.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 6. Standard errors for medical care benefits: Coverage for selected services by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			Fee-for-service plan			Health maintenance organization		
	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
All workers .....	0.9	0.9	1.3	1.1	1.2	1.6	1.1	1.2	—
<b>Worker characteristic</b>									
Management, professional, and related .....	1.1	1.1	1.5	1.4	1.4	1.8	1.2	1.5	—
Professional and related .....	1.1	1.1	1.5	1.3	1.4	1.9	1.3	1.6	—
Teachers .....	1.3	1.4	1.7	1.5	1.7	2.1	1.7	2.3	—
Primary, secondary, and special education school teachers .....	1.3	1.7	—	1.7	2.0	2.3	2.0	2.6	—
Service .....	1.5	1.2	—	1.9	1.6	—	1.9	1.9	—
Protective service .....	2.2	1.9	—	2.9	2.5	—	3.1	3.1	—
Sales and office .....	1.8	1.6	2.7	2.4	2.0	3.0	1.6	2.1	—
Office and administrative support .....	1.7	1.6	2.5	2.3	1.9	2.9	1.6	2.1	—
Natural resources, construction, and maintenance .....	1.8	2.2	3.0	2.1	2.8	3.6	2.7	2.9	—
Production, transportation, and material moving .....	2.1	2.8	—	2.5	3.6	—	4.9	4.5	—
Full time .....	1.0	0.9	1.3	1.2	1.2	1.6	1.1	1.2	—
Part time .....	1.7	2.6	—	2.3	3.5	4.2	2.8	2.8	—
Union .....	1.4	1.3	—	1.9	1.7	—	1.3	1.4	—
Nonunion .....	0.9	1.1	2.1	1.0	1.3	2.3	1.8	1.7	—
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.4	1.3	2.1	1.5	1.6	2.4	2.0	2.2	—
Lowest 10 percent .....	1.6	2.0	2.8	1.9	2.3	3.2	2.2	2.4	—
Second 25 percent .....	1.4	1.3	1.8	1.7	1.5	2.2	1.6	1.6	—
Third 25 percent .....	1.2	0.9	1.6	1.4	1.0	2.0	1.7	1.8	—
Highest 25 percent .....	1.3	1.4	—	1.6	1.8	—	1.3	1.7	—
Highest 10 percent .....	1.4	1.3	—	—	—	—	1.7	1.9	—
<b>Establishment characteristic</b>									
Service-providing industries .....	0.9	0.9	1.3	1.1	1.2	1.6	1.1	1.2	—
Education and health services .....	1.0	1.3	1.6	1.1	1.6	1.9	1.4	1.8	—
Educational services .....	1.1	1.3	1.6	1.3	1.5	1.9	1.6	2.1	—
Elementary and secondary schools .....	1.3	1.6	—	1.6	2.0	2.2	1.9	2.7	—
Junior colleges, colleges, and universities .....	2.0	1.8	2.5	1.7	1.6	2.4	3.6	3.1	—
Health care and social assistance .....	2.4	3.0	3.2	3.2	3.9	3.4	1.2	1.9	—
Hospitals .....	3.4	4.3	4.0	4.5	5.6	—	1.8	2.8	—
Public administration .....	1.9	1.3	—	2.6	1.7	—	1.4	1.5	—
1 to 99 workers .....	2.4	2.4	3.1	2.7	2.8	3.6	4.6	4.4	—
1 to 49 workers .....	3.5	3.3	—	3.8	3.8	—	7.5	7.3	—
50 to 99 workers .....	3.4	2.9	4.5	4.0	3.5	5.1	2.4	1.9	—
100 workers or more .....	1.0	1.0	1.4	1.2	1.3	1.6	1.1	1.2	—
100 to 499 workers .....	1.7	1.6	2.5	1.8	1.8	2.6	3.0	2.9	—
500 workers or more .....	1.1	1.1	—	1.3	1.5	2.0	1.2	1.2	—
State government .....	1.9	0.9	1.9	2.5	1.2	2.5	1.0	0.8	—
Local government .....	1.0	1.2	—	1.1	1.4	—	1.6	1.8	—

See footnotes at end of table.

**Table 6. Standard errors for medical care benefits: Coverage for selected services by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			Fee-for-service plan			Health maintenance organization		
	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation	Adult physical exam	Well baby care <sup>1</sup>	Adult immunization and inoculation
<b>Geographic area</b>									
New England .....	2.7	5.2	—	2.5	5.9	9.1	2.6	7.6	—
Middle Atlantic .....	1.3	—	—	—	—	—	0.8	0.9	—
East North Central .....	—	—	—	3.1	—	—	—	—	—
West North Central .....	2.8	4.4	4.9	2.6	4.7	5.1	5.4	3.0	—
South Atlantic .....	1.0	1.4	4.4	0.6	1.3	5.3	2.7	2.8	—
West South Central .....	1.9	1.9	3.2	2.1	2.0	3.5	2.2	2.3	—
Mountain .....	—	—	—	6.4	—	—	—	3.7	—
Pacific .....	4.1	2.4	3.0	7.2	3.6	4.9	2.0	2.1	—

<sup>1</sup> Provides preventive pediatric care, routine pediatric care, and routine pediatric immunization for children two years and younger.

<sup>2</sup> 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.

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**Table 7. Medical care benefits: Median copayment per visit for selected services by type of plan, state and local government 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 .....	\$200	\$200	\$250	\$20	\$20	\$15	\$30	\$30	\$50
<b>Worker characteristic</b>									
Management, professional, and related .....	200	200	250	20	20	15	30	30	50
Professional and related .....	200	200	250	20	20	15	35	30	50
Teachers .....	200	200	250	20	20	15	—	—	50
Primary, secondary, and special education school teachers .....	200	200	250	20	20	15	50	—	—
Service .....	200	200	250	20	20	15	—	30	50
Protective service .....	200	200	250	15	20	15	—	—	50
Sales and office .....	200	200	250	20	20	15	30	25	50
Office and administrative support .....	200	200	250	20	20	15	30	30	40
Natural resources, construction, and maintenance .....	200	—	275	20	20	15	30	30	—
Production, transportation, and material moving .....	—	—	200	15	15	15	—	—	—
Full time .....	200	200	250	20	20	15	30	30	50
Part time .....	250	200	250	20	20	15	—	—	50
Union .....	200	200	—	15	15	15	30	30	50
Nonunion .....	200	200	250	25	25	15	—	30	—
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	200	200	250	20	20	—	—	30	—
Lowest 10 percent .....	—	200	250	25	25	20	—	—	—
Second 25 percent .....	200	200	250	20	20	15	30	30	50
Third 25 percent .....	200	200	250	20	20	15	30	30	50
Highest 25 percent .....	—	200	250	15	20	15	35	30	—
Highest 10 percent .....	200	150	250	15	15	15	30	25	—
<b>Establishment characteristic</b>									
Service-providing industries .....	200	200	250	20	20	15	30	30	50
Education and health services .....	200	200	250	20	20	15	—	—	50
Educational services .....	200	200	250	20	20	15	—	—	50
Elementary and secondary schools .....	200	200	250	20	20	15	—	—	50
Junior colleges, colleges, and universities .....	250	—	250	20	20	15	—	—	50
Health care and social assistance .....	200	200	200	20	20	15	30	30	—
Hospitals .....	200	150	200	20	20	—	35	30	45
Public administration .....	200	200	250	15	20	15	30	25	50
1 to 99 workers .....	200	200	—	20	20	15	—	—	—
1 to 49 workers .....	200	200	—	20	20	15	—	—	—
50 to 99 workers .....	—	—	—	20	—	15	—	—	—
100 workers or more .....	200	200	250	20	20	15	30	30	50
100 to 499 workers .....	200	200	250	20	20	15	—	—	—
500 workers or more .....	200	200	250	20	20	15	30	30	50
State government .....	250	200	250	20	20	15	30	30	—
Local government .....	200	200	250	20	20	15	30	30	50

See footnotes at end of table.

**Table 7. Medical care benefits: Median copayment per visit for selected services by type of plan, state and local government 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
<b>Geographic area</b>									
New England .....	\$250	\$250	\$250	—	\$15	\$10	\$100	—	—
Middle Atlantic .....	100	—	100	\$15	15	15	20	\$20	\$50
East North Central .....	275	300	275	20	20	15	150	—	150
West North Central .....	180	180	125	20	20	15	100	100	50
South Atlantic .....	250	250	250	20	20	15	25	25	—
West South Central .....	150	150	500	25	—	25	100	100	250
Mountain .....	—	200	500	20	—	25	40	—	—
Pacific .....	250	200	250	15	20	15	20	—	15

<sup>1</sup> 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.

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**Table 7. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, state and local government 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	\$2	\$0	\$2
<b>Worker characteristic</b>									
Management, professional, and related .....	10	0	0	0	0	0	4	0	7
Professional and related .....	0	0	0	0	0	0	8	1	8
Teachers .....	0	0	0	0	0	0	-	-	5
Primary, secondary, and special education school teachers .....	0	0	0	0	0	0	14	-	-
Service .....	14	4	0	3	0	0	-	4	0
Protective service .....	49	25	0	4	0	0	-	-	3
Sales and office .....	0	21	0	1	0	0	4	4	8
Office and administrative support .....	0	14	0	2	0	0	4	8	11
Natural resources, construction, and maintenance .....	11	-	21	2	0	0	3	3	-
Production, transportation, and material moving .....	-	-	57	0	4	0	-	-	-
Full time .....	0	0	0	0	0	0	1	0	3
Part time .....	38	60	0	4	0	0	-	-	11
Union .....	55	53	-	0	0	0	0	6	9
Nonunion .....	0	0	0	5	0	0	-	9	-
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	35	0	0	0	4	-	-	6	-
Lowest 10 percent .....	-	0	5	5	4	5	-	-	-
Second 25 percent .....	0	10	0	0	0	0	0	3	10
Third 25 percent .....	0	0	0	0	0	0	1	3	0
Highest 25 percent .....	-	14	14	0	3	0	8	4	-
Highest 10 percent .....	0	17	10	0	0	0	3	5	-
<b>Establishment characteristic</b>									
Service-providing industries .....	0	0	0	0	0	0	2	0	4
Education and health services .....	0	0	0	0	0	0	-	-	12
Educational services .....	0	0	0	0	0	0	-	-	9
Elementary and secondary schools .....	0	0	0	0	0	0	-	-	14
Junior colleges, colleges, and universities ...	14	-	0	3	5	0	-	-	14
Health care and social assistance .....	0	20	14	0	( <sup>2</sup> )	0	3	1	-
Hospitals .....	43	36	31	0	4	-	7	3	10
Public administration .....	53	15	34	1	0	0	3	5	4
1 to 99 workers .....	0	0	-	0	2	0	-	-	-
1 to 49 workers .....	0	19	-	0	2	0	-	-	-
50 to 99 workers .....	-	-	-	1	-	0	-	-	-
100 workers or more .....	0	0	0	2	0	0	1	1	2
100 to 499 workers .....	0	14	0	0	0	0	-	-	-
500 workers or more .....	17	0	0	3	0	0	0	6	0
State government .....	10	0	0	3	0	0	4	0	-
Local government .....	0	0	67	0	0	0	2	2	11

See footnotes at end of table.

**Table 7. Standard errors for medical care benefits: Median copayment per visit for selected services by type of plan, state and local government 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
<b>Geographic area</b>									
New England .....	\$0	\$0	\$0	—	\$0	\$0	\$9	—	—
Middle Atlantic .....	0	—	0	\$0	0	3	0	\$0	\$0
East North Central .....	26	65	75	5	1	0	0	—	0
West North Central .....	31	21	0	0	1	3	24	0	0
South Atlantic .....	37	63	0	3	6	0	0	0	—
West South Central .....	0	10	0	0	—	0	0	0	59
Mountain .....	—	50	0	0	—	0	10	—	—
Pacific .....	0	55	0	0	0	0	4	—	2

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

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**Table 8. Medical care benefits: Median number of days or visits covered per year for selected services by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers .....	100	100	100	100	100	100
<b>Worker characteristic</b>						
Management, professional, and related .....	100	100	100	100	100	100
Professional and related .....	100	100	100	100	100	100
Teachers .....	100	100	100	90	90	100
Primary, secondary, and special education school teachers .....	100	100	100	90	90	100
Service .....	100	100	100	100	90	100
Protective service .....	100	—	100	100	100	100
Sales and office .....	100	100	100	100	100	100
Office and administrative support .....	100	100	100	100	100	100
Natural resources, construction, and maintenance .....	100	90	100	90	90	—
Production, transportation, and material moving .....	100	90	—	—	100	—
Full time .....	100	100	100	100	100	100
Part time .....	100	100	100	100	100	100
Union .....	100	100	100	100	100	100
Nonunion .....	100	90	100	90	90	60
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	90	—	100	90	90	—
Second 25 percent .....	100	100	100	100	100	100
Third 25 percent .....	100	100	100	100	100	—
Highest 25 percent .....	100	100	100	100	100	100
Highest 10 percent .....	100	120	100	100	100	100
<b>Establishment characteristic</b>						
Service-providing industries .....	100	100	100	100	100	100
Education and health services .....	100	100	100	100	90	100
Educational services .....	100	100	100	100	90	100
Elementary and secondary schools .....	100	100	100	90	90	100
Junior colleges, colleges, and universities .....	100	100	100	100	120	90
Health care and social assistance .....	100	100	100	100	100	—
Hospitals .....	—	—	100	90	100	—
Public administration .....	100	100	100	100	100	100
1 to 99 workers .....	—	—	100	—	90	—
1 to 49 workers .....	100	—	—	60	—	—
50 to 99 workers .....	—	—	100	—	—	—
100 workers or more .....	100	100	100	100	100	100
100 to 499 workers .....	100	100	100	90	90	—
500 workers or more .....	100	100	100	100	100	100
State government .....	100	100	100	100	120	60
Local government .....	100	100	100	90	90	100

See footnotes at end of table.

**Table 8. Medical care benefits: Median number of days or visits covered per year for selected services by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
<b>Geographic area</b>						
New England .....	100	—	100	—	—	—
Middle Atlantic .....	—	—	120	120	120	—
East North Central .....	120	120	120	—	90	60
West North Central .....	—	—	—	60	60	60
South Atlantic .....	100	100	100	90	100	60
West South Central .....	60	60	—	120	120	—
Mountain .....	—	—	100	—	—	60
Pacific .....	100	—	100	100	120	100

<sup>1</sup> 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.

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**Table 8. Standard errors for medical care benefits: Median number of days or visits covered per year for selected services by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	Skilled nursing facility			Home health care		
	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	5.5	10.0	0.0
<b>Worker characteristic</b>						
Management, professional, and related .....	0.0	0.0	0.0	2.8	6.5	2.0
Professional and related .....	0.0	0.0	0.0	10.6	14.4	8.1
Teachers .....	0.0	0.0	0.0	3.9	3.9	8.8
Primary, secondary, and special education school teachers .....	0.0	2.0	0.0	12.6	15.9	11.1
Service .....	0.0	10.2	0.0	11.4	11.1	0.0
Protective service .....	0.0	–	0.0	13.5	15.6	15.3
Sales and office .....	0.0	5.9	0.0	11.1	14.0	4.8
Office and administrative support .....	0.0	5.5	0.0	7.3	9.6	6.2
Natural resources, construction, and maintenance .....	3.4	8.6	0.0	10.7	10.4	–
Production, transportation, and material moving .....	0.0	18.1	–	–	14.3	–
Full time .....	0.0	2.8	0.0	7.8	12.3	0.0
Part time .....	0.0	0.0	0.0	0.0	3.9	0.0
Union .....	0.0	12.4	0.0	0.0	3.4	0.0
Nonunion .....	7.1	11.1	0.0	6.2	11.8	0.0
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	7.8	–	0.0	6.2	4.5	–
Second 25 percent .....	0.0	5.5	0.0	0.0	0.0	0.0
Third 25 percent .....	0.0	0.0	0.0	11.1	8.1	–
Highest 25 percent .....	0.0	0.0	0.0	0.0	2.8	0.0
Highest 10 percent .....	0.0	19.9	0.0	0.0	0.0	0.0
<b>Establishment characteristic</b>						
Service-providing industries .....	0.0	0.0	0.0	5.5	10.0	0.0
Education and health services .....	0.0	0.0	0.0	12.9	12.1	0.0
Educational services .....	0.0	0.0	0.0	13.0	10.0	0.0
Elementary and secondary schools .....	0.0	3.4	0.0	4.8	12.7	0.0
Junior colleges, colleges, and universities .....	0.0	0.0	0.0	19.6	7.8	10.9
Health care and social assistance .....	0.0	21.6	0.0	10.9	7.6	–
Hospitals .....	–	–	17.9	12.4	12.6	–
Public administration .....	0.0	7.6	0.0	0.0	0.0	9.4
1 to 99 workers .....	–	–	0.0	–	9.9	–
1 to 49 workers .....	10.9	–	–	16.6	–	–
50 to 99 workers .....	–	–	0.0	–	–	–
100 workers or more .....	0.0	0.0	0.0	2.0	5.9	0.0
100 to 499 workers .....	0.0	9.2	0.0	2.8	2.0	–
500 workers or more .....	0.0	0.0	0.0	0.0	0.0	0.0
State government .....	0.0	0.0	0.0	27.5	5.5	0.0
Local government .....	0.0	8.8	0.0	7.1	0.0	0.0

See footnotes at end of table.

**Table 8. Standard errors for medical care benefits: Median number of days or visits covered per year for selected services by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Skilled nursing facility			Home health care		
	All plans	Fee-for-service plans	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
<b>Geographic area</b>						
New England .....	0.0	—	0.0	—	—	—
Middle Atlantic .....	—	—	0.0	11.1	13.6	—
East North Central .....	6.8	20.2	0.0	—	0.0	14.1
West North Central .....	—	—	—	0.0	0.0	0.0
South Atlantic .....	0.0	0.0	0.0	13.3	5.5	0.0
West South Central .....	0.0	0.0	—	21.1	18.0	—
Mountain .....	—	—	22.2	—	—	0.0
Pacific .....	0.0	—	0.0	0.0	24.3	0.0

<sup>1</sup> 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.

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**Table 9. Fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	94	5	( <sup>1</sup> )	69	31	—	80	20	( <sup>1</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	94	5	( <sup>1</sup> )	71	29	—	81	19	( <sup>1</sup> )
Professional and related .....	95	5	( <sup>1</sup> )	70	30	—	80	19	( <sup>1</sup> )
Teachers .....	96	4	( <sup>1</sup> )	70	30	—	80	20	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	96	3	( <sup>1</sup> )	69	31	—	79	21	( <sup>1</sup> )
Service .....	96	4	—	67	33	—	78	21	1
Protective service .....	95	5	—	64	36	—	78	21	1
Sales and office .....	94	6	( <sup>1</sup> )	68	32	—	81	19	1
Office and administrative support .....	93	6	( <sup>1</sup> )	68	32	—	81	19	1
Natural resources, construction, and maintenance .....	96	—	—	66	34	—	79	20	1
Production, transportation, and material moving .....	89	10	1	62	38	—	75	25	1
Full time .....	94	5	( <sup>1</sup> )	69	31	—	80	20	1
Part time .....	97	—	—	58	42	—	78	22	( <sup>1</sup> )
Union .....	92	7	( <sup>1</sup> )	51	49	—	65	34	1
Nonunion .....	96	4	( <sup>1</sup> )	82	18	—	91	9	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	96	—	—	77	23	—	86	13	( <sup>1</sup> )
Lowest 10 percent .....	96	—	—	82	18	—	89	11	( <sup>1</sup> )
Second 25 percent .....	94	6	( <sup>1</sup> )	69	31	—	79	21	1
Third 25 percent .....	93	7	( <sup>1</sup> )	70	30	—	80	20	1
Highest 25 percent .....	95	5	( <sup>1</sup> )	61	39	—	75	25	( <sup>1</sup> )
Highest 10 percent .....	94	—	—	48	52	—	64	36	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Service-providing industries .....	94	5	( <sup>1</sup> )	69	31	—	80	20	( <sup>1</sup> )
Education and health services .....	95	5	( <sup>1</sup> )	71	29	—	81	19	( <sup>1</sup> )
Educational services .....	95	5	( <sup>1</sup> )	71	29	—	81	19	( <sup>1</sup> )
Elementary and secondary schools .....	96	3	( <sup>1</sup> )	71	29	—	79	20	1
Junior colleges, colleges, and universities .....	93	—	—	72	28	—	85	15	—
Health care and social assistance .....	94	—	—	69	31	—	84	16	( <sup>1</sup> )
Hospitals .....	96	—	—	69	31	—	86	14	( <sup>1</sup> )
Public administration .....	94	6	—	66	34	—	78	21	1
1 to 99 workers .....	92	—	—	74	26	—	82	17	1
1 to 49 workers .....	92	—	—	79	21	—	83	—	—
50 to 99 workers .....	92	—	—	67	33	—	81	19	—
100 workers or more .....	95	5	( <sup>1</sup> )	68	32	—	80	20	( <sup>1</sup> )
100 to 499 workers .....	97	—	—	67	33	—	81	19	1
500 workers or more .....	94	6	( <sup>1</sup> )	69	31	—	79	21	( <sup>1</sup> )
State government .....	90	—	—	70	30	—	82	18	( <sup>1</sup> )
Local government .....	96	4	( <sup>1</sup> )	69	31	—	79	20	1

See footnotes at end of table.

**Table 9. Fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Geographic area</b>									
New England .....	87	—	—	—	81	—	—	51	—
Middle Atlantic .....	97	3	( <sup>1</sup> )	—	86	—	32	68	( <sup>1</sup> )
East North Central .....	97	2	1	63	37	—	81	17	2
West North Central .....	96	—	—	88	12	—	89	—	—
South Atlantic .....	97	—	—	80	20	—	90	10	( <sup>1</sup> )
West South Central .....	99	—	—	96	4	—	92	—	—
Mountain .....	72	—	—	61	—	—	74	—	—
Pacific .....	82	18	—	84	16	—	90	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 9. Standard errors for fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	0.9	0.9	0.1	1.8	1.8	–	1.5	1.5	0.2
<b>Worker characteristic</b>									
Management, professional, and related .....	1.1	1.1	0.1	1.6	1.6	–	1.5	1.5	0.1
Professional and related .....	1.0	1.0	0.1	1.7	1.7	–	1.6	1.6	0.1
Teachers .....	0.8	0.8	0.1	2.0	2.0	–	1.9	1.9	0.2
Primary, secondary, and special education school teachers .....	0.8	0.8	0.1	2.2	2.2	–	2.2	2.2	0.2
Service .....	0.8	0.8	–	2.5	2.5	–	1.9	1.8	0.4
Protective service .....	1.0	1.0	–	3.9	3.9	–	3.1	3.0	0.7
Sales and office .....	1.3	1.3	0.1	3.0	3.0	–	2.4	2.4	0.3
Office and administrative support .....	1.4	1.4	0.1	3.0	3.0	–	2.3	2.3	0.3
Natural resources, construction, and maintenance .....	2.4	–	–	4.0	4.0	–	2.9	2.9	0.5
Production, transportation, and material moving .....	2.2	2.2	0.8	5.1	5.1	–	4.2	4.3	0.5
Full time .....	0.9	0.9	0.1	1.7	1.7	–	1.5	1.5	0.2
Part time .....	1.3	–	–	5.6	5.6	–	3.7	3.7	( <sup>1</sup> )
Union .....	1.5	1.5	0.1	2.9	2.9	–	2.7	2.6	0.3
Nonunion .....	0.8	0.8	0.1	2.3	2.3	–	1.5	1.5	0.1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.4	–	–	3.3	3.3	–	2.2	2.3	0.2
Lowest 10 percent .....	1.5	–	–	4.3	4.3	–	3.0	3.0	0.1
Second 25 percent .....	1.4	1.4	0.1	2.5	2.5	–	2.2	2.2	0.3
Third 25 percent .....	1.1	1.1	0.1	2.1	2.1	–	1.6	1.6	0.2
Highest 25 percent .....	0.8	0.8	0.1	1.7	1.7	–	1.7	1.7	0.2
Highest 10 percent .....	1.7	–	–	2.6	2.6	–	2.8	2.8	0.2
<b>Establishment characteristic</b>									
Service-providing industries .....	0.9	0.9	0.1	1.8	1.8	–	1.5	1.5	0.2
Education and health services .....	1.0	1.0	0.1	1.8	1.8	–	1.6	1.6	0.2
Educational services .....	0.9	0.9	0.1	2.0	2.0	–	1.8	1.8	0.2
Elementary and secondary schools .....	0.8	0.8	0.1	2.1	2.1	–	2.2	2.2	0.3
Junior colleges, colleges, and universities .....	2.7	–	–	5.6	5.6	–	3.1	3.1	–
Health care and social assistance .....	2.7	–	–	3.3	3.3	–	2.6	2.6	0.1
Hospitals .....	3.4	–	–	3.8	3.8	–	1.9	1.9	0.1
Public administration .....	1.8	1.8	–	2.6	2.6	–	2.0	1.9	0.4
1 to 99 workers .....	2.4	–	–	4.3	4.3	–	4.3	4.3	0.5
1 to 49 workers .....	3.8	–	–	6.1	6.1	–	5.1	–	–
50 to 99 workers .....	3.0	–	–	5.5	5.5	–	4.7	4.7	–
100 workers or more .....	0.8	0.8	0.1	1.7	1.7	–	1.4	1.3	0.1
100 to 499 workers .....	1.1	–	–	2.7	2.7	–	2.3	2.3	0.4
500 workers or more .....	1.0	1.0	0.1	2.0	2.0	–	1.7	1.7	0.1
State government .....	2.9	–	–	3.8	3.8	–	2.6	2.6	0.1
Local government .....	0.7	0.7	0.1	1.7	1.7	–	1.6	1.6	0.2

See footnotes at end of table.

**Table 9. Standard errors for fee-for-service plans: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Geographic area</b>									
New England .....	4.3	—	—	—	10.2	—	—	11.8	—
Middle Atlantic .....	0.2	0.3	0.1	—	5.1	—	4.5	4.5	0.1
East North Central .....	0.8	0.5	0.4	3.4	3.4	—	2.7	2.8	0.8
West North Central .....	4.7	—	—	2.2	2.2	—	6.1	—	—
South Atlantic .....	1.1	—	—	4.3	4.3	—	2.9	2.9	0.1
West South Central .....	0.5	—	—	1.1	1.1	—	3.8	—	—
Mountain .....	6.1	—	—	12.6	—	—	14.2	—	—
Pacific .....	5.0	5.0	—	4.3	4.3	—	3.9	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
All workers .....	100	94	31	\$500	62	\$500	\$600	—	1	5	( <sup>1</sup> )
<b>Worker characteristic</b>											
Management, professional, and related .....	100	94	31	500	62	500	600	—	1	5	( <sup>1</sup> )
Professional and related .....	100	95	31	500	63	500	600	—	1	5	( <sup>1</sup> )
Teachers .....	100	96	31	500	63	500	500	\$250	2	4	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	100	96	31	500	64	500	500	250	1	3	( <sup>1</sup> )
Service .....	100	96	—	—	66	500	600	—	—	4	—
Protective service .....	100	95	—	—	65	500	500	—	—	5	—
Sales and office .....	100	94	—	—	59	500	—	—	—	6	( <sup>1</sup> )
Office and administrative support .....	100	93	—	—	59	500	700	—	—	7	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	96	—	—	59	500	600	—	—	—	—
Production, transportation, and material moving .....	100	89	—	—	62	500	—	—	—	10	1
Full time .....	100	94	31	500	63	500	600	—	1	5	( <sup>1</sup> )
Part time .....	100	97	—	—	52	500	500	—	—	—	—
Union .....	100	92	29	—	63	250	—	250	1	7	( <sup>1</sup> )
Nonunion .....	100	96	—	—	62	600	1,000	—	—	4	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	96	—	—	62	600	1,000	—	—	—	—
Lowest 10 percent .....	100	96	—	—	63	—	—	—	—	—	—
Second 25 percent .....	100	94	—	—	63	500	700	500	—	6	( <sup>1</sup> )
Third 25 percent .....	100	93	—	—	62	500	500	250	—	7	( <sup>1</sup> )
Highest 25 percent .....	100	95	—	—	62	350	500	—	—	5	( <sup>1</sup> )
Highest 10 percent .....	100	94	—	—	68	350	300	—	—	—	—
<b>Establishment characteristic</b>											
Service-providing industries .....	100	94	31	500	62	500	600	—	1	5	( <sup>1</sup> )
Education and health services .....	100	95	31	500	63	500	700	—	1	5	( <sup>1</sup> )
Educational services .....	100	95	31	500	63	500	650	—	1	5	( <sup>1</sup> )
Elementary and secondary schools .....	100	96	32	500	63	500	600	—	1	3	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	100	93	—	—	64	—	750	500	—	—	—
Health care and social assistance .....	100	94	—	—	58	500	—	—	—	—	—
Hospitals .....	100	96	—	—	59	—	1,000	—	—	—	—
Public administration .....	100	94	—	—	61	—	500	500	—	6	—
1 to 99 workers .....	100	92	—	—	56	500	1,000	—	—	—	—
1 to 49 workers .....	100	92	—	—	57	500	1,150	—	—	—	—
50 to 99 workers .....	100	92	—	—	54	—	—	—	—	—	—
100 workers or more .....	100	95	30	500	63	500	500	—	1	5	( <sup>1</sup> )
100 to 499 workers .....	100	97	—	—	62	500	500	—	—	—	—
500 workers or more .....	100	94	29	500	64	500	600	—	1	6	( <sup>1</sup> )
State government .....	100	90	—	—	64	—	600	1,000	—	—	—
Local government .....	100	96	33	500	62	500	600	—	1	4	( <sup>1</sup> )

See footnotes at end of table.

**Table 10. Fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
<b>Geographic area</b>											
New England .....	100	87	—	—	64	\$250	\$250	—	—	—	
Middle Atlantic .....	100	97	10	\$250	87	250	—	—	—	3	
East North Central .....	100	97	—	—	74	250	500	\$350	—	2	
West North Central .....	100	96	—	—	58	500	1,000	—	—	—	
South Atlantic .....	100	97	—	—	62	600	1,000	—	—	—	
West South Central .....	100	99	—	—	65	500	750	—	—	—	
Mountain .....	100	72	—	—	50	—	—	—	—	—	
Pacific .....	100	82	60	—	—	—	—	—	—	18	

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
All workers .....	0.9	2.0	\$57	2.1	\$0	\$99	–	0.3	0.9	0.1
<b>Worker characteristic</b>										
Management, professional, and related .....	1.1	2.3	0	2.2	0	111	–	0.3	1.1	0.1
Professional and related .....	1.0	2.4	0	2.4	0	110	–	0.3	1.0	0.1
Teachers .....	0.8	2.3	0	2.4	65	96	\$24	0.4	0.8	0.1
Primary, secondary, and special education school teachers .....	0.8	2.5	0	2.6	62	86	28	0.4	0.8	0.1
Service .....	0.8	–	–	2.5	0	95	–	–	0.8	–
Protective service .....	1.0	–	–	3.7	114	78	–	–	1.0	–
Sales and office .....	1.3	–	–	3.3	37	–	–	–	1.3	0.1
Office and administrative support .....	1.4	–	–	3.4	76	169	–	–	1.4	0.1
Natural resources, construction, and maintenance .....	2.4	–	–	3.3	147	137	–	–	–	–
Production, transportation, and material moving .....	2.2	–	–	3.5	20	–	–	–	2.2	0.8
Full time .....	0.9	2.0	41	2.0	0	98	–	0.3	0.9	0.1
Part time .....	1.3	–	–	5.3	64	123	–	–	–	–
Union .....	1.5	1.7	–	2.0	45	–	0	0.2	1.5	0.1
Nonunion .....	0.8	–	–	3.2	74	45	–	–	0.8	0.1
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	1.4	–	–	3.1	111	104	–	–	–	–
Lowest 10 percent .....	1.5	–	–	3.9	–	–	–	–	–	–
Second 25 percent .....	1.4	–	–	2.8	0	123	39	–	1.4	0.1
Third 25 percent .....	1.1	–	–	2.5	35	109	0	–	1.1	0.1
Highest 25 percent .....	0.8	–	–	1.8	31	113	–	–	0.8	0.1
Highest 10 percent .....	1.7	–	–	2.9	33	89	–	–	–	–
<b>Establishment characteristic</b>										
Service-providing industries .....	0.9	2.1	60	2.1	0	99	–	0.3	0.9	0.1
Education and health services .....	1.0	2.6	0	2.6	73	106	–	0.3	1.0	0.1
Educational services .....	0.9	2.6	0	2.6	96	119	–	0.3	0.9	0.1
Elementary and secondary schools .....	0.8	2.3	0	2.4	94	118	–	0.3	0.8	0.1
Junior colleges, colleges, and universities .....	2.7	–	–	5.9	–	72	0	–	–	–
Health care and social assistance .....	2.7	–	–	4.8	0	–	–	–	–	–
Hospitals .....	3.4	–	–	5.3	–	262	–	–	–	–
Public administration .....	1.8	–	–	3.0	–	44	0	–	1.8	–
1 to 99 workers .....	2.4	–	–	3.8	124	104	–	–	–	–
1 to 49 workers .....	3.8	–	–	5.7	111	200	–	–	–	–
50 to 99 workers .....	3.0	–	–	5.6	–	–	–	–	–	–
100 workers or more .....	0.8	2.0	45	2.2	29	141	–	0.3	0.8	0.1
100 to 499 workers .....	1.1	–	–	2.5	81	140	–	–	–	–
500 workers or more .....	1.0	2.5	91	2.6	24	148	–	0.1	1.0	0.1
State government .....	2.9	–	–	4.4	–	168	0	–	–	–
Local government .....	0.7	1.9	0	1.8	0	81	–	0.3	0.7	0.1

See footnotes at end of table.

**Table 10. Standard errors for fee-for-service plans: Type and amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	Median deductible amount					
		Total with fixed deductible	Median deductible amount		In-network	Out-of-network	Point-of-service			
<b>Geographic area</b>										
New England .....	4.3	—	—	5.5	\$0	\$0	—	—	—	—
Middle Atlantic .....	0.2	2.8	\$53	2.8	0	—	—	—	0.3	0.1
East North Central .....	0.8	—	—	2.5	0	15	\$81	—	0.5	0.4
West North Central .....	4.7	—	—	8.9	99	296	—	—	—	—
South Atlantic .....	1.1	—	—	4.5	0	211	—	—	—	—
West South Central .....	0.5	—	—	3.0	0	204	—	—	—	—
Mountain .....	6.1	—	—	6.8	—	—	—	—	—	—
Pacific .....	5.0	4.9	—	—	—	—	—	—	5.0	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	94	\$175	\$250	\$500	–	\$1,500	5	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	94	200	250	500	–	1,500	5	(1)
Professional and related .....	100	95	–	250	500	\$900	1,500	5	(1)
Teachers .....	100	96	–	250	500	1,000	1,500	4	(1)
Primary, secondary, and special education school teachers .....	100	96	150	250	500	1,000	1,500	3	(1)
Service .....	100	96	150	250	500	–	1,500	4	–
Protective service .....	100	95	140	225	–	–	–	5	–
Sales and office .....	100	94	200	250	500	–	1,300	6	(1)
Office and administrative support .....	100	93	200	250	500	900	1,300	7	(1)
Natural resources, construction, and maintenance .....	100	96	–	–	350	–	1,500	–	–
Production, transportation, and material moving .....	100	89	–	300	500	1,000	–	10	1
Full time .....	100	94	200	250	500	–	1,500	5	(1)
Part time .....	100	97	150	200	–	–	–	–	–
Union .....	100	92	100	200	300	500	1,200	7	(1)
Nonunion .....	100	96	200	300	500	1,000	1,500	4	(1)
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	96	200	–	500	1,000	1,500	–	–
Lowest 10 percent .....	100	96	200	–	–	1,000	2,000	–	–
Second 25 percent .....	100	94	–	250	500	750	1,300	6	(1)
Third 25 percent .....	100	93	200	250	500	800	1,500	7	(1)
Highest 25 percent .....	100	95	150	250	400	750	1,500	5	(1)
Highest 10 percent .....	100	94	100	250	350	–	1,000	–	–
<b>Establishment characteristic</b>									
Service-providing industries .....	100	94	175	250	500	–	1,500	5	(1)
Education and health services .....	100	95	200	250	500	1,000	1,500	5	(1)
Educational services .....	100	95	–	250	500	1,000	1,500	5	(1)
Elementary and secondary schools .....	100	96	–	250	500	1,000	1,500	3	(1)
Junior colleges, colleges, and universities .....	100	93	–	250	400	–	1,000	–	–
Health care and social assistance .....	100	94	200	250	500	–	–	–	–
Hospitals .....	100	96	–	–	500	1,000	1,500	–	–
Public administration .....	100	94	150	250	400	600	1,500	6	–
1 to 99 workers .....	100	92	150	250	500	1,000	–	–	–
1 to 49 workers .....	100	92	150	250	500	–	–	–	–
50 to 99 workers .....	100	92	–	250	500	1,000	2,000	–	–
100 workers or more .....	100	95	200	250	500	–	1,500	5	(1)
100 to 499 workers .....	100	97	–	250	500	–	1,500	–	–
500 workers or more .....	100	94	200	250	500	–	1,500	6	(1)
State government .....	100	90	–	250	350	–	1,000	–	–
Local government .....	100	96	200	250	500	1,000	1,500	4	(1)

See footnotes at end of table.

**Table 11. Fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>									
New England .....	100	87	\$100	—	\$250	—	\$1,500	—	—
Middle Atlantic .....	100	97	100	—	250	—	1,000	3	( <sup>1</sup> )
East North Central .....	100	97	100	\$200	250	—	—	2	1
West North Central .....	100	96	150	225	500	—	1,500	—	—
South Atlantic .....	100	97	225	250	500	\$600	1,250	—	—
West South Central .....	100	99	250	500	500	1,000	2,000	—	—
Mountain .....	100	72	250	—	500	—	—	—	—
Pacific .....	100	82	—	225	—	500	1,000	18	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 11. Standard errors for fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	0.9	\$49	\$0	\$0	–	\$140	0.9	0.1
<b>Worker characteristic</b>								
Management, professional, and related .....	1.1	34	0	0	–	155	1.1	0.1
Professional and related .....	1.0	–	0	0	\$210	200	1.0	0.1
Teachers .....	0.8	–	0	0	209	175	0.8	0.1
Primary, secondary, and special education school teachers .....	0.8	34	0	0	173	49	0.8	0.1
Service .....	0.8	25	0	0	–	319	0.8	–
Protective service .....	1.0	33	35	–	–	–	1.0	–
Sales and office .....	1.3	0	0	95	–	164	1.3	0.1
Office and administrative support .....	1.4	0	0	64	233	206	1.4	0.1
Natural resources, construction, and maintenance .....	2.4	–	–	74	–	174	–	–
Production, transportation, and material moving .....	2.2	–	29	0	0	–	2.2	0.8
Full time .....	0.9	31	0	0	–	172	0.9	0.1
Part time .....	1.3	41	27	–	–	–	–	–
Union .....	1.5	0	0	45	0	240	1.5	0.1
Nonunion .....	0.8	34	32	25	24	0	0.8	0.1
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	1.4	7	–	0	55	330	–	–
Lowest 10 percent .....	1.5	54	–	–	0	220	–	–
Second 25 percent .....	1.4	–	8	56	152	314	1.4	0.1
Third 25 percent .....	1.1	0	0	0	209	226	1.1	0.1
Highest 25 percent .....	0.8	42	5	111	159	283	0.8	0.1
Highest 10 percent .....	1.7	20	36	11	–	121	–	–
<b>Establishment characteristic</b>								
Service-providing industries .....	0.9	49	0	0	–	101	0.9	0.1
Education and health services .....	1.0	44	0	0	202	185	1.0	0.1
Educational services .....	0.9	–	0	0	184	260	0.9	0.1
Elementary and secondary schools .....	0.8	–	13	0	180	49	0.8	0.1
Junior colleges, colleges, and universities .....	2.7	–	24	115	–	0	–	–
Health care and social assistance .....	2.7	17	38	0	–	–	–	–
Hospitals .....	3.4	–	–	0	226	49	–	–
Public administration .....	1.8	45	13	88	126	315	1.8	–
1 to 99 workers .....	2.4	33	0	0	184	–	–	–
1 to 49 workers .....	3.8	41	26	29	–	–	–	–
50 to 99 workers .....	3.0	–	12	20	272	330	–	–
100 workers or more .....	0.8	25	0	22	–	271	0.8	0.1
100 to 499 workers .....	1.1	–	10	60	–	322	–	–
500 workers or more .....	1.0	0	0	29	–	276	1.0	0.1
State government .....	2.9	–	5	77	–	20	–	–
Local government .....	0.7	51	0	0	234	0	0.7	0.1

See footnotes at end of table.

**Table 11. Standard errors for fee-for-service plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
New England .....	4.3	\$0	—	\$0	—	\$55	—	—
Middle Atlantic .....	0.2	0	—	0	—	0	0.3	0.1
East North Central .....	0.8	0	\$0	25	—	—	0.5	0.4
West North Central .....	4.7	10	48	0	—	0	—	—
South Atlantic .....	1.1	0	54	123	\$122	42	—	—
West South Central .....	0.5	74	78	0	231	422	—	—
Mountain .....	6.1	40	—	103	—	—	—	—
Pacific .....	5.0	—	43	—	0	242	5.0	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).

**Table 12. Fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
			Total with fixed deductible	Median deductible amount		Median deductible amount					
					In-network	Out-of-network	Point-of-service				
All workers .....	100	92	30	\$1,000	61	—	\$1,500	—	1	8	( <sup>1</sup> )
<b>Worker characteristic</b>											
Management, professional, and related .....	100	93	30	1,000	61	—	1,500	—	1	7	( <sup>1</sup> )
Professional and related .....	100	93	30	1,000	62	—	1,500	—	1	7	( <sup>1</sup> )
Teachers .....	100	94	30	1,000	62	\$1,200	1,500	\$500	2	6	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	100	94	31	1,000	62	1,200	1,400	500	1	5	( <sup>1</sup> )
Service .....	100	93	—	—	64	1,000	1,500	—	—	7	—
Protective service .....	100	91	—	—	63	900	1,500	—	—	9	—
Sales and office .....	100	92	—	—	58	—	1,500	—	—	8	( <sup>1</sup> )
Office and administrative support .....	100	91	—	—	58	1,500	1,500	—	—	9	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	100	92	—	—	58	1,000	1,500	1,000	—	—	—
Production, transportation, and material moving .....	100	85	—	—	61	—	1,500	—	—	14	1
Full time .....	100	92	30	1,000	61	—	1,500	—	1	8	( <sup>1</sup> )
Part time .....	100	95	—	—	52	1,000	1,500	—	—	—	—
Union .....	100	91	28	800	61	750	800	500	1	9	( <sup>1</sup> )
Nonunion .....	100	93	—	—	61	1,800	—	—	—	7	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>											
Lowest 25 percent .....	100	94	—	—	61	1,500	—	—	—	—	—
Lowest 10 percent .....	100	93	—	—	63	2,000	—	—	—	—	—
Second 25 percent .....	100	92	—	—	62	—	1,500	—	—	8	( <sup>1</sup> )
Third 25 percent .....	100	90	—	—	61	—	1,500	500	—	10	( <sup>1</sup> )
Highest 25 percent .....	100	93	—	—	61	1,000	1,000	—	—	7	( <sup>1</sup> )
Highest 10 percent .....	100	93	—	—	67	900	750	—	—	—	—
<b>Establishment characteristic</b>											
Service-providing industries .....	100	92	30	1,000	61	—	1,500	—	1	8	( <sup>1</sup> )
Education and health services .....	100	93	31	1,000	62	—	1,500	—	1	6	( <sup>1</sup> )
Educational services .....	100	94	30	1,000	62	—	1,500	—	1	6	( <sup>1</sup> )
Elementary and secondary schools .....	100	95	31	1,000	62	—	1,500	—	1	5	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	100	91	—	—	63	—	—	1,000	—	—	—
Health care and social assistance .....	100	92	—	—	57	—	2,000	—	—	—	—
Hospitals .....	100	94	—	—	59	1,500	2,000	—	—	—	—
Public administration .....	100	91	—	—	59	900	1,500	1,500	—	9	—
1 to 99 workers .....	100	88	—	—	55	1,500	—	—	—	—	—
1 to 49 workers .....	100	88	—	—	57	—	2,700	—	—	—	—
50 to 99 workers .....	100	88	—	—	53	1,500	1,800	—	—	—	—
100 workers or more .....	100	93	30	1,000	62	1,050	1,500	—	1	7	( <sup>1</sup> )
100 to 499 workers .....	100	94	—	—	60	1,000	1,500	—	—	6	—
500 workers or more .....	100	92	29	1,000	63	—	1,500	—	1	8	( <sup>1</sup> )
State government .....	100	88	—	—	61	—	1,500	3,000	—	—	—
Local government .....	100	94	32	1,000	61	1,200	1,500	—	1	6	( <sup>1</sup> )

See footnotes at end of table.

**Table 12. Fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With deductible							Other deductible	With no deductible	Not determinable
		Total with deductible	With fixed deductible		With variable deductible						
			Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
						In-network	Out-of-network	Point-of-service			
<b>Geographic area</b>											
New England .....	100	85	—	—	63	\$750	\$500	—	—	—	
Middle Atlantic .....	100	93	10	—	83	500	500	—	—	7	
East North Central .....	100	97	—	—	74	600	1,000	\$700	—	2	
West North Central .....	100	96	—	—	58	1,200	—	—	—	—	
South Atlantic .....	100	95	—	—	61	1,800	—	—	—	—	
West South Central .....	100	96	—	—	63	1,050	2,000	—	—	4	
Mountain .....	100	69	—	—	47	1,000	—	—	—	—	
Pacific .....	100	81	60	\$900	—	—	—	—	—	19	

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Standard errors for fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Point-of-service				
All workers .....	1.2	2.1	\$0	2.0	–	\$0	–	0.3	1.2	0.1
<b>Worker characteristic</b>										
Management, professional, and related .....	1.2	2.3	0	2.2	–	0	–	0.3	1.2	0.1
Professional and related .....	1.1	2.4	0	2.3	–	0	–	0.3	1.1	0.1
Teachers .....	1.2	2.3	130	2.4	\$263	69	\$128	0.4	1.2	0.1
Primary, secondary, and special education school teachers .....	1.3	2.5	229	2.6	249	223	142	0.4	1.3	0.1
Service .....	1.4	–	–	2.5	238	59	–	–	1.4	–
Protective service .....	2.1	–	–	3.7	94	68	–	–	2.1	–
Sales and office .....	1.5	–	–	3.3	–	268	–	–	1.4	0.1
Office and administrative support .....	1.5	–	–	3.3	399	344	–	–	1.5	0.1
Natural resources, construction, and maintenance .....	3.9	–	–	3.8	257	187	114	–	–	–
Production, transportation, and material moving .....	2.7	–	–	3.5	–	434	–	–	2.7	0.8
Full time .....	1.2	2.0	0	2.0	–	0	–	0.3	1.2	0.1
Part time .....	1.9	–	–	5.3	52	343	–	–	–	–
Union .....	1.5	1.7	164	2.0	142	37	20	0.2	1.5	0.1
Nonunion .....	1.2	–	–	3.1	296	–	–	–	1.2	0.1
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	1.7	–	–	3.1	416	–	–	–	–	–
Lowest 10 percent .....	1.6	–	–	3.9	350	–	–	–	–	–
Second 25 percent .....	1.6	–	–	2.8	–	209	–	–	1.6	0.1
Third 25 percent .....	1.3	–	–	2.5	–	0	91	–	1.2	0.1
Highest 25 percent .....	1.1	–	–	1.8	139	80	–	–	1.1	0.1
Highest 10 percent .....	1.8	–	–	2.9	213	202	–	–	–	–
<b>Establishment characteristic</b>										
Service-providing industries .....	1.2	2.1	20	2.1	–	0	–	0.3	1.2	0.1
Education and health services .....	1.1	2.6	81	2.6	–	241	–	0.3	1.1	0.1
Educational services .....	1.0	2.6	68	2.6	–	169	–	0.3	1.0	0.1
Elementary and secondary schools .....	1.1	2.3	288	2.4	–	120	–	0.3	1.1	0.1
Junior colleges, colleges, and universities .....	2.6	–	–	5.9	–	–	0	–	–	–
Health care and social assistance .....	3.0	–	–	4.7	–	251	–	–	–	–
Hospitals .....	3.5	–	–	5.3	177	159	–	–	–	–
Public administration .....	2.1	–	–	2.9	127	0	0	–	2.1	–
1 to 99 workers .....	2.9	–	–	3.8	323	–	–	–	–	–
1 to 49 workers .....	4.3	–	–	5.7	–	766	–	–	–	–
50 to 99 workers .....	3.6	–	–	5.6	439	356	–	–	–	–
100 workers or more .....	1.0	2.0	0	2.1	216	0	–	0.3	1.0	0.1
100 to 499 workers .....	1.7	–	–	2.2	203	34	–	–	1.7	–
500 workers or more .....	1.1	2.4	0	2.6	–	0	–	0.1	1.1	0.1
State government .....	3.0	–	–	4.4	–	0	0	–	–	–
Local government .....	1.1	1.9	0	1.7	328	82	–	0.3	1.1	0.1

See footnotes at end of table.

**Table 12. Standard errors for fee-for-service plans: Type and amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With deductible							With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible			Other deductible		
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount				
				In-network	Out-of-network	Point-of-service			
<b>Geographic area</b>									
New England .....	5.3	—	—	6.7	\$0	\$90	—	—	—
Middle Atlantic .....	1.2	2.8	—	2.3	0	0	—	—	1.2
East North Central .....	0.7	—	—	2.5	105	88	\$65	—	0.5
West North Central .....	4.7	—	—	8.9	92	—	—	—	—
South Atlantic .....	1.8	—	—	5.0	0	—	—	—	—
West South Central .....	1.1	—	—	3.1	144	184	—	—	1.1
Mountain .....	9.4	—	—	4.8	88	—	—	—	—
Pacific .....	4.9	4.5	\$155	—	—	—	—	—	4.9

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 13. Fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	92	\$400	\$600	\$1,000	\$2,000	\$3,000	8	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	93	400	600	1,000	2,000	3,000	7	(1)
Professional and related .....	100	93	400	600	1,000	2,000	3,000	7	(1)
Teachers .....	100	94	400	500	1,050	2,000	3,000	6	(1)
Primary, secondary, and special education school teachers .....	100	94	300	500	1,200	2,000	—	5	(1)
Service .....	100	93	—	500	1,000	2,000	3,000	7	—
Protective service .....	100	91	300	500	900	1,500	2,500	9	—
Sales and office .....	100	92	400	500	1,000	2,000	3,000	8	(1)
Office and administrative support .....	100	91	400	600	1,000	2,000	3,000	9	(1)
Natural resources, construction, and maintenance .....	100	92	400	—	900	1,800	3,000	—	—
Production, transportation, and material moving .....	100	85	—	690	1,425	2,400	3,000	14	1
Full time .....	100	92	400	600	1,000	2,000	3,000	8	(1)
Part time .....	100	95	400	450	1,000	—	—	—	—
Union .....	100	91	250	400	750	1,050	2,500	9	(1)
Nonunion .....	100	93	450	700	1,500	2,000	3,000	7	(1)
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	94	450	600	1,425	2,000	3,000	—	—
Lowest 10 percent .....	100	93	450	900	1,800	2,000	4,500	—	—
Second 25 percent .....	100	92	—	500	1,000	1,800	3,000	8	(1)
Third 25 percent .....	100	90	400	600	1,000	1,950	3,000	10	(1)
Highest 25 percent .....	100	93	300	500	1,000	1,800	3,000	7	(1)
Highest 10 percent .....	100	93	300	500	900	1,500	2,400	—	—
<b>Establishment characteristic</b>									
Service-providing industries .....	100	92	400	600	1,000	2,000	3,000	8	(1)
Education and health services .....	100	93	400	600	1,050	2,000	3,000	6	(1)
Educational services .....	100	94	400	600	1,050	2,000	3,000	6	(1)
Elementary and secondary schools .....	100	95	400	600	1,200	2,000	3,000	5	(1)
Junior colleges, colleges, and universities .....	100	91	450	—	1,050	2,000	2,400	—	—
Health care and social assistance .....	100	92	400	600	1,000	2,250	—	—	—
Hospitals .....	100	94	400	700	1,200	2,250	3,000	—	—
Public administration .....	100	91	—	500	900	1,500	3,000	9	—
1 to 99 workers .....	100	88	300	600	—	2,000	—	—	—
1 to 49 workers .....	100	88	300	690	—	1,800	3,000	—	—
50 to 99 workers .....	100	88	300	—	1,500	3,000	—	—	—
100 workers or more .....	100	93	400	600	1,000	2,000	3,000	7	(1)
100 to 499 workers .....	100	94	300	500	1,000	2,000	3,000	6	—
500 workers or more .....	100	92	400	600	1,000	2,000	3,000	8	(1)
State government .....	100	88	400	500	900	1,800	2,400	—	—
Local government .....	100	94	400	600	1,000	2,000	3,000	6	(1)

See footnotes at end of table.

**Table 13. Fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>									
New England .....	100	85	\$200	—	\$750	—	\$3,000	—	—
Middle Atlantic .....	100	93	200	—	500	\$1,000	2,000	7	( <sup>1</sup> )
East North Central .....	100	97	200	\$400	600	1,500	4,400	2	1
West North Central .....	100	96	300	500	1,000	2,000	—	—	—
South Atlantic .....	100	95	450	—	—	1,800	2,750	—	—
West South Central .....	100	96	750	1,050	1,500	2,400	4,000	4	—
Mountain .....	100	69	—	900	1,000	2,000	3,000	—	—
Pacific .....	100	81	—	600	900	—	2,600	19	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 13. Standard errors for fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	1.2	\$10	\$96	\$34	\$131	\$0	1.2	0.1
<b>Worker characteristic</b>								
Management, professional, and related .....	1.2	0	68	140	142	0	1.2	0.1
Professional and related .....	1.1	20	90	176	104	0	1.1	0.1
Teachers .....	1.2	119	128	216	96	196	1.2	0.1
Primary, secondary, and special education school teachers .....	1.3	81	113	200	78	—	1.3	0.1
Service .....	1.4	—	104	14	202	49	1.4	—
Protective service .....	2.1	32	74	68	328	512	2.1	—
Sales and office .....	1.5	42	123	33	136	158	1.4	0.1
Office and administrative support .....	1.5	44	115	84	88	143	1.5	0.1
Natural resources, construction, and maintenance .....	3.9	107	—	148	322	0	—	—
Production, transportation, and material moving .....	2.7	—	131	302	191	0	2.7	0.8
Full time .....	1.2	10	79	104	113	0	1.2	0.1
Part time .....	1.9	71	94	91	—	—	—	—
Union .....	1.5	53	69	0	212	307	1.5	0.1
Nonunion .....	1.2	46	97	31	0	0	1.2	0.1
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	1.7	10	139	330	0	91	—	—
Lowest 10 percent .....	1.6	78	202	409	442	1,293	—	—
Second 25 percent .....	1.6	—	80	10	302	0	1.6	0.1
Third 25 percent .....	1.3	10	133	83	179	0	1.2	0.1
Highest 25 percent .....	1.1	39	98	20	198	49	1.1	0.1
Highest 10 percent .....	1.8	33	32	145	393	140	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	1.2	0	96	46	119	0	1.2	0.1
Education and health services .....	1.1	0	40	200	55	0	1.1	0.1
Educational services .....	1.0	0	55	239	88	0	1.0	0.1
Elementary and secondary schools .....	1.1	102	36	212	68	720	1.1	0.1
Junior colleges, colleges, and universities .....	2.6	49	—	234	204	472	—	—
Health care and social assistance .....	3.0	52	79	104	429	—	—	—
Hospitals .....	3.5	44	82	233	362	525	—	—
Public administration .....	2.1	—	34	78	386	59	2.1	—
1 to 99 workers .....	2.9	60	149	—	272	—	—	—
1 to 49 workers .....	4.3	90	91	—	248	403	—	—
50 to 99 workers .....	3.6	84	—	361	510	—	—	—
100 workers or more .....	1.0	0	116	29	167	0	1.0	0.1
100 to 499 workers .....	1.7	44	54	52	355	0	1.7	—
500 workers or more .....	1.1	10	63	73	169	0	1.1	0.1
State government .....	3.0	39	66	174	271	469	—	—
Local government .....	1.1	31	0	190	40	49	1.1	0.1

See footnotes at end of table.

**Table 13. Standard errors for fee-for-service plans: Amount of annual family deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
New England .....	5.3	\$0	—	\$0	—	\$0	—	—
Middle Atlantic .....	1.2	33	—	0	\$177	49	1.2	0.1
East North Central .....	0.7	23	\$0	135	210	1,207	0.5	0.4
West North Central .....	4.7	0	140	0	475	—	—	—
South Atlantic .....	1.8	0	—	—	39	170	—	—
West South Central .....	1.1	157	0	0	310	807	1.1	—
Mountain .....	9.4	—	107	98	445	843	—	—
Pacific .....	4.9	—	65	161	—	524	4.9	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).

**Table 14. Fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
All workers .....	100	—	—	89	80	60	95	—
<b>Worker characteristic</b>								
Management, professional, and related .....	100	—	—	88	80	60	100	—
Professional and related .....	100	—	—	88	80	60	100	—
Teachers .....	100	—	—	86	80	60	90	—
Primary, secondary, and special education school teachers .....	100	—	—	84	80	60	90	—
Service .....	100	—	—	89	80	60	100	—
Protective service .....	100	10	80	90	80	60	100	—
Sales and office .....	100	—	—	90	80	60	95	—
Office and administrative support .....	100	—	—	89	80	60	95	—
Natural resources, construction, and maintenance .....	100	10	80	90	85	60	85	—
Production, transportation, and material moving .....	100	13	80	87	85	70	90	—
Full time .....	100	—	—	89	80	60	90	—
Part time .....	100	12	80	88	90	60	100	—
Union .....	100	—	—	83	100	70	100	—
Nonunion .....	100	—	—	91	80	60	90	—
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	100	—	—	91	80	60	95	—
Lowest 10 percent .....	100	—	—	91	80	60	90	—
Second 25 percent .....	100	—	—	90	80	60	90	—
Third 25 percent .....	100	—	—	89	80	60	90	—
Highest 25 percent .....	100	—	—	84	90	70	100	—
Highest 10 percent .....	100	13	80	87	100	70	100	—
<b>Establishment characteristic</b>								
Service-providing industries .....	100	—	—	89	80	60	100	—
Education and health services .....	100	—	—	88	80	60	100	—
Educational services .....	100	—	—	87	80	60	90	—
Elementary and secondary schools .....	100	—	—	85	80	60	90	—
Junior colleges, colleges, and universities ...	100	7	80	93	80	60	90	—
Health care and social assistance .....	100	8	80	92	80	60	100	—
Hospitals .....	100	9	80	91	80	60	100	—
Public administration .....	100	10	80	90	85	60	100	—
1 to 99 workers .....	100	—	—	89	80	60	85	—
1 to 49 workers .....	100	—	—	88	80	60	100	—
50 to 99 workers .....	100	—	—	89	80	60	85	—
100 workers or more .....	100	11	80	89	80	60	100	—
100 to 499 workers .....	100	9	80	91	80	60	100	—
500 workers or more .....	100	12	80	88	80	60	100	—
State government .....	100	—	—	92	80	60	100	—
Local government .....	100	—	—	87	80	60	90	—

See footnotes at end of table.

**Table 14. Fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
<b>Geographic area</b>								
New England .....	100	—	—	73	100	80	100	—
Middle Atlantic .....	100	—	—	63	100	70	100	—
East North Central .....	100	—	—	94	90	70	80	—
West North Central .....	100	—	—	84	80	60	90	—
South Atlantic .....	100	12	80	88	80	60	90	—
West South Central .....	100	—	—	97	80	60	100	—
Mountain .....	100	—	—	76	80	60	85	—
Pacific .....	100	11	80	89	80	60	100	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Standard errors for fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011**

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Point-of-service	
All workers .....	-	-	1.7	2.4	0.0	8.7	-
<b>Worker characteristic</b>							
Management, professional, and related .....	-	-	2.1	1.4	0.0	14.3	-
Professional and related .....	-	-	2.3	2.4	0.0	12.8	-
Teachers .....	-	-	2.8	3.8	0.0	1.0	-
Primary, secondary, and special education school teachers .....	-	-	3.1	2.4	0.0	4.8	-
Service .....	-	-	2.1	1.4	0.0	0.0	-
Protective service .....	2.8	12.2	2.8	4.5	0.0	0.0	-
Sales and office .....	-	-	2.1	2.9	0.0	6.1	-
Office and administrative support .....	-	-	2.3	3.3	0.0	6.2	-
Natural resources, construction, and maintenance .....	2.3	0.0	2.3	5.7	5.5	8.4	-
Production, transportation, and material moving .....	2.5	0.0	2.5	7.5	8.2	5.4	-
Full time .....	-	-	1.8	1.7	0.0	10.4	-
Part time .....	2.6	0.0	2.6	10.6	0.0	1.7	-
Union .....	-	-	2.5	12.3	0.0	1.4	-
Nonunion .....	-	-	1.7	0.0	0.0	2.6	-
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	-	-	1.6	0.0	0.0	8.5	-
Lowest 10 percent .....	-	-	2.1	0.0	0.0	13.3	-
Second 25 percent .....	-	-	1.9	1.4	0.0	9.8	-
Third 25 percent .....	-	-	2.3	0.0	0.0	2.8	-
Highest 25 percent .....	-	-	2.3	0.0	1.0	0.0	-
Highest 10 percent .....	2.2	0.0	2.2	2.0	0.0	0.0	-
<b>Establishment characteristic</b>							
Service-providing industries .....	-	-	1.8	2.6	0.0	12.0	-
Education and health services .....	-	-	2.2	0.0	0.0	12.9	-
Educational services .....	-	-	2.4	2.8	0.0	3.1	-
Elementary and secondary schools .....	-	-	2.8	1.0	0.0	9.3	-
Junior colleges, colleges, and universities .....	1.8	0.0	1.8	7.5	0.0	3.8	-
Health care and social assistance .....	1.8	0.0	1.8	1.0	0.0	0.0	-
Hospitals .....	1.8	0.0	1.8	0.0	0.0	1.0	-
Public administration .....	2.0	0.0	2.0	5.9	0.0	5.7	-
1 to 99 workers .....	-	-	2.3	0.0	0.0	16.8	-
1 to 49 workers .....	-	-	3.6	0.0	0.0	0.0	-
50 to 99 workers .....	-	-	3.7	6.3	0.0	22.6	-
100 workers or more .....	1.9	0.0	1.9	4.0	0.0	13.2	-
100 to 499 workers .....	2.3	0.0	2.3	4.9	6.9	12.6	-
500 workers or more .....	2.0	0.0	2.0	5.3	0.0	13.8	-
State government .....	-	-	1.7	2.8	0.0	7.6	-
Local government .....	-	-	1.9	4.2	0.0	8.6	-

See footnotes at end of table.

**Table 14. Standard errors for fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Point-of-service	
<b>Geographic area</b>							
New England .....	—	—	20.4	0.0	0.0	0.0	—
Middle Atlantic .....	—	—	14.8	0.0	7.7	0.0	—
East North Central .....	—	—	0.9	0.0	0.0	6.1	—
West North Central .....	—	—	6.6	0.0	5.4	0.0	—
South Atlantic .....	2.1	0.0	2.1	0.0	0.0	2.8	—
West South Central .....	—	—	0.9	0.0	0.0	6.0	—
Mountain .....	—	—	6.0	7.0	7.1	10.2	—
Pacific .....	2.4	0.0	2.4	5.4	0.0	2.8	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 15. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	80	\$500	\$1,000	\$1,750	\$2,500	\$2,750	20	( <sup>1</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	100	81	500	1,000	1,900	2,500	2,750	19	( <sup>1</sup> )
Professional and related .....	100	80	500	1,000	1,850	2,500	2,750	19	( <sup>1</sup> )
Teachers .....	100	80	500	1,000	1,850	2,500	3,000	20	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	100	79	500	1,000	1,850	2,500	3,000	21	( <sup>1</sup> )
Service .....	100	78	500	1,000	1,500	2,500	2,750	21	1
Protective service .....	100	78	500	1,000	1,500	2,250	2,750	21	1
Sales and office .....	100	81	600	1,000	1,750	2,500	2,750	19	1
Office and administrative support .....	100	81	550	1,000	1,750	2,500	2,750	19	1
Natural resources, construction, and maintenance .....	100	78	500	1,000	1,500	2,000	2,750	20	1
Production, transportation, and material moving .....	100	75	500	900	1,500	2,000	3,000	25	1
Full time .....	100	80	500	1,000	1,750	2,500	2,750	20	1
Part time .....	100	78	–	1,000	1,650	2,150	3,250	22	( <sup>1</sup> )
Union .....	100	65	400	750	1,400	2,000	2,500	34	1
Nonunion .....	100	91	800	1,200	2,000	2,500	2,900	9	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	86	800	–	2,000	2,500	2,750	13	( <sup>1</sup> )
Lowest 10 percent .....	100	89	900	1,150	2,000	2,500	2,750	11	( <sup>1</sup> )
Second 25 percent .....	100	79	500	1,000	1,700	2,300	2,750	21	1
Third 25 percent .....	100	80	600	1,000	1,850	2,500	2,750	20	1
Highest 25 percent .....	100	75	400	900	1,500	2,250	3,000	25	( <sup>1</sup> )
Highest 10 percent .....	100	64	400	750	1,500	2,150	2,750	36	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Service-providing industries .....	100	80	500	1,000	1,750	2,500	2,750	20	( <sup>1</sup> )
Education and health services .....	100	81	600	1,000	2,000	2,500	3,000	19	( <sup>1</sup> )
Educational services .....	100	81	600	1,000	2,000	2,500	3,000	19	( <sup>1</sup> )
Elementary and secondary schools .....	100	79	500	1,000	2,000	2,500	3,000	20	1
Junior colleges, colleges, and universities .....	100	85	750	1,000	2,000	2,500	2,750	15	–
Health care and social assistance .....	100	84	–	1,000	1,700	2,000	3,000	16	( <sup>1</sup> )
Hospitals .....	100	86	–	1,275	1,850	2,300	3,000	14	( <sup>1</sup> )
Public administration .....	100	78	500	1,000	1,500	2,250	2,650	21	1
1 to 99 workers .....	100	81	800	1,000	2,000	2,300	2,750	18	1
1 to 49 workers .....	100	82	950	1,050	2,000	2,350	2,750	–	–
50 to 99 workers .....	100	80	–	1,000	1,500	2,000	2,500	20	–
100 workers or more .....	100	79	500	1,000	1,700	2,500	2,800	20	( <sup>1</sup> )
100 to 499 workers .....	100	81	–	950	1,500	2,200	2,500	19	1
500 workers or more .....	100	79	600	1,000	1,900	2,500	3,000	21	( <sup>1</sup> )
State government .....	100	82	750	1,000	1,750	2,300	2,500	18	( <sup>1</sup> )
Local government .....	100	79	500	1,000	1,750	2,500	3,000	20	1

See footnotes at end of table.

**Table 15. Fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable	
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile			
<b>Geographic area</b>										
New England .....	100	—	—	—	—	—	—	—	51	—
Middle Atlantic .....	100	32	\$400	\$400	\$400	\$750	\$1,750	68	( <sup>1</sup> )	—
East North Central .....	100	81	400	600	1,250	2,000	2,500	17	2	—
West North Central .....	100	89	500	900	1,275	2,000	2,500	—	—	—
South Atlantic .....	100	90	1,200	1,400	2,000	2,750	3,000	10	( <sup>1</sup> )	—
West South Central .....	100	92	1,000	2,000	2,000	2,300	3,000	—	—	—
Mountain .....	100	74	1,000	1,500	2,000	2,500	—	—	—	—
Pacific .....	100	90	950	1,000	1,750	2,500	3,500	—	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 15. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	1.5	\$25	\$0	\$150	\$189	\$81	1.5	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	1.5	93	0	225	136	202	1.6	0.1
Professional and related .....	1.6	25	0	233	126	250	1.6	0.1
Teachers .....	1.9	0	0	282	71	337	1.9	0.2
Primary, secondary, and special education school teachers .....	2.2	57	0	327	96	170	2.2	0.2
Service .....	1.9	0	0	206	188	75	1.9	0.4
Protective service .....	3.1	28	35	88	205	148	3.0	0.7
Sales and office .....	2.4	115	29	218	252	161	2.4	0.3
Office and administrative support .....	2.3	85	0	257	211	247	2.3	0.3
Natural resources, construction, and maintenance .....	3.2	14	20	50	410	72	3.2	0.5
Production, transportation, and material moving .....	4.2	85	83	45	251	355	4.3	0.5
Full time .....	1.5	22	0	147	184	53	1.5	0.2
Part time .....	3.7	–	57	431	430	362	3.7	( <sup>1</sup> )
Union .....	2.7	0	51	121	0	0	2.6	0.3
Nonunion .....	1.5	108	216	0	0	219	1.5	0.1
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.2	92	–	55	86	121	2.3	0.2
Lowest 10 percent .....	3.0	108	331	151	0	311	3.0	0.1
Second 25 percent .....	2.3	38	0	226	258	29	2.3	0.3
Third 25 percent .....	1.6	99	0	248	90	57	1.6	0.2
Highest 25 percent .....	1.7	0	112	0	222	181	1.7	0.2
Highest 10 percent .....	2.8	0	40	101	343	180	2.8	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	1.5	37	0	153	189	105	1.5	0.2
Education and health services .....	1.6	114	0	277	86	235	1.6	0.2
Educational services .....	1.8	134	0	216	55	310	1.8	0.2
Elementary and secondary schools .....	2.2	0	0	243	0	69	2.2	0.3
Junior colleges, colleges, and universities ...	3.1	10	55	338	139	242	3.1	–
Health care and social assistance .....	2.6	–	285	216	278	208	2.6	0.1
Hospitals .....	1.9	–	136	261	321	708	1.9	0.1
Public administration .....	2.1	20	16	20	249	182	2.0	0.4
1 to 99 workers .....	4.4	189	0	335	159	180	4.4	0.5
1 to 49 workers .....	5.1	45	277	98	161	0	–	–
50 to 99 workers .....	5.0	–	0	363	260	0	5.0	–
100 workers or more .....	1.4	0	0	188	158	221	1.3	0.1
100 to 499 workers .....	2.3	–	146	39	305	0	2.3	0.4
500 workers or more .....	1.7	149	89	250	52	126	1.7	0.1
State government .....	2.6	0	81	381	292	274	2.6	0.1
Local government .....	1.7	0	0	150	129	49	1.7	0.2

See footnotes at end of table.

**Table 15. Standard errors for fee-for-service plans: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
New England .....	—	—	—	—	—	—	11.8	—
Middle Atlantic .....	4.5	\$0	\$0	\$102	\$98	\$247	4.5	0.1
East North Central .....	2.9	20	129	64	382	90	3.1	0.8
West North Central .....	6.4	0	247	346	364	20	—	—
South Atlantic .....	2.9	199	0	0	108	350	2.9	0.1
West South Central .....	3.8	92	147	0	73	208	—	—
Mountain .....	14.2	184	202	0	486	—	—	—
Pacific .....	3.9	91	260	141	0	193	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	64	\$1,000	\$2,200	\$3,250	\$5,300	\$8,250	35	( <sup>1</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	100	65	1,000	2,400	3,500	6,000	8,250	35	( <sup>1</sup> )
Professional and related .....	100	64	1,000	2,100	3,500	6,000	8,250	36	( <sup>1</sup> )
Teachers .....	100	63	1,000	2,000	3,500	6,000	8,250	37	( <sup>1</sup> )
Primary, secondary, and special education school teachers .....	100	63	1,000	2,000	3,500	6,000	8,250	37	( <sup>1</sup> )
Service .....	100	62	1,000	2,000	3,000	5,000	8,000	37	1
Protective service .....	100	64	1,000	2,000	3,000	5,000	7,500	35	1
Sales and office .....	100	64	1,400	2,550	3,250	5,000	8,250	35	1
Office and administrative support .....	100	64	1,300	2,550	3,200	5,000	8,250	36	1
Natural resources, construction, and maintenance .....	100	65	1,000	2,000	3,000	5,000	8,250	34	1
Production, transportation, and material moving .....	100	65	1,000	1,800	3,000	4,500	6,750	34	1
Full time .....	100	64	1,000	2,100	3,250	5,250	8,250	35	1
Part time .....	100	59	1,800	2,550	4,000	6,000	9,000	41	( <sup>1</sup> )
Union .....	100	56	1,000	1,500	3,000	4,000	6,000	43	1
Nonunion .....	100	70	1,650	2,600	4,000	6,000	8,250	30	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	64	1,500	2,550	3,500	6,000	8,250	35	( <sup>1</sup> )
Lowest 10 percent .....	100	59	1,800	2,550	4,000	6,000	8,250	41	( <sup>1</sup> )
Second 25 percent .....	100	64	1,200	2,500	3,000	5,000	8,250	35	1
Third 25 percent .....	100	65	1,200	2,550	3,500	6,000	8,250	35	1
Highest 25 percent .....	100	63	1,000	1,650	3,000	5,000	7,000	36	( <sup>1</sup> )
Highest 10 percent .....	100	54	1,000	1,500	3,000	5,000	6,700	46	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Service-providing industries .....	100	64	1,000	2,100	3,250	5,300	8,250	36	( <sup>1</sup> )
Education and health services .....	100	63	1,200	2,200	3,600	6,000	8,250	37	( <sup>1</sup> )
Educational services .....	100	62	1,000	2,000	3,600	6,000	8,250	38	( <sup>1</sup> )
Elementary and secondary schools .....	100	63	1,000	2,000	3,600	6,000	8,250	36	1
Junior colleges, colleges, and universities .....	100	57	1,500	2,300	3,850	6,450	8,250	43	–
Health care and social assistance .....	100	71	1,900	2,600	3,500	5,300	9,000	29	( <sup>1</sup> )
Hospitals .....	100	68	2,190	2,800	4,000	6,000	10,000	32	( <sup>1</sup> )
Public administration .....	100	66	1,000	2,000	3,000	4,500	7,000	33	1
1 to 99 workers .....	100	68	1,800	2,600	3,250	4,500	8,250	32	1
1 to 49 workers .....	100	67	1,800	2,600	3,250	–	8,250	–	–
50 to 99 workers .....	100	68	–	2,800	3,000	4,000	6,000	32	–
100 workers or more .....	100	63	1,000	2,100	3,200	5,500	8,250	36	( <sup>1</sup> )
100 to 499 workers .....	100	65	1,000	1,800	3,000	4,500	7,500	34	1
500 workers or more .....	100	63	1,100	2,500	3,600	6,000	8,250	37	( <sup>1</sup> )
State government .....	100	60	1,500	2,550	3,000	5,000	7,500	40	( <sup>1</sup> )
Local government .....	100	65	1,000	2,000	3,500	6,000	8,250	34	1

See footnotes at end of table.

**Table 16. Fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>									
New England .....	100	—	—	—	—	—	—	60	—
Middle Atlantic .....	100	29	\$1,000	\$1,000	\$1,000	\$1,500	\$3,250	71	( <sup>1</sup> )
East North Central .....	100	77	800	1,500	2,600	4,000	6,000	21	2
West North Central .....	100	86	1,000	1,800	3,000	4,000	6,000	—	—
South Atlantic .....	100	85	2,400	2,950	4,000	8,250	8,250	15	( <sup>1</sup> )
West South Central .....	100	61	2,950	3,900	6,000	6,450	8,000	—	—
Mountain .....	100	—	—	—	—	—	—	—	—
Pacific .....	100	79	2,500	3,000	4,000	5,100	8,250	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	2.6	\$76	\$316	\$244	\$764	\$317	2.6	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	2.6	168	394	187	119	139	2.6	0.1
Professional and related .....	2.8	20	293	231	325	324	2.8	0.1
Teachers .....	3.0	0	114	291	0	69	3.0	0.2
Primary, secondary, and special education school teachers .....	3.1	0	145	361	0	110	3.1	0.2
Service .....	3.0	0	81	0	185	552	3.1	0.4
Protective service .....	3.9	0	136	93	344	671	4.1	0.7
Sales and office .....	3.7	369	73	333	596	834	3.7	0.3
Office and administrative support .....	3.7	302	207	300	601	797	3.7	0.3
Natural resources, construction, and maintenance .....	3.8	0	196	212	574	511	3.8	0.5
Production, transportation, and material moving .....	5.0	225	184	0	613	1,203	5.1	0.5
Full time .....	2.7	48	311	271	710	350	2.7	0.2
Part time .....	5.6	471	138	245	375	1,506	5.6	( <sup>1</sup> )
Union .....	2.7	0	268	55	450	153	2.7	0.3
Nonunion .....	3.9	234	126	29	0	0	3.9	0.1
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4.2	128	43	441	256	0	4.3	0.2
Lowest 10 percent .....	6.8	182	344	486	0	269	6.8	0.1
Second 25 percent .....	3.2	227	266	284	215	384	3.2	0.3
Third 25 percent .....	2.8	162	333	418	39	0	2.8	0.2
Highest 25 percent .....	2.3	0	159	0	0	251	2.3	0.2
Highest 10 percent .....	3.0	0	116	0	774	440	3.1	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	2.6	104	325	251	734	367	2.7	0.2
Education and health services .....	3.3	196	382	267	0	85	3.3	0.2
Educational services .....	3.5	166	301	375	0	85	3.6	0.2
Elementary and secondary schools .....	3.3	0	71	407	0	69	3.3	0.3
Junior colleges, colleges, and universities .....	9.1	59	516	784	0	868	9.1	–
Health care and social assistance .....	3.7	102	59	263	778	2,009	3.7	0.1
Hospitals .....	4.3	350	256	0	239	2,726	4.3	0.1
Public administration .....	2.7	0	102	0	555	1,006	2.8	0.4
1 to 99 workers .....	4.6	379	360	232	991	646	4.7	0.5
1 to 49 workers .....	5.6	139	522	606	–	0	–	–
50 to 99 workers .....	5.7	–	408	540	589	306	5.7	–
100 workers or more .....	2.6	0	200	288	728	441	2.6	0.1
100 to 499 workers .....	3.7	0	269	39	620	913	3.8	0.4
500 workers or more .....	3.0	158	212	393	106	98	3.0	0.1
State government .....	5.1	0	158	243	372	951	5.1	0.1
Local government .....	2.5	0	86	333	717	184	2.5	0.2

See footnotes at end of table.

**Table 16. Standard errors for fee-for-service plans: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
New England .....	—	—	—	—	—	—	13.5	—
Middle Atlantic .....	4.3	\$0	\$0	\$0	\$0	\$483	4.3	0.1
East North Central .....	2.9	97	198	24	477	717	3.0	0.8
West North Central .....	6.3	0	487	136	675	1,128	—	—
South Atlantic .....	3.4	287	179	98	1,907	0	3.4	0.1
West South Central .....	4.4	341	548	0	108	660	—	—
Mountain .....	—	—	—	—	—	—	—	—
Pacific .....	4.5	287	0	758	519	1,128	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).

**Table 17. Fee-for-service plans: Coverage for selected services, state and local government 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	Skilled nursing facility	Home health care	Hospice care
All workers .....	99	99	99	100	81	84	82
<b>Worker characteristic</b>							
Management, professional, and related .....	99	99	99	100	81	83	82
Professional and related .....	100	99	99	100	81	84	82
Teachers .....	99	99	99	100	79	82	80
Primary, secondary, and special education school teachers .....	99	98	98	100	78	80	78
Service .....	99	98	98	100	82	86	84
Protective service .....	98	98	98	100	82	86	81
Sales and office .....	99	98	98	100	82	86	83
Office and administrative support .....	99	98	98	100	82	86	83
Natural resources, construction, and maintenance .....	98	98	98	100	71	80	78
Production, transportation, and material moving .....	97	97	97	100	74	76	—
Full time .....	99	99	99	100	81	84	82
Part time .....	100	99	99	100	72	84	84
Union .....	99	99	99	100	82	81	79
Nonunion .....	99	98	98	100	80	86	84
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	99	98	98	100	80	86	84
Lowest 10 percent .....	97	97	97	100	80	87	86
Second 25 percent .....	99	99	99	100	80	85	81
Third 25 percent .....	99	99	99	100	83	84	82
Highest 25 percent .....	99	99	99	100	80	81	80
Highest 10 percent .....	100	99	99	100	82	82	83
<b>Establishment characteristic</b>							
Service-providing industries .....	99	99	99	100	81	84	82
Education and health services .....	99	99	99	100	80	84	82
Educational services .....	99	99	99	100	80	83	82
Elementary and secondary schools .....	99	98	98	100	80	81	79
Junior colleges, colleges, and universities .....	100	100	100	100	82	93	90
Health care and social assistance .....	100	100	100	100	79	85	87
Hospitals .....	100	100	100	100	78	86	85
Public administration .....	98	98	98	100	83	85	82
1 to 99 workers .....	96	96	96	100	—	80	78
1 to 49 workers .....	97	97	97	100	79	82	81
50 to 99 workers .....	—	—	—	100	—	—	—
100 workers or more .....	99	99	99	100	82	84	82
100 to 499 workers .....	99	99	99	100	83	84	83
500 workers or more .....	100	99	99	100	82	85	82
State government .....	100	100	100	100	86	92	92
Local government .....	99	98	98	100	79	81	78

See footnotes at end of table.

**Table 17. Fee-for-service plans: Coverage for selected services, state and local government 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	Skilled nursing facility	Home health care	Hospice care
<b>Geographic area</b>							
New England .....	99	99	99	100	85	84	81
Middle Atlantic .....	100	99	99	100	90	84	92
East North Central .....	98	98	98	100	73	80	—
West North Central .....	99	99	99	100	—	83	—
South Atlantic .....	99	99	99	100	89	91	86
West South Central .....	100	99	99	—	82	85	83
Mountain .....	100	100	100	100	—	—	—
Pacific .....	99	98	98	100	—	81	—

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 17. Standard errors for fee-for-service plans: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
All workers .....	0.3	0.3	0.3	0.1	1.8	1.3	1.2
<b>Worker characteristic</b>							
Management, professional, and related .....	0.2	0.3	0.3	0.1	2.0	1.7	1.5
Professional and related .....	0.2	0.3	0.3	0.1	2.1	1.7	1.6
Teachers .....	0.3	0.4	0.4	0.2	2.4	2.3	2.1
Primary, secondary, and special education school teachers .....	0.3	0.5	0.5	0.2	2.6	2.7	2.5
Service .....	0.5	0.5	0.5	( <sup>1</sup> )	2.1	1.5	1.4
Protective service .....	0.7	0.7	0.7	( <sup>1</sup> )	2.7	2.2	2.5
Sales and office .....	0.5	0.5	0.5	0.1	2.1	1.5	1.9
Office and administrative support .....	0.5	0.6	0.6	0.1	2.1	1.6	2.0
Natural resources, construction, and maintenance .....	0.7	0.7	0.7	( <sup>1</sup> )	3.9	2.7	2.9
Production, transportation, and material moving .....	1.4	1.4	1.4	0.2	3.6	4.2	—
Full time .....	0.3	0.3	0.3	0.1	1.7	1.3	1.2
Part time .....	0.1	0.4	0.4	( <sup>1</sup> )	7.9	3.8	3.9
Union .....	0.3	0.3	0.3	0.1	2.1	1.8	1.8
Nonunion .....	0.4	0.5	0.5	0.1	2.2	1.5	1.6
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	0.7	0.8	0.8	0.1	2.7	1.4	1.4
Lowest 10 percent .....	1.6	1.6	1.6	( <sup>1</sup> )	3.7	2.1	1.8
Second 25 percent .....	0.5	0.5	0.5	( <sup>1</sup> )	2.3	1.3	1.7
Third 25 percent .....	0.3	0.3	0.3	0.1	1.9	1.5	1.5
Highest 25 percent .....	0.2	0.4	0.4	0.2	2.2	2.2	2.0
Highest 10 percent .....	0.2	0.3	0.3	( <sup>1</sup> )	2.6	1.7	1.8
<b>Establishment characteristic</b>							
Service-providing industries .....	0.3	0.3	0.3	0.1	1.8	1.3	1.3
Education and health services .....	0.2	0.3	0.3	0.1	2.4	1.8	1.6
Educational services .....	0.2	0.4	0.4	0.1	2.6	2.1	1.9
Elementary and secondary schools .....	0.3	0.5	0.5	0.2	2.4	2.7	2.4
Junior colleges, colleges, and universities .....	0.4	0.4	0.4	( <sup>1</sup> )	6.0	1.6	3.4
Health care and social assistance .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	3.6	2.7	2.7
Hospitals .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	4.4	3.2	3.5
Public administration .....	0.8	0.8	0.8	0.1	2.2	1.7	2.0
1 to 99 workers .....	1.3	1.3	1.3	( <sup>1</sup> )	—	3.0	2.8
1 to 49 workers .....	1.9	1.9	1.9	( <sup>1</sup> )	4.3	3.6	3.7
50 to 99 workers .....	—	—	—	( <sup>1</sup> )	—	—	—
100 workers or more .....	0.2	0.3	0.3	0.1	1.9	1.4	1.3
100 to 499 workers .....	0.6	0.6	0.6	( <sup>1</sup> )	2.1	1.6	1.9
500 workers or more .....	0.1	0.3	0.3	0.1	2.4	1.8	1.7
State government .....	0.2	0.2	0.2	( <sup>1</sup> )	3.4	0.9	2.0
Local government .....	0.4	0.5	0.5	0.1	1.8	1.7	1.6

See footnotes at end of table.

**Table 17. Standard errors for fee-for-service plans: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care	Hospice care
<b>Geographic area</b>							
New England .....	1.4	1.4	1.4	( <sup>1</sup> )	3.2	2.8	4.7
Middle Atlantic .....	0.1	0.1	0.1	( <sup>1</sup> )	2.3	1.3	2.0
East North Central .....	0.9	1.1	1.1	( <sup>1</sup> )	4.0	3.4	—
West North Central .....	0.5	0.5	0.5	0.3	—	3.8	—
South Atlantic .....	0.4	0.4	0.4	( <sup>1</sup> )	1.6	1.6	1.6
West South Central .....	0.4	1.0	1.0	—	3.0	3.3	3.8
Mountain .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	—	—	—
Pacific .....	0.9	1.0	1.0	( <sup>1</sup> )	—	2.9	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers .....	98	91	98	88	89
<b>Worker characteristic</b>					
Management, professional, and related .....	98	92	98	89	90
Professional and related .....	98	93	98	90	91
Teachers .....	98	92	98	91	91
Primary, secondary, and special education school teachers .....	98	91	98	90	90
Service .....	98	91	98	87	89
Protective service .....	97	90	98	84	87
Sales and office .....	98	92	98	87	89
Office and administrative support .....	98	91	98	86	88
Natural resources, construction, and maintenance .....	97	89	97	87	86
Production, transportation, and material moving .....	95	88	94	84	85
Full time .....	98	91	98	88	89
Part time .....	100	95	99	91	93
Union .....	98	92	99	89	90
Nonunion .....	98	91	97	87	89
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	97	90	97	85	88
Lowest 10 percent .....	96	90	95	87	88
Second 25 percent .....	98	92	98	88	89
Third 25 percent .....	99	93	98	89	91
Highest 25 percent .....	98	91	98	89	89
Highest 10 percent .....	99	92	99	90	90
<b>Establishment characteristic</b>					
Service-providing industries .....	98	92	98	88	89
Education and health services .....	99	93	98	90	91
Educational services .....	98	93	98	91	92
Elementary and secondary schools .....	98	92	98	89	90
Junior colleges, colleges, and universities ...	100	97	99	95	97
Health care and social assistance .....	99	91	97	83	84
Hospitals .....	99	87	96	82	81
Public administration .....	97	89	97	85	87
1 to 99 workers .....	96	88	96	84	84
1 to 49 workers .....	96	90	96	85	87
50 to 99 workers .....	97	86	95	82	80
100 workers or more .....	98	92	98	89	90
100 to 499 workers .....	97	92	98	88	91
500 workers or more .....	99	92	98	89	90
State government .....	100	95	100	92	95
Local government .....	97	90	97	86	87

See footnotes at end of table.

**Table 18. Fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
<b>Geographic area</b>					
New England .....	98	94	99	90	91
Middle Atlantic .....	100	97	100	95	97
East North Central .....	96	90	98	89	88
West North Central .....	98	89	97	95	89
South Atlantic .....	99	89	99	82	87
West South Central .....	96	93	95	92	91
Mountain .....	98	91	99	84	86
Pacific .....	99	88	99	79	80

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011**

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers .....	0.4	1.0	0.3	1.1	1.0
<b>Worker characteristic</b>					
Management, professional, and related .....	0.4	1.2	0.4	1.3	1.3
Professional and related .....	0.5	1.1	0.5	1.2	1.1
Teachers .....	0.5	1.2	0.5	1.3	1.2
Primary, secondary, and special education school teachers .....	0.6	1.5	0.7	1.6	1.5
Service .....	0.6	1.2	0.6	1.9	1.2
Protective service .....	1.0	1.8	0.9	3.2	1.9
Sales and office .....	0.7	1.3	0.7	1.5	1.4
Office and administrative support .....	0.8	1.3	0.8	1.5	1.5
Natural resources, construction, and maintenance .....	1.0	2.1	1.0	2.0	2.2
Production, transportation, and material moving .....	1.8	2.6	2.1	3.1	2.9
Full time .....	0.5	1.0	0.4	1.1	1.0
Part time .....	0.2	1.7	0.6	2.7	1.9
Union .....	0.5	1.1	0.4	1.2	1.1
Nonunion .....	0.7	1.3	0.5	1.6	1.3
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	0.9	1.4	0.8	2.0	1.3
Lowest 10 percent .....	1.5	2.1	1.5	2.3	2.1
Second 25 percent .....	0.5	1.2	0.4	1.4	1.4
Third 25 percent .....	0.4	1.1	0.4	1.2	1.2
Highest 25 percent .....	0.5	1.5	0.4	1.4	1.5
Highest 10 percent .....	0.3	1.4	0.3	1.3	1.3
<b>Establishment characteristic</b>					
Service-providing industries .....	0.4	1.0	0.4	1.1	1.0
Education and health services .....	0.4	1.0	0.5	1.3	1.1
Educational services .....	0.5	1.2	0.5	1.3	1.2
Elementary and secondary schools .....	0.6	1.5	0.6	1.6	1.5
Junior colleges, colleges, and universities .....	0.4	1.2	0.4	1.7	1.2
Health care and social assistance .....	0.8	2.8	2.1	3.5	3.7
Hospitals .....	1.1	4.3	3.1	5.1	5.5
Public administration .....	1.0	1.9	0.9	2.1	2.0
1 to 99 workers .....	1.4	2.5	1.5	2.5	2.7
1 to 49 workers .....	2.1	2.8	2.1	3.2	3.2
50 to 99 workers .....	1.6	3.9	2.2	4.2	5.0
100 workers or more .....	0.4	1.1	0.4	1.3	1.1
100 to 499 workers .....	0.9	1.3	0.7	1.8	1.4
500 workers or more .....	0.4	1.3	0.5	1.5	1.4
State government .....	0.2	1.9	0.2	2.5	1.9
Local government .....	0.6	1.2	0.5	1.1	1.1

See footnotes at end of table.

**Table 18. Standard errors for fee-for-service plans: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
<b>Geographic area</b>					
New England .....	1.4	1.2	1.4	1.5	2.3
Middle Atlantic .....	0.1	1.1	0.1	1.9	0.9
East North Central .....	1.3	3.5	1.0	3.1	3.3
West North Central .....	1.3	2.7	1.2	1.6	2.7
South Atlantic .....	0.4	3.3	0.4	4.0	3.3
West South Central .....	2.2	2.4	1.5	2.2	2.5
Mountain .....	1.4	5.4	1.4	3.9	3.8
Pacific .....	0.7	2.7	0.8	3.1	3.1

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 19. Health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	26	74	( <sup>1</sup> )	11	89	–	69	31	( <sup>1</sup> )
<b>Worker characteristic</b>									
Management, professional, and related .....	25	75	–	11	89	–	70	30	( <sup>1</sup> )
Professional and related .....	26	74	–	10	90	–	68	31	( <sup>1</sup> )
Teachers .....	28	72	–	9	91	–	67	33	–
Primary, secondary, and special education school teachers .....	30	70	–	10	90	–	67	33	–
Service .....	27	73	–	12	88	–	65	35	( <sup>1</sup> )
Protective service .....	28	72	–	11	89	–	62	38	( <sup>1</sup> )
Sales and office .....	25	75	( <sup>1</sup> )	13	87	–	72	27	1
Office and administrative support .....	25	75	( <sup>1</sup> )	14	86	–	72	27	1
Natural resources, construction, and maintenance Production, transportation, and material moving .....	29 17	70 79	( <sup>1</sup> ) 4	–	87 92	–	69 53	30 40	1 7
Full time .....	26	74	( <sup>1</sup> )	12	88	–	69	31	( <sup>1</sup> )
Part time .....	18	82	–	8	92	–	68	32	1
Union .....	22	78	( <sup>1</sup> )	6	94	–	64	36	1
Nonunion .....	33	67	–	22	78	–	78	22	–
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	29	70	1	17	83	–	79	20	1
Lowest 10 percent .....	37	63	–	–	77	–	90	–	–
Second 25 percent .....	25	75	( <sup>1</sup> )	13	87	–	69	31	( <sup>1</sup> )
Third 25 percent .....	28	71	( <sup>1</sup> )	13	87	–	68	32	1
Highest 25 percent .....	23	77	( <sup>1</sup> )	7	93	–	65	35	( <sup>1</sup> )
Highest 10 percent .....	19	81	–	4	96	–	62	38	( <sup>1</sup> )
<b>Establishment characteristic</b>									
Service-providing industries .....	25	74	( <sup>1</sup> )	11	89	–	68	31	( <sup>1</sup> )
Education and health services .....	27	73	–	10	90	–	70	30	( <sup>1</sup> )
Educational services .....	26	74	–	8	92	–	69	31	–
Elementary and secondary schools .....	27	73	–	10	90	–	69	31	–
Junior colleges, colleges, and universities ...	21	79	–	–	97	–	69	31	–
Health care and social assistance .....	36	64	–	26	74	–	77	22	1
Hospitals .....	–	–	–	–	–	–	70	28	2
Public administration .....	24	76	–	13	87	–	67	33	–
1 to 99 workers .....	37	63	–	28	72	–	83	17	–
1 to 49 workers .....	29	71	–	–	74	–	75	–	–
50 to 99 workers .....	47	53	–	30	70	–	93	7	–
100 workers or more .....	25	75	( <sup>1</sup> )	10	90	–	67	32	( <sup>1</sup> )
100 to 499 workers .....	29	71	–	9	91	–	66	34	–
500 workers or more .....	24	76	( <sup>1</sup> )	10	90	–	68	32	1
State government .....	21	78	( <sup>1</sup> )	9	91	–	75	24	1
Local government .....	27	73	( <sup>1</sup> )	13	87	–	66	34	( <sup>1</sup> )

See footnotes at end of table.

**Table 19. Health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Geographic area</b>									
New England .....	26	73	1	—	99	—	32	66	3
Middle Atlantic .....	26	74	—	—	100	—	14	86	—
East North Central .....	28	72	—	12	88	—	41	59	( <sup>1</sup> )
West North Central .....	57	43	—	37	63	—	92	—	—
South Atlantic .....	34	66	—	22	78	—	77	23	—
West South Central .....	28	72	—	—	80	—	93	7	—
Mountain .....	47	50	3	36	64	—	83	—	—
Pacific .....	10	90	—	—	98	—	95	4	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 19. Standard errors for health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers .....	1.6	1.6	0.2	1.2	1.2	–	2.0	2.0	0.3
<b>Worker characteristic</b>									
Management, professional, and related .....	1.8	1.8	–	1.3	1.3	–	2.6	2.6	0.1
Professional and related .....	1.8	1.8	–	1.3	1.3	–	2.6	2.6	0.1
Teachers .....	2.4	2.4	–	1.7	1.7	–	2.8	2.8	–
Primary, secondary, and special education school teachers .....	2.8	2.8	–	1.7	1.7	–	3.0	3.0	–
Service .....	2.3	2.3	–	1.7	1.7	–	2.5	2.5	0.2
Protective service .....	3.3	3.3	–	2.1	2.1	–	3.5	3.5	( <sup>1</sup> )
Sales and office .....	3.0	3.0	0.2	2.5	2.5	–	3.1	3.2	0.5
Office and administrative support .....	2.9	2.9	0.2	2.4	2.4	–	3.0	3.1	0.5
Natural resources, construction, and maintenance .....	4.4	4.4	0.3	–	4.2	–	4.4	4.4	0.5
Production, transportation, and material moving .....	4.0	5.0	3.4	–	4.2	–	6.3	6.3	4.2
Full time .....	1.7	1.7	0.2	1.2	1.2	–	2.0	2.0	0.3
Part time .....	2.9	2.9	–	2.1	2.1	–	4.7	4.5	0.8
Union .....	1.4	1.4	0.2	0.7	0.7	–	1.8	1.8	0.4
Nonunion .....	4.0	4.0	–	3.4	3.4	–	2.9	2.9	–
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	3.9	4.0	1.0	3.0	3.0	–	2.5	2.3	1.0
Lowest 10 percent .....	7.4	7.4	–	–	7.1	–	3.2	–	–
Second 25 percent .....	2.3	2.3	0.1	1.8	1.8	–	2.6	2.6	0.1
Third 25 percent .....	2.8	2.8	0.1	2.0	2.0	–	2.6	2.8	0.6
Highest 25 percent .....	1.5	1.5	( <sup>1</sup> )	1.1	1.1	–	2.0	2.0	0.1
Highest 10 percent .....	2.3	2.3	–	1.2	1.2	–	2.8	2.7	0.2
<b>Establishment characteristic</b>									
Service-providing industries .....	1.6	1.6	0.2	1.2	1.2	–	2.0	2.0	0.3
Education and health services .....	1.8	1.8	–	1.4	1.4	–	2.2	2.2	0.2
Educational services .....	1.8	1.8	–	1.2	1.2	–	2.3	2.3	–
Elementary and secondary schools .....	2.3	2.3	–	1.5	1.5	–	2.2	2.2	–
Junior colleges, colleges, and universities .....	3.4	3.4	–	–	2.0	–	5.2	5.2	–
Health care and social assistance .....	6.3	6.3	–	5.3	5.3	–	3.5	3.0	1.2
Hospitals .....	–	–	–	–	–	–	5.0	4.4	1.7
Public administration .....	2.4	2.4	–	1.9	1.9	–	2.8	2.8	–
1 to 99 workers .....	6.6	6.6	–	6.9	6.9	–	4.7	4.7	–
1 to 49 workers .....	7.1	7.1	–	–	8.5	–	8.1	–	–
50 to 99 workers .....	9.6	9.6	–	8.3	8.3	–	1.5	1.5	–
100 workers or more .....	1.6	1.5	0.2	1.1	1.1	–	2.1	2.1	0.3
100 to 499 workers .....	3.7	3.7	–	2.1	2.1	–	5.4	5.4	–
500 workers or more .....	1.7	1.7	0.2	1.2	1.2	–	2.4	2.4	0.3
State government .....	2.9	2.9	0.2	1.3	1.3	–	4.4	4.5	0.7
Local government .....	1.8	1.8	0.2	1.4	1.4	–	1.7	1.7	0.3

See footnotes at end of table.

**Table 19. Standard errors for health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
<b>Geographic area</b>									
New England .....	6.4	6.1	0.8	—	1.4	—	4.0	5.3	2.6
Middle Atlantic .....	2.3	2.3	—	—	0.3	—	3.3	3.3	—
East North Central .....	3.0	3.0	—	2.7	2.7	—	11.1	11.1	0.2
West North Central .....	12.3	12.3	—	8.3	8.3	—	5.1	—	—
South Atlantic .....	6.6	6.6	—	5.1	5.1	—	3.1	3.1	—
West South Central .....	8.3	8.3	—	—	7.9	—	1.4	1.4	—
Mountain .....	8.2	8.3	2.8	6.1	6.1	—	5.4	—	—
Pacific .....	1.3	1.3	—	—	1.0	—	0.9	0.8	0.3

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 20. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	68	\$1,000	\$1,350	\$1,500	\$2,000	\$3,000	31	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	70	1,000	1,500	1,500	2,000	3,000	30	(1)
Professional and related .....	100	68	1,000	1,500	1,500	2,000	3,000	32	(1)
Teachers .....	100	67	1,000	1,500	1,500	2,000	3,000	33	-
Primary, secondary, and special education school teachers .....	100	67	-	1,500	1,500	2,300	3,000	33	-
Service .....	100	65	1,000	1,300	1,500	2,000	3,000	35	(1)
Protective service .....	100	62	-	1,300	1,500	2,000	3,000	38	(1)
Sales and office .....	100	72	750	1,200	1,500	2,000	3,000	27	1
Office and administrative support .....	100	72	-	1,000	1,500	2,000	3,000	27	1
Natural resources, construction, and maintenance .....	100	69	1,000	1,500	1,500	2,500	3,000	30	1
Production, transportation, and material moving .....	100	53	-	1,000	1,500	1,500	1,750	40	7
Full time .....	100	68	1,000	1,350	1,500	2,000	3,000	31	(1)
Part time .....	100	68	1,000	1,350	1,500	1,500	2,000	32	1
Union .....	100	64	-	1,300	1,500	1,750	3,000	36	1
Nonunion .....	100	78	1,000	1,500	1,500	2,000	3,000	22	-
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	79	1,000	1,500	1,500	2,500	3,000	20	1
Lowest 10 percent .....	100	90	-	1,500	2,000	2,500	3,000	-	-
Second 25 percent .....	100	68	-	1,300	1,500	2,000	3,000	31	(1)
Third 25 percent .....	100	68	1,000	1,300	1,500	2,000	3,000	32	1
Highest 25 percent .....	100	65	1,000	1,500	1,500	2,000	3,000	35	(1)
Highest 10 percent .....	100	62	-	1,200	1,500	1,500	2,500	38	(1)
<b>Establishment characteristic</b>									
Service-providing industries .....	100	68	1,000	1,350	1,500	2,000	3,000	31	(1)
Education and health services .....	100	70	1,000	1,350	1,500	2,000	3,000	30	(1)
Educational services .....	100	69	1,000	1,500	1,500	2,000	3,000	31	-
Elementary and secondary schools .....	100	69	1,000	1,500	1,500	2,300	3,000	31	-
Junior colleges, colleges, and universities .....	100	69	-	1,000	1,500	2,000	3,000	31	-
Health care and social assistance .....	100	77	-	1,200	1,500	1,500	-	22	1
Hospitals .....	100	70	-	1,300	1,500	-	-	28	2
Public administration .....	100	66	-	1,300	1,500	2,000	3,000	34	-
1 to 99 workers .....	100	83	-	1,500	1,500	-	3,000	17	-
1 to 49 workers .....	100	75	-	1,500	1,500	2,300	3,000	-	-
50 to 99 workers .....	100	93	500	-	1,650	-	3,000	7	-
100 workers or more .....	100	67	1,000	1,350	1,500	2,000	3,000	32	(1)
100 to 499 workers .....	100	66	500	1,300	1,500	2,000	3,000	34	-
500 workers or more .....	100	68	1,000	1,400	1,500	2,000	3,000	32	1
State government .....	100	75	-	1,500	1,500	1,700	3,000	24	1
Local government .....	100	66	1,000	1,350	1,500	2,000	3,000	34	(1)

See footnotes at end of table.

**Table 20. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>									
New England .....	100	32	\$500	\$500	—	—	—	66	3
Middle Atlantic .....	100	14	400	400	\$440	\$1,000	\$1,500	86	—
East North Central .....	100	41	1,300	1,300	1,500	2,950	3,000	59	( <sup>1</sup> )
West North Central .....	100	92	750	—	2,000	2,500	3,000	—	—
South Atlantic .....	100	77	1,000	1,500	1,500	2,000	3,400	23	—
West South Central .....	100	93	1,500	1,750	2,500	3,000	3,500	7	—
Mountain .....	100	83	1,000	2,000	—	3,000	4,000	—	—
Pacific .....	100	95	1,000	1,500	1,500	1,500	1,650	5	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 20. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	2.0	\$135	\$174	\$0	\$0	\$0	2.0	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	2.6	0	137	0	0	0	2.6	0.1
Professional and related .....	2.6	0	183	0	0	0	2.6	0.1
Teachers .....	2.8	0	62	0	374	0	2.8	-
Primary, secondary, and special education school teachers .....	3.0	-	123	0	433	0	3.0	-
Service .....	2.5	246	126	0	0	39	2.5	0.2
Protective service .....	3.5	-	322	0	59	484	3.5	( <sup>1</sup> )
Sales and office .....	3.1	206	303	0	0	0	3.2	0.5
Office and administrative support .....	3.0	-	282	0	0	0	3.1	0.5
Natural resources, construction, and maintenance .....	4.4	240	81	0	277	0	4.4	0.5
Production, transportation, and material moving .....	6.3	-	205	0	0	313	6.3	4.2
Full time .....	2.0	149	175	0	0	0	2.0	0.3
Part time .....	4.7	258	184	0	0	0	4.5	0.8
Union .....	1.8	-	167	0	251	99	1.8	0.4
Nonunion .....	2.9	0	112	0	301	0	2.9	-
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.5	110	50	39	481	0	2.3	1.0
Lowest 10 percent .....	3.2	-	40	597	592	0	-	-
Second 25 percent .....	2.6	-	336	0	312	179	2.6	0.1
Third 25 percent .....	2.7	0	201	0	339	0	2.8	0.6
Highest 25 percent .....	2.0	39	154	0	285	69	2.0	0.1
Highest 10 percent .....	2.8	-	207	0	0	200	2.7	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	2.0	175	172	0	0	0	2.0	0.3
Education and health services .....	2.2	199	129	0	0	0	2.2	0.2
Educational services .....	2.3	0	109	0	252	0	2.3	-
Elementary and secondary schools .....	2.2	0	0	0	415	0	2.2	-
Junior colleges, colleges, and universities .....	5.2	-	166	0	363	392	5.2	-
Health care and social assistance .....	3.5	-	248	147	55	-	3.0	1.2
Hospitals .....	5.0	-	231	164	-	-	4.4	1.7
Public administration .....	2.8	-	347	0	105	398	2.8	-
1 to 99 workers .....	4.7	-	126	137	-	0	4.7	-
1 to 49 workers .....	8.1	-	0	82	646	0	-	-
50 to 99 workers .....	1.5	140	-	172	-	0	1.5	-
100 workers or more .....	2.1	39	138	0	0	0	2.1	0.3
100 to 499 workers .....	5.4	44	223	0	236	0	5.4	-
500 workers or more .....	2.4	0	170	0	0	40	2.3	0.3
State government .....	4.4	-	280	0	163	429	4.5	0.7
Local government .....	1.7	0	168	0	0	0	1.7	0.3

See footnotes at end of table.

**Table 20. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
New England .....	4.0	\$0	\$28	—	—	—	5.3	2.6
Middle Atlantic .....	3.3	0	0	\$109	\$0	\$0	3.3	—
East North Central .....	11.1	177	0	29	837	0	11.1	0.2
West North Central .....	5.1	0	—	495	0	0	—	—
South Atlantic .....	3.1	55	108	287	308	554	3.1	—
West South Central .....	1.4	0	435	139	0	658	1.4	—
Mountain .....	5.4	250	439	—	580	1,131	—	—
Pacific .....	0.8	0	177	0	0	123	0.8	0.3

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 21. Health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	100	67	\$2,000	\$3,000	\$3,000	\$4,500	\$6,000	33	(1)
<b>Worker characteristic</b>									
Management, professional, and related .....	100	68	2,000	3,000	3,000	4,500	6,000	32	(1)
Professional and related .....	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Teachers .....	100	66	2,000	3,000	3,000	5,000	6,000	34	-
Primary, secondary, and special education school teachers .....	100	66	2,000	3,000	3,000	5,000	6,000	34	-
Service .....	100	63	2,000	3,000	3,000	4,500	6,000	36	(1)
Protective service .....	100	60	2,000	3,000	3,000	4,000	6,000	40	(1)
Sales and office .....	100	70	1,500	3,000	3,000	4,500	6,000	29	1
Office and administrative support .....	100	70	1,500	3,000	3,000	4,500	6,000	29	1
Natural resources, construction, and maintenance .....	100	66	2,000	3,000	3,000	6,000	7,000	34	1
Production, transportation, and material moving .....	100	52	-	-	3,000	3,000	4,500	41	7
Full time .....	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Part time .....	100	68	-	3,000	3,000	-	4,500	32	1
Union .....	100	62	-	3,000	3,000	4,500	6,000	37	1
Nonunion .....	100	75	2,000	3,000	3,000	4,950	7,000	25	-
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	76	-	3,000	3,000	5,000	6,000	23	1
Lowest 10 percent .....	100	86	2,700	3,000	4,000	5,250	6,000	14	-
Second 25 percent .....	100	68	-	3,000	3,000	4,500	6,000	32	(1)
Third 25 percent .....	100	65	2,000	3,000	3,000	4,850	6,000	34	1
Highest 25 percent .....	100	63	2,000	3,000	3,000	4,000	6,000	36	(1)
Highest 10 percent .....	100	60	-	3,000	3,000	3,000	5,600	40	(1)
<b>Establishment characteristic</b>									
Service-providing industries .....	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Education and health services .....	100	68	2,000	3,000	3,000	4,500	6,000	32	(1)
Educational services .....	100	68	2,000	3,000	3,000	4,950	6,000	32	-
Elementary and secondary schools .....	100	67	2,000	3,000	3,000	5,000	6,000	33	-
Junior colleges, colleges, and universities .....	100	69	-	3,000	3,000	4,000	6,000	31	-
Health care and social assistance .....	100	72	-	2,400	3,000	3,000	6,000	27	1
Hospitals .....	100	63	1,500	2,600	3,000	3,000	6,000	35	2
Public administration .....	100	65	-	3,000	3,000	4,000	6,000	35	-
1 to 99 workers .....	100	79	-	3,000	3,000	5,250	6,000	21	-
1 to 49 workers .....	100	71	-	3,000	3,000	5,250	6,000	-	-
50 to 99 workers .....	100	90	1,000	-	3,500	5,000	6,000	-	-
100 workers or more .....	100	66	2,000	3,000	3,000	4,500	6,000	34	(1)
100 to 499 workers .....	100	66	1,000	2,700	3,000	4,950	6,000	34	-
500 workers or more .....	100	66	2,000	3,000	3,000	4,500	6,000	34	1
State government .....	100	75	-	3,000	3,000	4,000	6,000	25	1
Local government .....	100	64	2,000	3,000	3,000	4,500	6,000	36	(1)

See footnotes at end of table.

**Table 21. Health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>									
New England .....	100	32	\$1,000	\$1,000	—	—	—	66	3
Middle Atlantic .....	100	14	—	800	\$1,000	\$2,000	\$3,000	86	—
East North Central .....	100	39	2,600	2,600	3,000	6,000	6,000	61	( <sup>1</sup> )
West North Central .....	100	78	1,500	—	—	4,000	5,000	—	—
South Atlantic .....	100	74	2,400	3,000	3,000	4,850	8,000	26	—
West South Central .....	100	90	3,000	3,500	5,000	6,000	7,500	—	—
Mountain .....	100	78	3,000	—	4,500	7,500	10,000	—	—
Pacific .....	100	95	2,000	3,000	3,000	3,000	4,950	5	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 21. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers .....	2.1	\$427	\$0	\$0	\$59	\$0	2.1	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	2.6	0	0	0	225	0	2.6	0.1
Professional and related .....	2.7	0	0	0	108	0	2.7	0.1
Teachers .....	2.8	111	0	0	288	0	2.8	-
Primary, secondary, and special education school teachers .....	3.0	460	0	0	29	340	3.0	-
Service .....	2.5	482	198	0	714	78	2.5	0.2
Protective service .....	3.6	562	111	0	658	886	3.7	( <sup>1</sup> )
Sales and office .....	3.3	153	351	0	474	0	3.4	0.5
Office and administrative support .....	3.1	177	453	0	623	0	3.2	0.5
Natural resources, construction, and maintenance .....	4.6	584	78	0	900	1,536	4.6	0.5
Production, transportation, and material moving .....	6.3	-	-	0	0	566	6.3	4.2
Full time .....	2.1	446	0	0	226	0	2.1	0.3
Part time .....	4.7	-	201	0	-	0	4.5	0.8
Union .....	1.9	-	136	0	680	0	1.9	0.4
Nonunion .....	3.2	506	0	0	341	1,243	3.2	-
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.9	-	0	196	364	0	2.8	1.0
Lowest 10 percent .....	3.9	44	0	1,119	1,012	196	3.9	-
Second 25 percent .....	2.7	-	492	0	510	0	2.7	0.1
Third 25 percent .....	2.8	159	0	0	422	0	2.9	0.6
Highest 25 percent .....	2.1	98	0	0	340	0	2.1	0.1
Highest 10 percent .....	2.8	-	211	0	0	953	2.8	0.2
<b>Establishment characteristic</b>								
Service-providing industries .....	2.1	470	0	0	0	0	2.1	0.3
Education and health services .....	2.3	450	0	0	491	0	2.2	0.2
Educational services .....	2.4	111	0	0	312	0	2.4	-
Elementary and secondary schools .....	2.2	136	0	0	0	0	2.2	-
Junior colleges, colleges, and universities .....	5.2	-	0	0	428	196	5.2	-
Health care and social assistance .....	4.2	-	215	195	0	785	3.8	1.2
Hospitals .....	5.8	428	344	381	428	877	5.4	1.7
Public administration .....	2.9	-	0	0	450	0	2.9	-
1 to 99 workers .....	5.6	-	0	325	708	0	5.6	-
1 to 49 workers .....	8.9	-	0	340	1,037	0	-	-
50 to 99 workers .....	3.2	266	-	754	736	0	-	-
100 workers or more .....	2.2	225	0	0	98	0	2.2	0.3
100 to 499 workers .....	5.5	96	346	0	714	0	5.5	-
500 workers or more .....	2.5	0	0	0	170	0	2.4	0.3
State government .....	4.4	-	0	0	643	0	4.4	0.7
Local government .....	1.8	270	0	0	206	0	1.8	0.3

See footnotes at end of table.

**Table 21. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
<b>Geographic area</b>								
New England .....	4.0	\$0	\$55	—	—	—	5.3	2.6
Middle Atlantic .....	3.3	—	0	\$235	\$0	\$0	3.3	—
East North Central .....	10.8	424	0	0	0	0	10.8	0.2
West North Central .....	14.9	0	—	—	0	0	—	—
South Atlantic .....	4.0	618	0	629	345	2,177	4.0	—
West South Central .....	3.3	0	877	0	0	1,181	—	—
Mountain .....	6.0	0	—	855	260	1,319	—	—
Pacific .....	1.0	0	0	0	0	484	0.9	0.3

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).

**Table 22. Health maintenance organizations: Coverage for selected services, state and local government 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	Skilled nursing facility	Home health care
All workers .....	100	98	98	100	84	82
<b>Worker characteristic</b>						
Management, professional, and related .....	100	98	98	100	84	83
Professional and related .....	100	98	98	100	84	83
Teachers .....	100	99	99	100	80	82
Primary, secondary, and special education school teachers .....	100	99	99	100	79	81
Service .....	100	99	99	100	86	84
Protective service .....	99	99	99	100	85	84
Sales and office .....	100	97	97	100	83	82
Office and administrative support .....	100	97	97	100	84	83
Natural resources, construction, and maintenance .....	99	98	98	100	81	77
Production, transportation, and material moving .....	99	98	98	100	—	—
Full time .....	100	98	98	100	83	82
Part time .....	100	100	100	100	90	89
Union .....	100	97	97	100	84	82
Nonunion .....	100	99	99	100	83	83
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	100	98	98	100	80	79
Lowest 10 percent .....	100	100	100	100	—	—
Second 25 percent .....	100	98	98	100	84	84
Third 25 percent .....	99	97	97	100	83	82
Highest 25 percent .....	100	98	98	100	85	83
Highest 10 percent .....	100	98	98	100	84	83
<b>Establishment characteristic</b>						
Service-providing industries .....	100	98	98	100	84	82
Education and health services .....	100	99	99	100	83	83
Educational services .....	100	99	99	100	81	83
Elementary and secondary schools .....	100	99	99	100	79	82
Junior colleges, colleges, and universities .....	100	98	98	100	86	85
Health care and social assistance .....	100	98	98	100	92	86
Hospitals .....	100	97	97	100	90	90
Public administration .....	99	97	97	100	86	84
1 to 99 workers .....	100	99	99	100	79	—
1 to 49 workers .....	100	99	99	100	—	—
50 to 99 workers .....	100	100	100	100	79	—
100 workers or more .....	100	98	98	100	84	83
100 to 499 workers .....	99	98	98	100	82	—
500 workers or more .....	100	98	98	100	84	84
State government .....	100	97	97	100	94	86
Local government .....	100	98	98	100	79	81

See footnotes at end of table.

**Table 22. Health maintenance organizations: Coverage for selected services, state and local government 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	Skilled nursing facility	Home health care
<b>Geographic area</b>						
New England .....	100	99	99	100	84	—
Middle Atlantic .....	100	90	91	100	94	81
East North Central .....	100	100	100	100	83	86
West North Central .....	95	95	95	100	—	94
South Atlantic .....	99	99	99	100	80	82
West South Central .....	100	100	100	100	—	—
Mountain .....	100	100	100	100	82	85
Pacific .....	100	100	100	100	87	87

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 22. Standard errors for health maintenance organizations: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care
All workers .....	0.2	0.2	0.2	( <sup>1</sup> )	1.7	1.6
<b>Worker characteristic</b>						
Management, professional, and related .....	0.1	0.2	0.2	( <sup>1</sup> )	1.9	1.7
Professional and related .....	0.1	0.2	0.2	( <sup>1</sup> )	1.9	1.8
Teachers .....	( <sup>1</sup> )	0.2	0.2	( <sup>1</sup> )	3.0	2.5
Primary, secondary, and special education school teachers .....	( <sup>1</sup> )	0.2	0.2	( <sup>1</sup> )	2.6	2.3
Service .....	0.4	0.4	0.4	( <sup>1</sup> )	2.0	2.0
Protective service .....	0.7	0.7	0.7	( <sup>1</sup> )	3.0	3.0
Sales and office .....	0.2	0.8	0.8	( <sup>1</sup> )	2.9	2.6
Office and administrative support .....	0.2	0.8	0.8	( <sup>1</sup> )	2.6	2.2
Natural resources, construction, and maintenance .....	0.5	0.8	0.8	( <sup>1</sup> )	3.6	3.7
Production, transportation, and material moving .....	1.0	1.4	1.4	( <sup>1</sup> )	–	–
Full time .....	0.2	0.3	0.3	( <sup>1</sup> )	1.7	1.6
Part time .....	( <sup>1</sup> )	( <sup>1</sup> )	0.1	( <sup>1</sup> )	3.0	3.4
Union .....	0.1	0.3	0.3	( <sup>1</sup> )	1.9	1.8
Nonunion .....	0.5	0.5	0.5	( <sup>1</sup> )	2.8	2.4
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	( <sup>1</sup> )	0.7	0.7	( <sup>1</sup> )	3.8	3.7
Lowest 10 percent .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	–	–
Second 25 percent .....	0.3	0.4	0.4	( <sup>1</sup> )	1.8	2.0
Third 25 percent .....	0.5	0.5	0.5	( <sup>1</sup> )	2.4	2.6
Highest 25 percent .....	( <sup>1</sup> )	0.2	0.2	( <sup>1</sup> )	2.1	1.6
Highest 10 percent .....	( <sup>1</sup> )	0.4	0.4	( <sup>1</sup> )	3.2	2.4
<b>Establishment characteristic</b>						
Service-providing industries .....	0.2	0.2	0.2	( <sup>1</sup> )	1.7	1.6
Education and health services .....	( <sup>1</sup> )	0.2	0.2	( <sup>1</sup> )	2.1	1.9
Educational services .....	( <sup>1</sup> )	0.3	0.3	( <sup>1</sup> )	2.4	2.2
Elementary and secondary schools .....	( <sup>1</sup> )	0.2	0.2	( <sup>1</sup> )	2.4	2.1
Junior colleges, colleges, and universities .....	( <sup>1</sup> )	0.9	0.9	( <sup>1</sup> )	4.2	4.1
Health care and social assistance .....	( <sup>1</sup> )	0.5	0.5	( <sup>1</sup> )	3.1	2.9
Hospitals .....	( <sup>1</sup> )	0.8	0.8	( <sup>1</sup> )	4.4	4.1
Public administration .....	0.4	0.7	0.7	( <sup>1</sup> )	2.1	2.2
1 to 99 workers .....	( <sup>1</sup> )	0.3	0.3	( <sup>1</sup> )	5.2	–
1 to 49 workers .....	( <sup>1</sup> )	0.5	0.5	( <sup>1</sup> )	–	–
50 to 99 workers .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	4.5	–
100 workers or more .....	0.2	0.3	0.3	( <sup>1</sup> )	1.7	1.5
100 to 499 workers .....	0.4	0.8	0.8	( <sup>1</sup> )	3.6	–
500 workers or more .....	0.2	0.3	0.3	( <sup>1</sup> )	1.8	1.5
State government .....	( <sup>1</sup> )	0.3	0.3	( <sup>1</sup> )	2.1	2.9
Local government .....	0.2	0.3	0.3	( <sup>1</sup> )	2.0	1.8

See footnotes at end of table.

**Table 22. Standard errors for health maintenance organizations: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care
<b>Geographic area</b>						
New England .....	( <sup>1</sup> )	0.9	0.9	( <sup>1</sup> )	4.5	—
Middle Atlantic .....	( <sup>1</sup> )	0.6	0.6	( <sup>1</sup> )	0.7	1.7
East North Central .....	( <sup>1</sup> )	0.1	0.1	( <sup>1</sup> )	4.0	3.2
West North Central .....	2.5	2.5	2.5	( <sup>1</sup> )	—	3.2
South Atlantic .....	0.8	0.8	0.8	( <sup>1</sup> )	5.1	3.6
West South Central .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	—	—
Mountain .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	4.8	3.7
Pacific .....	( <sup>1</sup> )	0.5	0.5	( <sup>1</sup> )	3.2	2.9

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 23. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers .....	99	91	99	85	87
<b>Worker characteristic</b>					
Management, professional, and related .....	99	92	99	86	88
Professional and related .....	99	92	100	87	88
Teachers .....	99	90	100	86	87
Primary, secondary, and special education school teachers .....	99	91	99	85	87
Service .....	99	91	99	85	86
Protective service .....	99	92	99	83	87
Sales and office .....	99	90	99	84	84
Office and administrative support .....	99	90	99	84	84
Natural resources, construction, and maintenance .....	97	92	99	84	91
Production, transportation, and material moving .....	93	88	94	–	84
Full time .....	99	91	99	85	87
Part time .....	100	91	100	92	89
Union .....	99	90	99	84	84
Nonunion .....	98	94	99	88	93
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	99	92	99	87	88
Lowest 10 percent .....	100	94	100	84	88
Second 25 percent .....	99	92	99	85	88
Third 25 percent .....	98	90	98	84	86
Highest 25 percent .....	99	91	99	85	86
Highest 10 percent .....	99	89	100	85	83
<b>Establishment characteristic</b>					
Service-providing industries .....	99	91	99	85	87
Education and health services .....	99	91	100	86	87
Educational services .....	99	90	99	86	87
Elementary and secondary schools .....	99	89	99	84	86
Junior colleges, colleges, and universities ...	100	93	100	92	90
Health care and social assistance .....	100	97	100	88	87
Hospitals .....	100	95	100	84	81
Public administration .....	99	92	99	86	87
1 to 99 workers .....	100	97	100	96	97
1 to 49 workers .....	100	100	100	100	100
50 to 99 workers .....	100	94	100	92	94
100 workers or more .....	99	91	99	84	86
100 to 499 workers .....	99	93	99	89	92
500 workers or more .....	99	90	99	84	85
State government .....	100	99	100	98	99
Local government .....	98	88	99	80	82

See footnotes at end of table.

**Table 23. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
<b>Geographic area</b>					
New England .....	96	97	97	94	96
Middle Atlantic .....	99	—	100	94	—
East North Central .....	100	97	100	97	97
West North Central .....	95	95	95	95	95
South Atlantic .....	98	91	98	79	88
West South Central .....	95	91	97	90	90
Mountain .....	99	90	100	86	90
Pacific .....	100	95	100	—	85

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 23. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011**

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers .....	0.4	0.8	0.3	1.3	1.0
<b>Worker characteristic</b>					
Management, professional, and related .....	0.4	0.9	0.3	1.3	1.1
Professional and related .....	0.3	0.9	0.3	1.5	1.1
Teachers .....	0.5	1.2	0.4	2.2	1.7
Primary, secondary, and special education school teachers .....	0.7	1.6	0.5	2.1	1.6
Service .....	0.5	1.3	0.5	2.4	1.8
Protective service .....	0.7	1.9	0.7	3.4	2.5
Sales and office .....	0.5	2.0	0.4	2.1	2.3
Office and administrative support .....	0.5	1.7	0.5	2.2	2.1
Natural resources, construction, and maintenance .....	1.0	2.2	0.5	3.1	2.3
Production, transportation, and material moving .....	2.5	3.7	2.3	–	4.3
Full time .....	0.4	0.8	0.3	1.4	1.0
Part time .....	( <sup>1</sup> )	1.6	( <sup>1</sup> )	3.0	2.5
Union .....	0.4	0.8	0.3	1.3	1.0
Nonunion .....	0.8	1.5	0.7	1.9	1.5
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.5	1.5	0.5	2.4	2.1
Lowest 10 percent .....	( <sup>1</sup> )	1.3	( <sup>1</sup> )	4.4	4.3
Second 25 percent .....	0.4	1.1	0.4	1.7	1.3
Third 25 percent .....	0.7	1.5	0.6	2.4	1.7
Highest 25 percent .....	0.5	0.9	0.3	1.1	1.0
Highest 10 percent .....	0.3	1.4	0.3	1.8	1.9
<b>Establishment characteristic</b>					
Service-providing industries .....	0.4	0.8	0.3	1.3	1.0
Education and health services .....	0.4	0.9	0.3	1.5	1.1
Educational services .....	0.5	1.1	0.4	1.7	1.4
Elementary and secondary schools .....	0.6	1.4	0.5	2.0	1.4
Junior colleges, colleges, and universities ...	( <sup>1</sup> )	2.7	( <sup>1</sup> )	3.7	3.5
Health care and social assistance .....	( <sup>1</sup> )	0.4	( <sup>1</sup> )	2.9	2.9
Hospitals .....	( <sup>1</sup> )	0.8	( <sup>1</sup> )	4.2	4.3
Public administration .....	0.5	1.2	0.4	1.8	1.5
1 to 99 workers .....	( <sup>1</sup> )	2.8	( <sup>1</sup> )	2.9	2.8
1 to 49 workers .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	0.5	( <sup>1</sup> )
50 to 99 workers .....	( <sup>1</sup> )	6.4	( <sup>1</sup> )	6.6	6.4
100 workers or more .....	0.4	0.9	0.3	1.4	1.1
100 to 499 workers .....	0.9	2.9	0.4	3.0	2.9
500 workers or more .....	0.5	0.8	0.4	1.5	1.1
State government .....	0.5	0.5	0.5	0.9	0.5
Local government .....	0.4	1.1	0.4	1.8	1.2

See footnotes at end of table.

**Table 23. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
<b>Geographic area</b>					
New England .....	3.7	2.1	2.4	4.7	2.4
Middle Atlantic .....	0.5	—	( <sup>1</sup> )	1.1	—
East North Central .....	0.2	1.4	0.2	0.9	1.4
West North Central .....	2.5	2.5	2.5	2.5	2.5
South Atlantic .....	0.9	1.9	0.9	4.2	2.5
West South Central .....	3.4	5.3	2.6	5.4	5.4
Mountain .....	0.7	5.1	( <sup>1</sup> )	5.8	5.2
Pacific .....	0.1	1.5	( <sup>1</sup> )	—	1.7

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	20	79	-	1
<b>Worker characteristic</b>				
Management, professional, and related .....	20	80	-	( <sup>2</sup> )
Professional and related .....	20	79	-	( <sup>2</sup> )
Teachers .....	20	79	-	1
Primary, secondary, and special education school teachers .....	21	78	-	1
Service .....	21	78	-	1
Protective service .....	21	78	-	1
Sales and office .....	21	78	-	1
Office and administrative support .....	21	78	-	1
Natural resources, construction, and maintenance	17	82	-	1
Production, transportation, and material moving .....	26	71	-	2
Full time .....	20	79	-	1
Part time .....	25	75	-	( <sup>2</sup> )
Union .....	35	65	-	1
Nonunion .....	6	93	-	1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	9	90	-	1
Lowest 10 percent .....	3	94	-	2
Second 25 percent .....	19	80	-	1
Third 25 percent .....	19	80	-	1
Highest 25 percent .....	30	69	-	( <sup>2</sup> )
Highest 10 percent .....	42	58	-	( <sup>2</sup> )
<b>Establishment characteristic</b>				
Service-providing industries .....	20	79	-	1
Education and health services .....	19	81	-	( <sup>2</sup> )
Educational services .....	19	81	-	( <sup>2</sup> )
Elementary and secondary schools .....	21	78	-	1
Junior colleges, colleges, and universities ...	12	88	-	( <sup>2</sup> )
Health care and social assistance .....	22	78	-	-
Hospitals .....	22	78	-	-
Public administration .....	22	76	-	2
1 to 99 workers .....	8	89	-	3
1 to 49 workers .....	7	90	-	3
50 to 99 workers .....	-	-	-	-
100 workers or more .....	22	78	-	1
100 to 499 workers .....	20	79	-	1
500 workers or more .....	22	77	-	( <sup>2</sup> )
State government .....	16	84	-	( <sup>2</sup> )
Local government .....	22	77	-	1

See footnotes at end of table.

**Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	13	86	—	1	39	61	—	( <sup>2</sup> )
<b>Worker characteristic</b>								
Management, professional, and related .....	13	86	—	1	38	61	—	( <sup>2</sup> )
Professional and related .....	13	86	—	( <sup>2</sup> )	39	61	—	( <sup>2</sup> )
Teachers .....	13	86	—	1	41	59	—	—
Primary, secondary, and special education school teachers .....	14	85	—	1	44	56	—	—
Service .....	14	85	—	1	38	61	—	( <sup>2</sup> )
Protective service .....	13	85	—	2	38	61	—	1
Sales and office .....	13	86	—	1	41	59	—	( <sup>2</sup> )
Office and administrative support .....	13	86	—	1	42	58	—	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	10	88	—	2	38	62	—	1
Production, transportation, and material moving .....	19	78	—	3	48	51	—	1
Full time .....	13	86	—	1	39	61	—	( <sup>2</sup> )
Part time .....	17	83	—	( <sup>2</sup> )	43	57	—	( <sup>2</sup> )
Union .....	27	73	—	1	48	51	—	( <sup>2</sup> )
Nonunion .....	3	96	—	1	20	79	—	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	5	93	—	1	24	76	—	—
Lowest 10 percent .....	—	95	—	3	—	91	—	—
Second 25 percent .....	12	87	—	1	37	63	—	( <sup>2</sup> )
Third 25 percent .....	13	86	—	1	34	65	—	1
Highest 25 percent .....	21	79	—	1	49	51	—	( <sup>2</sup> )
Highest 10 percent .....	33	67	—	( <sup>2</sup> )	55	45	—	( <sup>2</sup> )
<b>Establishment characteristic</b>								
Service-providing industries .....	13	86	—	1	39	61	—	( <sup>2</sup> )
Education and health services .....	13	87	—	1	39	61	—	—
Educational services .....	12	87	—	1	38	62	—	—
Elementary and secondary schools .....	14	86	—	1	43	57	—	—
Junior colleges, colleges, and universities .....	8	92	—	( <sup>2</sup> )	24	76	—	—
Health care and social assistance .....	15	85	—	—	40	60	—	—
Hospitals .....	15	85	—	—	40	60	—	—
Public administration .....	14	84	—	2	38	61	—	1
1 to 99 workers .....	5	91	—	4	25	75	—	—
1 to 49 workers .....	3	93	—	3	26	74	—	—
50 to 99 workers .....	—	—	—	—	24	76	—	—
100 workers or more .....	14	85	—	1	40	60	—	( <sup>2</sup> )
100 to 499 workers .....	14	85	—	1	47	52	—	1
500 workers or more .....	15	85	—	( <sup>2</sup> )	39	61	—	( <sup>2</sup> )
State government .....	10	90	—	( <sup>2</sup> )	30	70	—	( <sup>2</sup> )
Local government .....	14	84	—	1	43	57	—	( <sup>2</sup> )

See footnotes at end of table.

**Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	37	63	—	1
Middle Atlantic .....	64	36	—	( <sup>2</sup> )
East North Central .....	15	84	—	1
West North Central .....	—	95	—	1
South Atlantic .....	5	94	—	1
West South Central .....	—	99	—	( <sup>2</sup> )
Mountain .....	—	96	—	—
Pacific .....	37	62	—	1

See footnotes at end of table.

**Table 24. Hospital room and board benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	24	74	—	1	51	49	—	—
Middle Atlantic .....	68	32	—	( <sup>2</sup> )	52	47	—	( <sup>2</sup> )
East North Central .....	10	88	—	2	31	69	—	—
West North Central .....	—	99	—	1	—	61	—	5
South Atlantic .....	3	97	—	1	13	86	—	1
West South Central .....	—	99	—	( <sup>2</sup> )	—	98	—	—
Mountain .....	—	100	—	—	—	89	—	—
Pacific .....	—	91	—	1	61	39	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.7	0.7	–	0.2
<b>Worker characteristic</b>				
Management, professional, and related .....	0.9	0.9	–	0.1
Professional and related .....	0.9	0.9	–	0.1
Teachers .....	1.2	1.2	–	0.2
Primary, secondary, and special education school teachers .....	1.3	1.3	–	0.3
Service .....	1.2	1.1	–	0.4
Protective service .....	1.7	1.6	–	0.5
Sales and office .....	1.5	1.5	–	0.4
Office and administrative support .....	1.4	1.4	–	0.4
Natural resources, construction, and maintenance .....	1.7	1.8	–	0.6
Production, transportation, and material moving .....	2.9	2.9	–	1.1
Full time .....	0.7	0.7	–	0.2
Part time .....	2.8	2.8	–	( <sup>2</sup> )
Union .....	1.2	1.2	–	0.2
Nonunion .....	0.5	0.6	–	0.4
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.8	0.9	–	0.6
Lowest 10 percent .....	1.0	1.4	–	1.3
Second 25 percent .....	1.1	1.0	–	0.3
Third 25 percent .....	1.1	1.1	–	0.3
Highest 25 percent .....	1.3	1.3	–	0.2
Highest 10 percent .....	2.0	2.0	–	0.1
<b>Establishment characteristic</b>				
Service-providing industries .....	0.7	0.7	–	0.2
Education and health services .....	0.9	0.9	–	0.2
Educational services .....	0.9	1.0	–	0.2
Elementary and secondary schools .....	1.0	1.1	–	0.2
Junior colleges, colleges, and universities .....	1.4	1.4	–	0.3
Health care and social assistance .....	2.5	2.5	–	–
Hospitals .....	3.0	3.0	–	–
Public administration .....	1.2	1.2	–	0.6
1 to 99 workers .....	1.2	1.5	–	1.1
1 to 49 workers .....	1.4	2.0	–	1.6
50 to 99 workers .....	–	–	–	–
100 workers or more .....	0.8	0.8	–	0.2
100 to 499 workers .....	1.9	1.9	–	0.5
500 workers or more .....	1.0	1.0	–	0.1
State government .....	1.3	1.3	–	0.1
Local government .....	0.8	0.8	–	0.3

See footnotes at end of table.

**Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.7	0.7	—	0.3	1.5	1.5	—	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	0.8	0.8	—	0.2	1.8	1.8	—	0.1
Professional and related .....	0.9	0.9	—	0.2	1.7	1.7	—	0.1
Teachers .....	1.3	1.3	—	0.3	2.1	2.1	—	—
Primary, secondary, and special education school teachers .....	1.4	1.4	—	0.3	2.4	2.4	—	—
Service .....	1.0	1.0	—	0.5	2.7	2.7	—	0.4
Protective service .....	1.7	1.8	—	0.7	4.0	4.0	—	0.7
Sales and office .....	1.6	1.6	—	0.5	2.8	2.8	—	0.2
Office and administrative support .....	1.3	1.3	—	0.5	2.9	2.8	—	0.2
Natural resources, construction, and maintenance .....	1.8	1.9	—	0.7	4.1	4.0	—	0.5
Production, transportation, and material moving .....	3.1	3.2	—	1.4	6.0	6.1	—	1.0
Full time .....	0.7	0.7	—	0.3	1.5	1.5	—	0.2
Part time .....	2.9	2.9	—	0.1	4.1	4.1	—	( <sup>2</sup> )
Union .....	1.3	1.4	—	0.3	1.7	1.6	—	0.1
Nonunion .....	0.4	0.6	—	0.4	1.8	1.8	—	0.5
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.7	0.8	—	0.7	2.7	2.7	—	—
Lowest 10 percent .....	—	1.6	—	1.6	—	3.2	—	—
Second 25 percent .....	0.9	1.0	—	0.5	2.4	2.4	—	0.3
Third 25 percent .....	1.2	1.3	—	0.3	2.2	2.2	—	0.5
Highest 25 percent .....	1.3	1.4	—	0.2	1.7	1.7	—	( <sup>2</sup> )
Highest 10 percent .....	2.4	2.4	—	0.2	2.3	2.3	—	( <sup>2</sup> )
<b>Establishment characteristic</b>								
Service-providing industries .....	0.7	0.7	—	0.3	1.5	1.5	—	0.2
Education and health services .....	0.9	0.9	—	0.2	1.8	1.8	—	—
Educational services .....	0.9	0.9	—	0.2	1.8	1.8	—	—
Elementary and secondary schools .....	1.1	1.1	—	0.3	2.0	2.0	—	—
Junior colleges, colleges, and universities .....	1.0	1.1	—	0.4	3.2	3.2	—	—
Health care and social assistance .....	2.5	2.5	—	—	5.2	5.2	—	—
Hospitals .....	3.0	3.0	—	—	7.2	7.2	—	—
Public administration .....	1.1	1.3	—	0.8	2.7	2.7	—	0.4
1 to 99 workers .....	0.9	1.6	—	1.3	4.8	4.8	—	—
1 to 49 workers .....	1.0	2.1	—	1.9	7.0	7.0	—	—
50 to 99 workers .....	—	—	—	—	5.7	5.7	—	—
100 workers or more .....	0.8	0.8	—	0.2	1.7	1.7	—	0.2
100 to 499 workers .....	1.9	1.9	—	0.6	5.0	5.0	—	0.4
500 workers or more .....	0.9	0.9	—	0.1	1.8	1.8	—	0.2
State government .....	1.0	1.0	—	0.2	3.4	3.4	—	( <sup>2</sup> )
Local government .....	0.9	0.9	—	0.4	1.4	1.4	—	0.2

See footnotes at end of table.



**Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	4.5	3.7	—	0.8
Middle Atlantic .....	3.4	3.3	—	0.1
East North Central .....	1.8	2.0	—	0.7
West North Central .....	—	2.3	—	0.5
South Atlantic .....	0.8	0.8	—	0.4
West South Central .....	—	0.5	—	0.4
Mountain .....	—	2.0	—	—
Pacific .....	2.3	2.3	—	0.4

See footnotes at end of table.

**Table 24. Standard errors for hospital room and board benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	5.4	4.2	—	1.4	6.2	6.2	—	—
Middle Atlantic .....	4.7	4.6	—	0.1	2.5	2.5	—	( <sup>2</sup> )
East North Central .....	1.9	2.1	—	0.9	4.5	4.5	—	—
West North Central .....	—	0.5	—	0.5	—	11.5	—	2.5
South Atlantic .....	0.5	0.6	—	0.4	2.3	2.2	—	0.8
West South Central .....	—	0.5	—	0.4	—	1.7	—	—
Mountain .....	—	0.3	—	—	—	6.7	—	—
Pacific .....	—	2.9	—	0.9	1.9	1.9	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	22	76	—	2
<b>Worker characteristic</b>				
Management, professional, and related .....	22	77	—	1
Professional and related .....	21	77	—	1
Teachers .....	21	78	—	1
Primary, secondary, and special education school teachers .....	21	78	—	1
Service .....	22	76	—	2
Protective service .....	25	73	—	2
Sales and office .....	23	75	—	2
Office and administrative support .....	24	74	—	2
Natural resources, construction, and maintenance .....	21	77	—	2
Production, transportation, and material moving .....	27	70	—	3
Full time .....	22	76	—	2
Part time .....	25	74	—	( <sup>2</sup> )
Union .....	34	65	—	2
Nonunion .....	11	87	—	1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	12	86	—	2
Lowest 10 percent .....	9	89	—	2
Second 25 percent .....	22	77	—	1
Third 25 percent .....	22	77	—	1
Highest 25 percent .....	30	68	—	2
Highest 10 percent .....	39	59	—	1
<b>Establishment characteristic</b>				
Service-providing industries .....	22	76	—	2
Education and health services .....	20	78	—	1
Educational services .....	20	79	—	1
Elementary and secondary schools .....	21	78	—	1
Junior colleges, colleges, and universities .....	17	82	—	1
Health care and social assistance .....	22	77	—	1
Hospitals .....	22	77	—	1
Public administration .....	25	73	—	2
1 to 99 workers .....	11	86	—	3
1 to 49 workers .....	12	85	—	3
50 to 99 workers .....	—	—	—	—
100 workers or more .....	24	75	—	1
100 to 499 workers .....	23	76	—	1
500 workers or more .....	24	75	—	1
State government .....	22	77	—	1
Local government .....	22	76	—	2

See footnotes at end of table.

**Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	12	86	—	1	48	50	—	2
<b>Worker characteristic</b>								
Management, professional, and related .....	12	87	—	1	48	50	—	2
Professional and related .....	12	87	—	1	48	51	—	2
Teachers .....	11	87	—	1	48	51	—	1
Primary, secondary, and special education school teachers .....	12	86	—	2	50	49	—	1
Service .....	12	86	—	2	48	51	—	1
Protective service .....	13	85	—	2	51	48	—	1
Sales and office .....	12	86	—	2	48	49	—	3
Office and administrative support .....	13	86	—	2	50	47	—	3
Natural resources, construction, and maintenance .....	13	86	—	2	47	51	—	2
Production, transportation, and material moving .....	17	79	—	3	56	42	—	2
Full time .....	13	86	—	1	48	50	—	2
Part time .....	11	89	—	1	57	43	—	( <sup>2</sup> )
Union .....	21	78	—	1	55	43	—	3
Nonunion .....	6	93	—	2	35	64	—	1
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	6	92	—	2	38	61	—	2
Lowest 10 percent .....	6	92	—	3	25	75	—	—
Second 25 percent .....	12	87	—	1	48	50	—	2
Third 25 percent .....	14	85	—	1	43	55	—	3
Highest 25 percent .....	17	81	—	1	55	43	—	2
Highest 10 percent .....	25	74	—	1	59	38	—	2
<b>Establishment characteristic</b>								
Service-providing industries .....	12	86	—	1	48	50	—	2
Education and health services .....	12	87	—	1	47	51	—	1
Educational services .....	11	88	—	1	48	51	—	1
Elementary and secondary schools .....	11	87	—	2	51	48	—	1
Junior colleges, colleges, and universities .....	9	90	—	( <sup>2</sup> )	40	58	—	2
Health care and social assistance .....	15	85	—	( <sup>2</sup> )	44	54	—	2
Hospitals .....	14	85	—	( <sup>2</sup> )	44	53	—	3
Public administration .....	13	85	—	2	49	48	—	3
1 to 99 workers .....	—	90	—	4	30	70	—	1
1 to 49 workers .....	—	89	—	3	32	66	—	1
50 to 99 workers .....	—	—	—	—	26	74	—	—
100 workers or more .....	13	86	—	1	50	48	—	2
100 to 499 workers .....	15	83	—	1	55	43	—	2
500 workers or more .....	12	87	—	1	48	49	—	2
State government .....	14	86	—	( <sup>2</sup> )	44	53	—	3
Local government .....	12	86	—	2	50	49	—	2

See footnotes at end of table.

**Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	40	59	—	1
Middle Atlantic .....	47	50	—	3
East North Central .....	17	81	—	2
West North Central .....	—	92	—	1
South Atlantic .....	16	84	—	1
West South Central .....	—	98	—	1
Mountain .....	19	81	—	—
Pacific .....	42	57	—	1

See footnotes at end of table.

**Table 25. Inpatient surgery benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	30	69	—	1	51	47	—	1
Middle Atlantic .....	45	54	—	1	51	39	—	10
East North Central .....	12	85	—	2	33	67	—	( <sup>2</sup> )
West North Central .....	—	96	—	1	—	61	—	5
South Atlantic .....	5	95	—	1	45	55	—	1
West South Central .....	—	98	—	1	—	97	—	—
Mountain .....	20	80	—	—	—	84	—	—
Pacific .....	—	90	—	2	69	30	—	( <sup>2</sup> )

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.9	0.9	—	0.2
<b>Worker characteristic</b>				
Management, professional, and related .....	1.0	1.0	—	0.2
Professional and related .....	1.0	1.0	—	0.2
Teachers .....	1.2	1.3	—	0.3
Primary, secondary, and special education school teachers .....	1.3	1.4	—	0.4
Service .....	1.4	1.3	—	0.4
Protective service .....	1.9	1.9	—	0.5
Sales and office .....	1.7	1.6	—	0.4
Office and administrative support .....	1.7	1.7	—	0.5
Natural resources, construction, and maintenance .....	2.2	2.2	—	0.6
Production, transportation, and material moving .....	3.1	3.2	—	1.1
Full time .....	0.9	0.9	—	0.3
Part time .....	3.1	3.1	—	0.3
Union .....	1.2	1.2	—	0.2
Nonunion .....	1.0	1.0	—	0.4
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	1.2	1.2	—	0.6
Lowest 10 percent .....	1.9	1.7	—	1.3
Second 25 percent .....	1.3	1.2	—	0.3
Third 25 percent .....	1.3	1.4	—	0.3
Highest 25 percent .....	1.2	1.2	—	0.3
Highest 10 percent .....	1.9	1.9	—	0.2
<b>Establishment characteristic</b>				
Service-providing industries .....	0.9	0.9	—	0.2
Education and health services .....	1.0	1.1	—	0.2
Educational services .....	1.1	1.1	—	0.3
Elementary and secondary schools .....	1.1	1.1	—	0.4
Junior colleges, colleges, and universities .....	2.3	2.4	—	0.4
Health care and social assistance .....	2.7	2.7	—	0.1
Hospitals .....	3.5	3.5	—	0.2
Public administration .....	1.3	1.4	—	0.6
1 to 99 workers .....	1.8	2.1	—	1.1
1 to 49 workers .....	3.1	3.6	—	1.6
50 to 99 workers .....	—	—	—	—
100 workers or more .....	0.9	0.9	—	0.2
100 to 499 workers .....	2.0	1.9	—	0.5
500 workers or more .....	1.0	1.0	—	0.2
State government .....	1.6	1.6	—	0.2
Local government .....	0.9	1.0	—	0.3

See footnotes at end of table.

**Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.8	0.8	—	0.3	1.7	1.7	—	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	0.9	0.9	—	0.3	1.9	1.9	—	0.2
Professional and related .....	0.9	1.0	—	0.3	1.9	1.9	—	0.2
Teachers .....	1.3	1.3	—	0.4	2.2	2.2	—	0.2
Primary, secondary, and special education school teachers .....	1.4	1.5	—	0.5	2.5	2.5	—	0.2
Service .....	1.1	1.1	—	0.5	2.6	2.7	—	0.4
Protective service .....	1.7	1.8	—	0.7	4.2	4.2	—	0.7
Sales and office .....	1.5	1.5	—	0.5	3.2	3.1	—	0.8
Office and administrative support .....	1.6	1.6	—	0.6	3.0	3.0	—	0.8
Natural resources, construction, and maintenance .....	2.5	2.6	—	0.7	4.6	4.6	—	0.8
Production, transportation, and material moving .....	3.1	3.2	—	1.4	6.7	6.6	—	1.4
Full time .....	0.8	0.8	—	0.3	1.7	1.7	—	0.3
Part time .....	2.5	2.5	—	0.4	4.3	4.3	—	( <sup>2</sup> )
Union .....	1.5	1.5	—	0.3	1.7	1.7	—	0.3
Nonunion .....	0.7	0.8	—	0.5	3.4	3.4	—	0.5
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	1.2	1.3	—	0.8	3.3	3.3	—	0.7
Lowest 10 percent .....	1.7	1.8	—	1.6	5.6	5.6	—	—
Second 25 percent .....	1.0	1.1	—	0.5	2.4	2.3	—	0.4
Third 25 percent .....	1.3	1.3	—	0.3	3.0	3.1	—	0.5
Highest 25 percent .....	1.3	1.4	—	0.4	1.7	1.7	—	0.2
Highest 10 percent .....	2.5	2.5	—	0.3	2.3	2.3	—	0.4
<b>Establishment characteristic</b>								
Service-providing industries .....	0.8	0.8	—	0.3	1.7	1.7	—	0.2
Education and health services .....	1.0	1.0	—	0.3	1.9	1.9	—	0.2
Educational services .....	1.0	1.1	—	0.4	1.8	1.9	—	0.3
Elementary and secondary schools .....	1.1	1.2	—	0.5	2.1	2.1	—	0.2
Junior colleges, colleges, and universities .....	2.1	2.1	—	0.4	3.2	3.2	—	0.9
Health care and social assistance .....	3.1	3.1	—	( <sup>2</sup> )	5.2	5.2	—	0.5
Hospitals .....	4.1	4.1	—	( <sup>2</sup> )	7.1	7.2	—	0.8
Public administration .....	1.3	1.5	—	0.8	3.0	3.0	—	0.7
1 to 99 workers .....	—	2.5	—	1.3	4.5	4.6	—	0.3
1 to 49 workers .....	—	4.3	—	1.9	5.8	6.0	—	0.5
50 to 99 workers .....	—	—	—	—	5.8	5.8	—	—
100 workers or more .....	0.9	0.9	—	0.3	1.7	1.7	—	0.3
100 to 499 workers .....	2.0	2.0	—	0.6	5.0	4.9	—	0.8
500 workers or more .....	0.9	1.0	—	0.3	1.9	1.9	—	0.3
State government .....	1.4	1.4	—	0.2	3.5	3.6	—	0.3
Local government .....	0.9	1.0	—	0.5	1.8	1.8	—	0.3

See footnotes at end of table.



**Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	5.4	4.8	—	0.7
Middle Atlantic .....	2.8	2.8	—	0.2
East North Central .....	1.8	2.1	—	0.8
West North Central .....	—	2.3	—	0.5
South Atlantic .....	2.5	2.5	—	0.4
West South Central .....	—	1.0	—	0.9
Mountain .....	4.0	4.0	—	—
Pacific .....	2.6	2.8	—	0.5

See footnotes at end of table.

**Table 25. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	7.6	6.6	—	1.4	6.8	6.9	—	0.9
Middle Atlantic .....	4.1	4.0	—	0.1	2.3	2.5	—	0.6
East North Central .....	2.0	2.4	—	1.1	4.7	4.7	—	0.1
West North Central .....	—	1.2	—	0.5	—	11.5	—	2.5
South Atlantic .....	0.7	0.8	—	0.4	6.3	6.2	—	0.8
West South Central .....	—	1.1	—	1.0	—	1.8	—	—
Mountain .....	4.7	4.7	—	—	—	6.7	—	—
Pacific .....	—	2.9	—	1.0	2.3	2.3	—	0.5

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	14	85	—	2
<b>Worker characteristic</b>				
Management, professional, and related .....	13	85	—	1
Professional and related .....	13	85	—	1
Teachers .....	14	85	—	1
Primary, secondary, and special education school teachers .....	14	84	—	1
Service .....	14	84	—	2
Protective service .....	16	82	—	2
Sales and office .....	14	84	—	2
Office and administrative support .....	15	83	—	2
Natural resources, construction, and maintenance .....	11	87	—	2
Production, transportation, and material moving .....	18	79	—	3
Full time .....	14	85	—	2
Part time .....	15	85	—	1
Union .....	20	78	—	2
Nonunion .....	7	91	—	1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	8	90	—	2
Lowest 10 percent .....	6	92	—	2
Second 25 percent .....	14	85	—	1
Third 25 percent .....	13	86	—	1
Highest 25 percent .....	19	80	—	2
Highest 10 percent .....	24	75	—	1
<b>Establishment characteristic</b>				
Service-providing industries .....	14	85	—	2
Education and health services .....	13	86	—	1
Educational services .....	13	86	—	1
Elementary and secondary schools .....	14	85	—	1
Junior colleges, colleges, and universities .....	10	89	—	1
Health care and social assistance .....	13	86	—	1
Hospitals .....	14	85	—	1
Public administration .....	15	83	—	2
1 to 99 workers .....	5	92	—	3
1 to 49 workers .....	6	91	—	3
50 to 99 workers .....	—	—	—	—
100 workers or more .....	15	84	—	1
100 to 499 workers .....	17	82	—	1
500 workers or more .....	14	84	—	1
State government .....	11	88	—	1
Local government .....	15	84	—	2

See footnotes at end of table.

**Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	9	90	—	1	27	71	—	2
<b>Worker characteristic</b>								
Management, professional, and related .....	9	90	—	1	26	72	—	2
Professional and related .....	9	90	—	1	26	72	—	2
Teachers .....	9	90	—	1	28	72	—	1
Primary, secondary, and special education school teachers .....	10	88	—	2	27	72	—	1
Service .....	8	90	—	2	28	70	—	1
Protective service .....	10	89	—	2	30	69	—	1
Sales and office .....	9	90	—	2	28	69	—	3
Office and administrative support .....	9	89	—	2	29	68	—	3
Natural resources, construction, and maintenance .....	6	92	—	2	27	71	—	2
Production, transportation, and material moving .....	12	85	—	3	38	60	—	2
Full time .....	9	90	—	1	27	71	—	2
Part time .....	9	90	—	1	27	73	—	( <sup>2</sup> )
Union .....	15	83	—	1	29	68	—	3
Nonunion .....	4	95	—	2	23	76	—	1
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	4	94	—	2	25	73	—	2
Lowest 10 percent .....	—	94	—	3	19	81	—	( <sup>2</sup> )
Second 25 percent .....	8	90	—	1	29	70	—	2
Third 25 percent .....	9	90	—	1	23	74	—	3
Highest 25 percent .....	13	86	—	1	30	68	—	2
Highest 10 percent .....	18	81	—	1	33	65	—	2
<b>Establishment characteristic</b>								
Service-providing industries .....	9	90	—	1	27	71	—	2
Education and health services .....	9	90	—	1	27	72	—	1
Educational services .....	8	90	—	1	27	71	—	1
Elementary and secondary schools .....	10	89	—	2	27	72	—	1
Junior colleges, colleges, and universities .....	4	96	—	( <sup>2</sup> )	29	69	—	2
Health care and social assistance .....	11	89	—	( <sup>2</sup> )	21	77	—	2
Hospitals .....	—	90	—	( <sup>2</sup> )	29	68	—	3
Public administration .....	9	89	—	2	28	69	—	3
1 to 99 workers .....	4	93	—	4	10	89	—	1
1 to 49 workers .....	5	92	—	3	—	87	—	1
50 to 99 workers .....	—	—	—	—	8	92	—	—
100 workers or more .....	9	89	—	1	28	70	—	2
100 to 499 workers .....	12	86	—	1	35	63	—	2
500 workers or more .....	8	91	—	1	27	71	—	2
State government .....	7	93	—	( <sup>2</sup> )	22	75	—	3
Local government .....	9	89	—	2	29	69	—	2

See footnotes at end of table.

**Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	32	66	—	1
Middle Atlantic .....	34	63	—	3
East North Central .....	15	83	—	2
West North Central .....	—	92	—	1
South Atlantic .....	10	90	—	1
West South Central .....	—	98	—	1
Mountain .....	6	94	—	—
Pacific .....	15	84	—	1

See footnotes at end of table.

**Table 26. Outpatient surgery benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	22	76	—	1	44	54	—	1
Middle Atlantic .....	31	69	—	1	42	48	—	9
East North Central .....	11	87	—	2	30	70	—	( <sup>2</sup> )
West North Central .....	—	96	—	1	—	61	—	5
South Atlantic .....	4	96	—	1	26	73	—	1
West South Central .....	—	98	—	1	—	99	—	—
Mountain .....	—	95	—	—	—	90	—	—
Pacific .....	—	92	—	2	22	77	—	( <sup>2</sup> )

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.7	0.7	–	0.2
<b>Worker characteristic</b>				
Management, professional, and related .....	0.8	0.8	–	0.2
Professional and related .....	0.8	0.8	–	0.2
Teachers .....	1.0	1.1	–	0.3
Primary, secondary, and special education school teachers .....	1.2	1.2	–	0.4
Service .....	1.0	1.0	–	0.4
Protective service .....	1.6	1.7	–	0.5
Sales and office .....	1.4	1.5	–	0.4
Office and administrative support .....	1.5	1.5	–	0.5
Natural resources, construction, and maintenance .....	1.4	1.5	–	0.6
Production, transportation, and material moving .....	2.7	2.7	–	1.1
Full time .....	0.7	0.7	–	0.3
Part time .....	2.6	2.6	–	0.3
Union .....	1.0	1.0	–	0.2
Nonunion .....	0.8	0.8	–	0.4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.9	1.0	–	0.6
Lowest 10 percent .....	1.4	1.5	–	1.3
Second 25 percent .....	1.1	1.1	–	0.3
Third 25 percent .....	1.0	1.0	–	0.3
Highest 25 percent .....	0.9	1.0	–	0.3
Highest 10 percent .....	1.4	1.4	–	0.2
<b>Establishment characteristic</b>				
Service-providing industries .....	0.7	0.7	–	0.2
Education and health services .....	0.8	0.9	–	0.2
Educational services .....	0.9	0.9	–	0.3
Elementary and secondary schools .....	1.0	1.0	–	0.4
Junior colleges, colleges, and universities .....	1.6	1.6	–	0.4
Health care and social assistance .....	2.4	2.4	–	0.1
Hospitals .....	3.0	3.0	–	0.2
Public administration .....	1.2	1.2	–	0.6
1 to 99 workers .....	0.6	1.2	–	1.1
1 to 49 workers .....	0.8	1.6	–	1.6
50 to 99 workers .....	–	–	–	–
100 workers or more .....	0.7	0.7	–	0.2
100 to 499 workers .....	1.9	1.8	–	0.5
500 workers or more .....	0.7	0.7	–	0.2
State government .....	1.3	1.3	–	0.2
Local government .....	0.8	0.8	–	0.3

See footnotes at end of table.

**Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.7	0.7	—	0.3	1.2	1.2	—	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	0.8	0.8	—	0.3	1.3	1.3	—	0.2
Professional and related .....	0.8	0.9	—	0.3	1.3	1.4	—	0.2
Teachers .....	1.2	1.2	—	0.4	1.8	1.9	—	0.2
Primary, secondary, and special education school teachers .....	1.3	1.4	—	0.5	2.2	2.2	—	0.2
Service .....	0.9	1.0	—	0.5	2.2	2.2	—	0.4
Protective service .....	1.5	1.6	—	0.7	3.6	3.7	—	0.7
Sales and office .....	1.2	1.2	—	0.5	3.1	3.0	—	0.8
Office and administrative support .....	1.2	1.3	—	0.6	3.1	3.1	—	0.8
Natural resources, construction, and maintenance .....	1.5	1.6	—	0.7	3.3	3.4	—	0.8
Production, transportation, and material moving .....	2.9	2.9	—	1.4	5.4	5.3	—	1.4
Full time .....	0.7	0.7	—	0.3	1.2	1.2	—	0.3
Part time .....	2.5	2.5	—	0.4	4.9	4.9	—	0.1
Union .....	1.2	1.2	—	0.3	1.5	1.5	—	0.3
Nonunion .....	0.6	0.7	—	0.5	2.7	2.6	—	0.5
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.7	0.9	—	0.8	3.3	3.2	—	0.7
Lowest 10 percent .....	—	1.6	—	1.6	5.0	5.0	—	( <sup>3</sup> )
Second 25 percent .....	0.9	1.0	—	0.5	2.3	2.3	—	0.4
Third 25 percent .....	1.1	1.2	—	0.3	1.6	1.7	—	0.5
Highest 25 percent .....	1.1	1.2	—	0.4	1.2	1.3	—	0.2
Highest 10 percent .....	2.2	2.3	—	0.3	1.6	1.6	—	0.4
<b>Establishment characteristic</b>								
Service-providing industries .....	0.7	0.7	—	0.3	1.2	1.2	—	0.2
Education and health services .....	0.8	0.9	—	0.3	1.7	1.7	—	0.2
Educational services .....	0.9	0.9	—	0.4	1.7	1.8	—	0.3
Elementary and secondary schools .....	1.0	1.1	—	0.5	2.1	2.1	—	0.2
Junior colleges, colleges, and universities .....	1.1	1.2	—	0.4	2.9	3.0	—	0.9
Health care and social assistance .....	3.0	3.0	—	( <sup>3</sup> )	4.1	4.0	—	0.5
Hospitals .....	—	3.9	—	( <sup>3</sup> )	5.5	5.5	—	0.8
Public administration .....	1.2	1.4	—	0.8	2.7	2.7	—	0.7
1 to 99 workers .....	0.6	1.5	—	1.3	2.7	2.8	—	0.3
1 to 49 workers .....	0.6	2.1	—	1.9	—	4.4	—	0.5
50 to 99 workers .....	—	—	—	—	2.0	2.0	—	—
100 workers or more .....	0.8	0.8	—	0.3	1.3	1.3	—	0.3
100 to 499 workers .....	2.0	1.9	—	0.6	5.0	4.8	—	0.8
500 workers or more .....	0.8	0.8	—	0.3	1.3	1.3	—	0.3
State government .....	0.9	0.9	—	0.2	3.5	3.4	—	0.3
Local government .....	0.9	0.9	—	0.5	1.3	1.3	—	0.3

See footnotes at end of table.



**Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	4.3	3.8	—	0.7
Middle Atlantic .....	2.7	2.7	—	0.2
East North Central .....	1.8	2.0	—	0.8
West North Central .....	—	2.3	—	0.5
South Atlantic .....	1.4	1.4	—	0.4
West South Central .....	—	0.9	—	0.9
Mountain .....	1.2	1.2	—	—
Pacific .....	1.7	1.9	—	0.5

See footnotes at end of table.

**Table 26. Standard errors for outpatient surgery benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	5.4	4.9	—	1.4	5.4	5.4	—	0.9
Middle Atlantic .....	3.7	3.6	—	0.1	2.1	2.2	—	0.6
East North Central .....	1.9	2.3	—	1.1	4.5	4.5	—	0.1
West North Central .....	—	1.2	—	0.5	—	11.5	—	2.5
South Atlantic .....	0.5	0.6	—	0.4	4.0	4.0	—	0.8
West South Central .....	—	1.1	—	1.0	—	0.6	—	—
Mountain .....	—	0.7	—	—	—	3.5	—	—
Pacific .....	—	2.9	—	1.0	1.6	1.6	—	0.5

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	2	98	-	( <sup>2</sup> )
<b>Worker characteristic</b>				
Management, professional, and related .....	2	98	-	( <sup>2</sup> )
Professional and related .....	2	98	-	( <sup>2</sup> )
Teachers .....	2	98	-	( <sup>2</sup> )
Primary, secondary, and special education school teachers .....	2	98	-	( <sup>2</sup> )
Service .....	2	98	-	( <sup>2</sup> )
Protective service .....	2	98	-	-
Sales and office .....	-	98	-	( <sup>2</sup> )
Office and administrative support .....	2	98	-	( <sup>2</sup> )
Natural resources, construction, and maintenance	-	98	-	-
Production, transportation, and material moving .....	2	98	-	( <sup>2</sup> )
Full time .....	2	98	-	( <sup>2</sup> )
Part time .....	4	96	-	-
Union .....	4	96	-	( <sup>2</sup> )
Nonunion .....	( <sup>2</sup> )	100	-	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	1	99	-	( <sup>2</sup> )
Lowest 10 percent .....	-	100	-	( <sup>2</sup> )
Second 25 percent .....	2	98	-	( <sup>2</sup> )
Third 25 percent .....	2	98	-	( <sup>2</sup> )
Highest 25 percent .....	2	97	-	( <sup>2</sup> )
Highest 10 percent .....	4	96	-	-
<b>Establishment characteristic</b>				
Service-providing industries .....	2	98	-	( <sup>2</sup> )
Education and health services .....	2	98	-	( <sup>2</sup> )
Educational services .....	2	98	-	( <sup>2</sup> )
Elementary and secondary schools .....	2	97	-	( <sup>2</sup> )
Junior colleges, colleges, and universities .....	1	99	-	( <sup>2</sup> )
Health care and social assistance .....	-	99	-	-
Hospitals .....	-	98	-	-
Public administration .....	2	98	-	( <sup>2</sup> )
1 to 99 workers .....	-	100	-	-
1 to 49 workers .....	-	100	-	-
50 to 99 workers .....	-	100	-	-
100 workers or more .....	2	98	-	( <sup>2</sup> )
100 to 499 workers .....	-	99	-	-
500 workers or more .....	3	97	-	( <sup>2</sup> )
State government .....	-	100	-	-
Local government .....	3	97	-	( <sup>2</sup> )

See footnotes at end of table.

**Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	1	99	—	( <sup>2</sup> )	5	95	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Professional and related .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Teachers .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Primary, secondary, and special education school teachers .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Service .....	—	99	—	( <sup>2</sup> )	6	94	—	—
Protective service .....	—	100	—	—	5	95	—	—
Sales and office .....	—	100	—	( <sup>2</sup> )	—	94	—	—
Office and administrative support .....	—	100	—	( <sup>2</sup> )	5	95	—	—
Natural resources, construction, and maintenance .....	—	99	—	—	5	95	—	—
Production, transportation, and material moving .....	—	100	—	( <sup>2</sup> )	—	93	—	—
Full time .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Part time .....	—	97	—	—	8	92	—	—
Union .....	—	99	—	( <sup>2</sup> )	7	93	—	—
Nonunion .....	—	100	—	( <sup>2</sup> )	—	99	—	—
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	—	99	—	( <sup>2</sup> )	4	96	—	—
Lowest 10 percent .....	—	100	—	( <sup>2</sup> )	—	100	—	—
Second 25 percent .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Third 25 percent .....	—	100	—	( <sup>2</sup> )	6	94	—	—
Highest 25 percent .....	—	99	—	( <sup>2</sup> )	6	94	—	—
Highest 10 percent .....	—	99	—	—	8	92	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	1	99	—	( <sup>2</sup> )	5	95	—	—
Education and health services .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Educational services .....	—	99	—	( <sup>2</sup> )	5	95	—	—
Elementary and secondary schools .....	—	99	—	( <sup>2</sup> )	6	94	—	—
Junior colleges, colleges, and universities .....	—	100	—	( <sup>2</sup> )	3	97	—	—
Health care and social assistance .....	—	100	—	—	—	96	—	—
Hospitals .....	—	100	—	—	—	94	—	—
Public administration .....	—	100	—	( <sup>2</sup> )	6	94	—	—
1 to 99 workers .....	—	100	—	—	—	100	—	—
1 to 49 workers .....	—	100	—	—	—	100	—	—
50 to 99 workers .....	—	100	—	—	—	100	—	—
100 workers or more .....	1	99	—	( <sup>2</sup> )	6	94	—	—
100 to 499 workers .....	—	99	—	—	—	99	—	—
500 workers or more .....	—	99	—	( <sup>2</sup> )	7	93	—	—
State government .....	—	100	—	—	—	100	—	—
Local government .....	—	99	—	( <sup>2</sup> )	7	93	—	—

See footnotes at end of table.

**Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	99	—	—
Middle Atlantic .....	9	91	—	—
East North Central .....	—	98	—	( <sup>2</sup> )
West North Central .....	—	100	—	( <sup>2</sup> )
South Atlantic .....	—	100	—	—
West South Central .....	—	100	—	( <sup>2</sup> )
Mountain .....	—	100	—	—
Pacific .....	—	98	—	—

See footnotes at end of table.

**Table 27. Physician office visit benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	99	—	—	—	100	—	—
Middle Atlantic .....	—	99	—	—	29	71	—	—
East North Central .....	—	98	—	( <sup>2</sup> )	4	96	—	—
West North Central .....	—	100	—	( <sup>2</sup> )	—	99	—	—
South Atlantic .....	—	100	—	—	—	99	—	—
West South Central .....	—	—	—	—	—	100	—	—
Mountain .....	—	100	—	—	—	100	—	—
Pacific .....	—	97	—	—	1	99	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.2	0.2	—	0.1
<b>Worker characteristic</b>				
Management, professional, and related .....	0.2	0.2	—	0.1
Professional and related .....	0.3	0.3	—	0.1
Teachers .....	0.3	0.3	—	0.1
Primary, secondary, and special education school teachers .....	0.3	0.4	—	0.2
Service .....	0.2	0.2	—	( <sup>2</sup> )
Protective service .....	0.3	0.3	—	—
Sales and office .....	—	0.6	—	0.1
Office and administrative support .....	0.5	0.5	—	0.1
Natural resources, construction, and maintenance .....	—	0.7	—	—
Production, transportation, and material moving .....	0.5	0.5	—	0.1
Full time .....	0.2	0.2	—	0.1
Part time .....	0.8	0.8	—	—
Union .....	0.3	0.3	—	( <sup>2</sup> )
Nonunion .....	0.1	0.1	—	0.1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.2	0.2	—	0.1
Lowest 10 percent .....	—	0.2	—	( <sup>2</sup> )
Second 25 percent .....	0.3	0.3	—	( <sup>2</sup> )
Third 25 percent .....	0.2	0.2	—	( <sup>2</sup> )
Highest 25 percent .....	0.3	0.3	—	0.1
Highest 10 percent .....	0.4	0.4	—	—
<b>Establishment characteristic</b>				
Service-providing industries .....	0.2	0.2	—	0.1
Education and health services .....	0.2	0.3	—	0.1
Educational services .....	0.3	0.3	—	0.1
Elementary and secondary schools .....	0.4	0.4	—	0.1
Junior colleges, colleges, and universities ...	0.1	0.1	—	( <sup>2</sup> )
Health care and social assistance .....	—	0.5	—	—
Hospitals .....	—	0.7	—	—
Public administration .....	0.2	0.2	—	0.1
1 to 99 workers .....	—	( <sup>2</sup> )	—	—
1 to 49 workers .....	—	( <sup>2</sup> )	—	—
50 to 99 workers .....	—	( <sup>2</sup> )	—	—
100 workers or more .....	0.2	0.2	—	0.1
100 to 499 workers .....	—	0.2	—	—
500 workers or more .....	0.2	0.2	—	0.1
State government .....	—	0.1	—	—
Local government .....	0.2	0.2	—	0.1

See footnotes at end of table.

**Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.2	0.2	—	0.1	0.3	0.3	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	—	0.3	—	0.1	0.3	0.3	—	—
Professional and related .....	—	0.3	—	0.1	0.4	0.4	—	—
Teachers .....	—	0.4	—	0.2	0.5	0.5	—	—
Primary, secondary, and special education school teachers .....	—	0.4	—	0.2	0.6	0.6	—	—
Service .....	—	0.3	—	( <sup>2</sup> )	0.8	0.8	—	—
Protective service .....	—	( <sup>2</sup> )	—	—	1.0	1.0	—	—
Sales and office .....	—	0.1	—	0.1	—	1.9	—	—
Office and administrative support .....	—	0.1	—	0.1	1.6	1.6	—	—
Natural resources, construction, and maintenance .....	—	0.7	—	—	1.3	1.3	—	—
Production, transportation, and material moving .....	—	0.3	—	0.2	—	2.3	—	—
Full time .....	—	0.2	—	0.1	0.3	0.3	—	—
Part time .....	—	0.9	—	—	1.3	1.3	—	—
Union .....	—	0.4	—	0.1	0.3	0.3	—	—
Nonunion .....	—	0.1	—	0.1	—	0.3	—	—
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	—	0.2	—	0.1	0.7	0.7	—	—
Lowest 10 percent .....	—	0.2	—	( <sup>2</sup> )	—	0.4	—	—
Second 25 percent .....	—	0.3	—	( <sup>2</sup> )	0.6	0.6	—	—
Third 25 percent .....	—	0.2	—	0.1	0.7	0.7	—	—
Highest 25 percent .....	—	0.4	—	0.2	0.3	0.3	—	—
Highest 10 percent .....	—	0.5	—	—	0.5	0.5	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	0.2	0.2	—	0.1	0.3	0.3	—	—
Education and health services .....	—	0.3	—	0.1	0.4	0.4	—	—
Educational services .....	—	0.4	—	0.1	0.4	0.4	—	—
Elementary and secondary schools .....	—	0.5	—	0.2	0.5	0.5	—	—
Junior colleges, colleges, and universities .....	—	( <sup>2</sup> )	—	( <sup>2</sup> )	0.4	0.4	—	—
Health care and social assistance .....	—	( <sup>2</sup> )	—	—	—	1.7	—	—
Hospitals .....	—	( <sup>2</sup> )	—	—	—	2.4	—	—
Public administration .....	—	0.2	—	0.1	0.6	0.6	—	—
1 to 99 workers .....	—	( <sup>2</sup> )	—	—	—	( <sup>2</sup> )	—	—
1 to 49 workers .....	—	( <sup>2</sup> )	—	—	—	0.1	—	—
50 to 99 workers .....	—	( <sup>2</sup> )	—	—	—	( <sup>2</sup> )	—	—
100 workers or more .....	0.2	0.2	—	0.1	0.3	0.3	—	—
100 to 499 workers .....	—	0.3	—	—	—	0.6	—	—
500 workers or more .....	—	0.3	—	0.1	0.4	0.4	—	—
State government .....	—	( <sup>2</sup> )	—	—	—	0.3	—	—
Local government .....	—	0.3	—	0.1	0.4	0.4	—	—

See footnotes at end of table.



**Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	0.6	—	—
Middle Atlantic .....	0.6	0.6	—	—
East North Central .....	—	0.7	—	( <sup>2</sup> )
West North Central .....	—	0.3	—	0.3
South Atlantic .....	—	0.1	—	—
West South Central .....	—	0.5	—	0.5
Mountain .....	—	( <sup>2</sup> )	—	—
Pacific .....	—	0.7	—	—

See footnotes at end of table.

**Table 27. Standard errors for physician office visit benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	1.1	—	—	—	0.1	—	—
Middle Atlantic .....	—	0.3	—	—	1.5	1.5	—	—
East North Central .....	—	0.9	—	( <sup>2</sup> )	1.2	1.2	—	—
West North Central .....	—	0.3	—	0.3	—	0.8	—	—
South Atlantic .....	—	( <sup>2</sup> )	—	—	—	0.3	—	—
West South Central .....	—	—	—	—	—	( <sup>2</sup> )	—	—
Mountain .....	—	( <sup>2</sup> )	—	—	—	( <sup>2</sup> )	—	—
Pacific .....	—	1.5	—	—	0.3	0.3	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	5	77	4	14
<b>Worker characteristic</b>				
Management, professional, and related .....	5	77	4	14
Professional and related .....	5	77	4	15
Teachers .....	4	75	4	16
Primary, secondary, and special education school teachers .....	4	75	—	—
Service .....	6	77	4	13
Protective service .....	7	76	4	13
Sales and office .....	5	77	4	13
Office and administrative support .....	5	77	5	13
Natural resources, construction, and maintenance .....	5	69	—	—
Production, transportation, and material moving .....	4	71	6	19
Full time .....	5	77	4	14
Part time .....	3	74	—	—
Union .....	8	75	2	15
Nonunion .....	2	78	6	14
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	2	78	6	15
Lowest 10 percent .....	1	79	—	—
Second 25 percent .....	6	76	5	14
Third 25 percent .....	6	77	4	13
Highest 25 percent .....	6	76	3	15
Highest 10 percent .....	8	75	—	—
<b>Establishment characteristic</b>				
Service-providing industries .....	5	77	4	14
Education and health services .....	4	76	4	15
Educational services .....	4	76	4	15
Elementary and secondary schools .....	4	76	3	18
Junior colleges, colleges, and universities .....	5	78	—	—
Health care and social assistance .....	6	76	—	—
Hospitals .....	8	73	—	—
Public administration .....	6	78	3	12
1 to 99 workers .....	—	—	—	—
1 to 49 workers .....	—	74	—	18
50 to 99 workers .....	—	—	—	—
100 workers or more .....	5	77	4	13
100 to 499 workers .....	6	77	3	15
500 workers or more .....	5	78	5	13
State government .....	8	81	—	—
Local government .....	4	75	3	18

See footnotes at end of table.

**Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	4	77	5	14	8	76	1	15
<b>Worker characteristic</b>								
Management, professional, and related .....	4	78	4	14	7	76	1	15
Professional and related .....	3	78	5	14	7	76	1	15
Teachers .....	3	76	5	16	8	72	2	18
Primary, secondary, and special education school teachers .....	3	75	—	—	7	72	1	19
Service .....	5	77	5	12	9	77	—	—
Protective service .....	6	76	5	12	11	74	—	—
Sales and office .....	4	78	6	12	8	75	—	—
Office and administrative support .....	4	78	6	12	8	75	—	—
Natural resources, construction, and maintenance .....	3	69	—	—	11	69	—	—
Production, transportation, and material moving .....	2	72	8	18	—	—	—	—
Full time .....	4	77	5	14	8	75	1	15
Part time .....	—	69	—	16	—	86	—	10
Union .....	8	74	3	15	8	76	1	15
Nonunion .....	1	79	7	13	8	75	3	15
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1	79	—	—	8	72	—	—
Lowest 10 percent .....	—	80	—	13	—	—	—	—
Second 25 percent .....	4	76	6	14	9	76	—	—
Third 25 percent .....	5	78	5	12	7	76	2	15
Highest 25 percent .....	5	76	4	16	8	77	1	14
Highest 10 percent .....	6	76	—	—	10	73	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	4	77	5	14	8	76	1	15
Education and health services .....	3	77	5	15	7	75	2	16
Educational services .....	3	77	5	15	8	73	2	17
Elementary and secondary schools .....	3	77	3	17	7	72	2	19
Junior colleges, colleges, and universities .....	3	79	—	—	10	76	—	—
Health care and social assistance .....	7	72	—	—	3	89	—	—
Hospitals .....	9	69	—	—	—	86	—	10
Public administration .....	5	78	4	12	9	78	—	—
1 to 99 workers .....	—	—	—	—	9	70	—	—
1 to 49 workers .....	—	75	—	18	—	—	—	—
50 to 99 workers .....	—	—	—	—	—	77	—	17
100 workers or more .....	4	78	5	13	8	76	1	15
100 to 499 workers .....	5	78	3	14	9	72	—	—
500 workers or more .....	4	78	6	12	8	77	1	14
State government .....	7	80	—	—	11	83	—	—
Local government .....	3	76	4	17	7	72	2	19

See footnotes at end of table.

**Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	82	—	15
Middle Atlantic .....	—	—	—	—
East North Central .....	5	70	—	—
South Atlantic .....	4	83	3	11
West South Central .....	—	78	3	18
Mountain .....	—	—	—	—
Pacific .....	3	81	—	—

See footnotes at end of table.

**Table 28. Skilled nursing facility benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	82	—	15	—	83	—	16
Middle Atlantic .....	—	—	—	—	13	81	—	—
East North Central .....	—	71	—	19	16	66	—	—
South Atlantic .....	—	89	2	—	13	67	4	16
West South Central .....	—	82	4	14	—	—	—	—
Mountain .....	—	—	—	—	—	80	—	15
Pacific .....	—	—	—	—	4	83	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.3	1.5	0.8	1.1
<b>Worker characteristic</b>				
Management, professional, and related .....	0.4	1.6	0.7	1.3
Professional and related .....	0.4	1.7	0.8	1.2
Teachers .....	0.6	2.0	1.1	1.6
Primary, secondary, and special education school teachers .....	0.6	2.1	–	–
Service .....	0.8	1.7	0.9	1.1
Protective service .....	1.4	2.4	1.0	1.7
Sales and office .....	0.7	2.1	1.0	1.6
Office and administrative support .....	0.8	2.1	1.1	1.5
Natural resources, construction, and maintenance .....	0.8	3.1	–	–
Production, transportation, and material moving .....	0.7	3.0	1.5	2.8
Full time .....	0.4	1.4	0.7	1.1
Part time .....	0.9	5.7	–	–
Union .....	0.6	1.7	0.4	1.4
Nonunion .....	0.4	2.0	1.4	1.3
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.4	2.3	1.6	1.5
Lowest 10 percent .....	0.4	3.2	–	–
Second 25 percent .....	0.7	2.0	1.0	1.4
Third 25 percent .....	0.6	1.7	0.8	1.2
Highest 25 percent .....	0.5	1.6	0.7	1.6
Highest 10 percent .....	0.8	1.9	–	–
<b>Establishment characteristic</b>				
Service-providing industries .....	0.3	1.5	0.8	1.1
Education and health services .....	0.4	2.0	1.1	1.4
Educational services .....	0.4	2.1	1.2	1.6
Elementary and secondary schools .....	0.4	1.9	0.7	1.8
Junior colleges, colleges, and universities .....	0.7	5.2	–	–
Health care and social assistance .....	0.9	3.0	–	–
Hospitals .....	1.5	3.7	–	–
Public administration .....	0.7	1.8	0.7	1.5
1 to 99 workers .....	–	–	–	–
1 to 49 workers .....	–	4.3	–	3.6
50 to 99 workers .....	–	–	–	–
100 workers or more .....	0.3	1.5	0.8	1.1
100 to 499 workers .....	1.0	2.2	0.7	1.7
500 workers or more .....	0.4	1.7	0.9	1.3
State government .....	0.9	3.0	–	–
Local government .....	0.4	1.4	0.6	1.3

See footnotes at end of table.

**Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.4	1.9	1.1	1.2	0.8	1.6	0.2	1.6
<b>Worker characteristic</b>								
Management, professional, and related .....	0.4	2.0	1.0	1.5	0.8	1.7	0.3	1.8
Professional and related .....	0.5	2.1	1.1	1.5	0.8	1.8	0.3	1.8
Teachers .....	0.7	2.4	1.4	1.9	1.0	2.6	0.6	2.8
Primary, secondary, and special education school teachers .....	0.8	2.6	—	—	1.0	2.4	0.3	2.6
Service .....	0.9	2.3	1.3	1.4	1.3	2.3	—	—
Protective service .....	1.7	3.1	1.5	2.1	2.3	3.7	—	—
Sales and office .....	0.8	2.4	1.4	1.6	1.6	2.9	—	—
Office and administrative support .....	0.8	2.4	1.5	1.6	1.7	2.7	—	—
Natural resources, construction, and maintenance .....	0.5	4.0	—	—	2.8	4.0	—	—
Production, transportation, and material moving .....	0.5	3.6	2.0	3.3	—	—	—	—
Full time .....	0.4	1.8	0.9	1.2	0.8	1.6	0.2	1.7
Part time .....	—	7.6	—	3.6	—	3.5	—	3.0
Union .....	0.8	2.2	0.7	1.8	0.7	2.0	0.2	1.9
Nonunion .....	0.1	2.3	1.7	1.3	1.8	2.4	0.6	2.7
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.3	2.7	—	—	1.6	3.5	—	—
Lowest 10 percent .....	—	3.7	—	2.1	—	—	—	—
Second 25 percent .....	0.8	2.5	1.3	1.7	1.3	2.0	—	—
Third 25 percent .....	0.7	2.2	1.1	1.3	1.0	2.3	0.5	2.4
Highest 25 percent .....	0.6	2.1	1.0	2.1	0.9	1.9	0.3	1.9
Highest 10 percent .....	0.8	2.6	—	—	1.3	2.6	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	0.4	1.9	1.1	1.2	0.8	1.6	0.2	1.6
Education and health services .....	0.5	2.5	1.3	1.7	0.6	2.0	0.4	2.0
Educational services .....	0.5	2.6	1.5	1.9	0.7	2.3	0.5	2.3
Elementary and secondary schools .....	0.6	2.4	0.9	2.2	0.8	2.3	0.4	2.4
Junior colleges, colleges, and universities .....	0.6	6.3	—	—	1.4	4.2	—	—
Health care and social assistance .....	1.2	3.8	—	—	0.9	3.1	—	—
Hospitals .....	1.9	4.6	—	—	—	4.4	—	4.4
Public administration .....	0.8	2.2	1.0	1.7	1.6	2.1	—	—
1 to 99 workers .....	—	—	—	—	2.3	5.6	—	—
1 to 49 workers .....	—	4.9	—	3.9	—	—	—	—
50 to 99 workers .....	—	—	—	—	—	4.6	—	6.8
100 workers or more .....	0.4	2.0	1.1	1.3	0.8	1.6	0.2	1.6
100 to 499 workers .....	1.1	2.4	0.9	1.8	2.8	4.2	—	—
500 workers or more .....	0.4	2.3	1.4	1.6	0.7	1.7	0.2	1.8
State government .....	1.0	3.9	—	—	1.8	2.5	—	—
Local government .....	0.4	1.8	0.8	1.5	0.9	2.1	0.4	1.9

See footnotes at end of table.



**Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	3.4	—	3.2
Middle Atlantic .....	—	—	—	—
East North Central .....	0.9	3.2	—	—
South Atlantic .....	0.8	1.6	0.5	1.8
West South Central .....	—	3.4	0.9	3.6
Mountain .....	—	—	—	—
Pacific .....	0.7	2.8	—	—

See footnotes at end of table.

**Table 28. Standard errors for skilled nursing facility benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	3.9	—	3.2	—	4.4	—	4.5
Middle Atlantic .....	—	—	—	—	1.8	2.0	—	—
East North Central .....	—	3.9	—	3.3	3.1	6.2	—	—
South Atlantic .....	—	1.6	0.5	—	2.7	4.2	1.1	4.6
West South Central .....	—	3.0	1.1	3.1	—	—	—	—
Mountain .....	—	—	—	—	—	4.7	—	3.7
Pacific .....	—	—	—	—	1.0	3.2	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	17	66	3	13
<b>Worker characteristic</b>				
Management, professional, and related .....	17	66	4	13
Professional and related .....	17	66	3	13
Teachers .....	17	65	3	15
Primary, secondary, and special education school teachers .....	17	63	3	17
Service .....	18	67	3	12
Protective service .....	19	66	2	13
Sales and office .....	18	67	3	12
Office and administrative support .....	18	67	3	12
Natural resources, construction, and maintenance .....	11	68	4	17
Production, transportation, and material moving .....	-	-	-	-
Full time .....	17	67	4	13
Part time .....	23	63	-	-
Union .....	27	55	4	14
Nonunion .....	8	77	-	-
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	10	75	2	13
Lowest 10 percent .....	6	80	-	-
Second 25 percent .....	16	69	3	12
Third 25 percent .....	16	67	4	13
Highest 25 percent .....	23	58	4	14
Highest 10 percent .....	32	51	5	13
<b>Establishment characteristic</b>				
Service-providing industries .....	17	66	3	13
Education and health services .....	16	67	3	13
Educational services .....	16	67	3	14
Elementary and secondary schools .....	17	64	3	16
Junior colleges, colleges, and universities .....	13	78	3	6
Health care and social assistance .....	16	69	4	10
Hospitals .....	16	71	4	9
Public administration .....	19	65	4	12
1 to 99 workers .....	-	-	-	-
1 to 49 workers .....	8	73	-	-
100 workers or more .....	18	66	4	12
100 to 499 workers .....	17	66	3	14
500 workers or more .....	18	66	4	12
State government .....	17	73	5	5
Local government .....	17	64	3	16

See footnotes at end of table.

**Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	10	74	4	13	35	47	3	15
<b>Worker characteristic</b>								
Management, professional, and related .....	10	73	4	13	36	47	3	14
Professional and related .....	11	73	4	13	35	48	3	14
Teachers .....	11	71	3	15	35	47	3	16
Primary, secondary, and special education school teachers .....	12	68	—	—	36	45	2	17
Service .....	11	75	3	11	34	50	3	13
Protective service .....	11	75	—	—	37	47	3	13
Sales and office .....	10	76	3	11	36	46	4	15
Office and administrative support .....	10	76	3	11	37	46	4	13
Natural resources, construction, and maintenance .....	6	74	4	17	29	48	—	—
Production, transportation, and material moving .....	12	63	6	19	—	—	—	—
Full time .....	10	74	4	13	35	47	3	15
Part time .....	16	69	—	—	39	50	—	—
Union .....	20	61	5	14	37	45	4	14
Nonunion .....	2	83	—	—	30	52	2	15
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5	81	—	—	32	47	—	—
Lowest 10 percent .....	—	84	—	11	—	—	—	—
Second 25 percent .....	9	76	3	11	35	48	3	14
Third 25 percent .....	10	74	4	12	32	50	4	15
Highest 25 percent .....	16	65	5	15	38	45	4	13
Highest 10 percent .....	26	56	6	12	40	42	4	13
<b>Establishment characteristic</b>								
Service-providing industries .....	10	74	4	13	35	47	3	15
Education and health services .....	10	74	4	13	35	48	2	15
Educational services .....	10	74	3	13	35	47	2	15
Elementary and secondary schools .....	12	69	—	—	35	47	2	16
Junior colleges, colleges, and universities .....	5	88	3	5	36	49	—	—
Health care and social assistance .....	10	75	—	—	34	52	3	11
Hospitals .....	12	74	—	—	28	62	—	—
Public administration .....	11	73	3	12	35	48	4	13
1 to 99 workers .....	2	78	—	—	—	—	—	—
1 to 49 workers .....	—	81	—	15	—	—	—	—
100 workers or more .....	11	73	4	12	35	48	3	14
100 to 499 workers .....	10	73	3	13	—	—	—	—
500 workers or more .....	12	73	4	11	32	52	4	12
State government .....	5	87	5	4	46	40	5	9
Local government .....	12	69	3	16	30	50	2	17

See footnotes at end of table.

**Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	33	46	—	—
Middle Atlantic .....	47	36	13	4
East North Central .....	11	70	—	—
West North Central .....	—	79	—	16
South Atlantic .....	11	78	2	10
West South Central .....	—	80	—	18
Mountain .....	—	—	—	—
Pacific .....	27	57	—	—

See footnotes at end of table.

**Table 29. Home health care benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	22	63	—	—	—	—	—	—
Middle Atlantic .....	51	33	12	4	38	43	13	6
East North Central .....	8	73	—	—	24	62	—	—
West North Central .....	—	80	—	17	—	76	—	6
South Atlantic .....	—	88	—	9	33	49	4	14
West South Central .....	—	85	—	14	—	—	—	—
Mountain .....	—	—	—	—	23	62	—	15
Pacific .....	—	77	—	19	46	41	—	13

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.8	1.3	0.4	1.0
<b>Worker characteristic</b>				
Management, professional, and related .....	0.9	1.6	0.6	1.1
Professional and related .....	0.9	1.7	0.7	1.1
Teachers .....	1.2	2.2	0.8	1.6
Primary, secondary, and special education school teachers .....	1.3	2.5	0.9	1.7
Service .....	1.2	1.5	0.4	1.1
Protective service .....	1.8	2.4	0.7	1.7
Sales and office .....	1.4	1.8	0.5	1.5
Office and administrative support .....	1.4	1.8	0.5	1.4
Natural resources, construction, and maintenance	1.5	3.0	0.6	2.3
Production, transportation, and material moving .....	–	–	–	–
Full time .....	0.8	1.3	0.5	1.0
Part time .....	3.1	3.4	–	–
Union .....	1.0	1.5	0.2	1.4
Nonunion .....	0.9	1.6	–	–
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.9	1.7	0.6	1.2
Lowest 10 percent .....	1.4	2.1	–	–
Second 25 percent .....	1.0	1.4	0.4	1.2
Third 25 percent .....	1.2	1.8	0.5	1.3
Highest 25 percent .....	1.2	1.7	0.6	1.5
Highest 10 percent .....	2.2	2.3	0.5	1.3
<b>Establishment characteristic</b>				
Service-providing industries .....	0.8	1.3	0.5	1.0
Education and health services .....	0.9	1.7	0.8	1.2
Educational services .....	1.0	2.0	0.8	1.4
Elementary and secondary schools .....	1.2	2.4	0.9	1.7
Junior colleges, colleges, and universities ...	1.4	2.4	0.7	1.9
Health care and social assistance .....	2.1	2.9	0.8	2.0
Hospitals .....	2.4	3.3	0.6	2.5
Public administration .....	1.1	1.6	0.6	1.4
1 to 99 workers .....	–	–	–	–
1 to 49 workers .....	1.2	4.2	–	–
100 workers or more .....	0.9	1.3	0.5	1.0
100 to 499 workers .....	1.8	2.2	0.6	1.5
500 workers or more .....	1.0	1.5	0.6	1.2
State government .....	1.2	1.7	0.5	1.1
Local government .....	0.9	1.6	0.5	1.2

See footnotes at end of table.

**Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.7	1.5	0.6	1.1	1.9	2.0	0.3	1.6
<b>Worker characteristic</b>								
Management, professional, and related .....	0.8	1.9	0.8	1.3	2.3	2.3	0.3	1.8
Professional and related .....	0.8	1.9	0.8	1.3	2.3	2.3	0.5	1.8
Teachers .....	1.1	2.6	1.0	1.8	2.9	2.3	0.7	2.5
Primary, secondary, and special education school teachers .....	1.3	3.1	—	—	2.7	2.7	0.6	2.3
Service .....	1.1	1.9	0.5	1.3	2.8	2.9	0.7	1.9
Protective service .....	1.9	2.8	—	—	4.0	4.3	1.0	2.9
Sales and office .....	1.7	2.1	0.6	1.5	3.4	3.3	0.4	2.6
Office and administrative support .....	1.5	2.0	0.7	1.5	3.3	3.2	0.4	2.3
Natural resources, construction, and maintenance .....	1.4	3.3	0.5	2.7	3.9	5.0	—	—
Production, transportation, and material moving .....	3.5	4.3	1.6	3.6	—	—	—	—
Full time .....	0.7	1.5	0.6	1.1	2.0	2.0	0.3	1.6
Part time .....	2.9	4.4	—	—	4.8	3.8	—	—
Union .....	1.2	2.1	0.3	1.7	1.9	2.2	0.3	1.8
Nonunion .....	0.6	1.7	—	—	3.5	3.0	0.3	2.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.8	1.7	—	—	3.2	3.6	—	—
Lowest 10 percent .....	—	2.2	—	1.6	—	—	—	—
Second 25 percent .....	0.8	1.6	0.5	1.3	2.8	2.7	0.4	2.0
Third 25 percent .....	1.2	2.1	0.7	1.3	3.0	3.2	0.7	2.5
Highest 25 percent .....	1.2	2.2	0.8	2.0	2.2	2.1	0.4	1.7
Highest 10 percent .....	2.2	3.0	0.6	1.6	3.1	2.4	0.6	2.5
<b>Establishment characteristic</b>								
Service-providing industries .....	0.7	1.5	0.6	1.1	2.0	2.0	0.3	1.6
Education and health services .....	0.8	2.1	0.9	1.4	2.2	2.0	0.5	1.9
Educational services .....	0.9	2.3	1.0	1.7	2.3	2.1	0.6	2.2
Elementary and secondary schools .....	1.1	2.9	—	—	2.5	2.3	0.4	2.2
Junior colleges, colleges, and universities .....	0.6	1.9	0.5	1.4	3.5	3.2	—	—
Health care and social assistance .....	2.4	3.7	—	—	4.5	4.6	0.5	2.9
Hospitals .....	2.9	4.3	—	—	5.9	5.8	—	—
Public administration .....	1.1	2.0	0.6	1.5	3.1	3.3	0.8	2.1
1 to 99 workers .....	0.6	3.1	—	—	—	—	—	—
1 to 49 workers .....	—	3.9	—	3.3	—	—	—	—
100 workers or more .....	0.8	1.6	0.6	1.1	2.0	2.1	0.3	1.5
100 to 499 workers .....	1.8	2.3	0.7	1.4	—	—	—	—
500 workers or more .....	0.9	1.8	0.8	1.4	2.3	2.4	0.4	1.5
State government .....	0.8	1.3	0.5	0.7	3.5	3.5	0.8	2.8
Local government .....	0.9	2.0	0.7	1.5	2.0	2.3	0.5	1.7

See footnotes at end of table.



**Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	4.8	7.1	—	—
Middle Atlantic .....	3.0	3.3	0.6	0.8
East North Central .....	1.9	3.0	—	—
West North Central .....	—	3.5	—	3.6
South Atlantic .....	2.7	2.6	0.4	1.6
West South Central .....	—	3.9	—	3.6
Mountain .....	—	—	—	—
Pacific .....	2.0	2.7	—	—

See footnotes at end of table.

**Table 29. Standard errors for home health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	6.2	7.8	—	—	—	—	—	—
Middle Atlantic .....	4.0	4.4	0.6	1.0	2.1	3.0	1.5	0.9
East North Central .....	1.9	3.4	—	—	5.0	7.1	—	—
West North Central .....	—	4.8	—	3.8	—	14.6	—	3.2
South Atlantic .....	—	2.2	—	1.6	7.3	5.1	1.0	3.1
West South Central .....	—	3.4	—	3.1	—	—	—	—
Mountain .....	—	—	—	—	3.6	4.5	—	3.7
Pacific .....	—	3.7	—	2.9	2.9	3.1	—	2.9

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 30. Hospice benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	22	57	4	17	14	68	4	14
<b>Worker characteristic</b>								
Management, professional, and related .....	22	58	4	16	13	68	4	14
Professional and related .....	22	58	4	16	13	69	4	14
Teachers .....	20	58	4	18	12	69	4	16
Primary, secondary, and special education school teachers .....	—	—	—	—	11	67	4	18
Service .....	23	58	3	15	14	69	3	13
Protective service .....	26	54	4	16	17	64	—	—
Sales and office .....	23	56	—	—	15	69	4	13
Office and administrative support .....	24	56	—	—	15	68	—	—
Natural resources, construction, and maintenance .....	—	—	—	—	10	68	—	—
Full time .....	22	57	4	17	14	68	4	14
Part time .....	26	57	—	—	13	71	—	—
Union .....	32	45	4	19	21	58	4	17
Nonunion .....	13	69	4	14	8	76	4	12
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	14	68	3	15	9	76	3	13
Lowest 10 percent .....	11	74	—	—	7	80	—	—
Second 25 percent .....	23	57	—	—	14	67	5	14
Third 25 percent .....	21	58	4	16	14	68	—	—
Highest 25 percent .....	29	49	4	18	17	63	4	16
Highest 10 percent .....	37	42	4	17	24	59	4	13
<b>Establishment characteristic</b>								
Service-providing industries .....	22	57	4	17	14	68	4	14
Education and health services .....	20	60	4	16	12	70	4	14
Educational services .....	20	59	4	17	11	70	4	15
Elementary and secondary schools .....	20	57	3	19	11	68	3	18
Junior colleges, colleges, and universities .....	20	66	—	—	14	76	—	—
Health care and social assistance .....	24	62	—	—	17	69	—	—
Hospitals .....	23	62	—	—	16	69	—	—
Public administration .....	26	53	4	17	17	65	—	—
1 to 99 workers .....	—	—	—	—	9	68	—	—
1 to 49 workers .....	14	65	—	—	—	71	—	15
100 workers or more .....	23	57	4	16	14	68	4	14
100 to 499 workers .....	22	59	4	15	15	68	4	13
500 workers or more .....	24	56	—	—	14	68	—	—
State government .....	30	60	—	—	22	70	—	—
Local government .....	—	—	—	—	10	68	4	18

See footnotes at end of table.

**Table 30. Hospice benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	36	40	—	—	28	53	—	—
Middle Atlantic .....	37	48	—	—	36	57	—	—
South Atlantic .....	18	66	3	13	12	74	2	12
West South Central .....	—	78	—	18	—	82	—	14

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 30. Standard errors for hospice benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	1.0	1.3	0.8	1.0	0.9	1.4	0.9	1.1
<b>Worker characteristic</b>								
Management, professional, and related .....	1.1	1.6	0.8	1.2	1.0	1.8	1.1	1.3
Professional and related .....	1.1	1.6	0.8	1.2	1.0	1.8	1.1	1.3
Teachers .....	1.3	2.2	0.9	1.7	1.2	2.5	1.1	1.9
Primary, secondary, and special education school teachers .....	–	–	–	–	1.2	2.8	1.1	2.3
Service .....	1.7	1.8	0.9	1.2	1.6	1.9	0.8	1.3
Protective service .....	2.5	2.7	1.1	2.0	2.7	3.4	–	–
Sales and office .....	1.5	2.1	–	–	1.5	2.3	1.3	1.5
Office and administrative support .....	1.6	2.1	–	–	1.5	2.4	–	–
Natural resources, construction, and maintenance .....	–	–	–	–	2.1	3.1	–	–
Full time .....	1.0	1.3	0.8	1.0	0.9	1.5	0.9	1.1
Part time .....	3.1	3.9	–	–	3.0	4.3	–	–
Union .....	1.2	1.5	1.0	1.4	1.3	1.9	1.0	1.8
Nonunion .....	1.2	1.8	0.9	1.2	1.0	1.8	1.1	1.2
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.5	1.9	0.7	1.2	1.6	1.8	0.7	1.2
Lowest 10 percent .....	2.3	2.8	–	–	1.9	2.6	–	–
Second 25 percent .....	1.4	1.9	–	–	1.4	2.1	1.4	1.3
Third 25 percent .....	1.4	1.7	1.0	1.4	1.1	1.8	–	–
Highest 25 percent .....	1.3	1.6	0.7	1.6	1.3	2.0	0.9	2.0
Highest 10 percent .....	2.1	2.4	0.7	1.5	2.3	3.1	1.2	1.6
<b>Establishment characteristic</b>								
Service-providing industries .....	1.0	1.3	0.8	1.0	0.9	1.4	0.9	1.1
Education and health services .....	1.2	1.8	0.9	1.3	1.1	2.1	0.9	1.5
Educational services .....	1.3	2.2	0.8	1.6	1.2	2.4	0.9	1.8
Elementary and secondary schools .....	1.2	2.2	0.7	1.8	1.0	2.6	0.8	2.2
Junior colleges, colleges, and universities .....	3.5	5.1	–	–	4.0	5.6	–	–
Health care and social assistance .....	2.3	3.2	–	–	2.4	3.5	–	–
Hospitals .....	2.9	3.8	–	–	3.1	4.2	–	–
Public administration .....	1.5	1.8	1.1	1.6	1.4	2.3	–	–
1 to 99 workers .....	–	–	–	–	2.3	3.5	–	–
1 to 49 workers .....	3.2	4.7	–	–	–	5.1	–	3.3
100 workers or more .....	1.1	1.4	1.0	1.1	1.0	1.6	1.1	1.2
100 to 499 workers .....	2.0	2.4	1.0	1.6	1.8	2.5	1.2	1.5
500 workers or more .....	1.2	1.7	–	–	1.1	1.9	–	–
State government .....	2.3	2.9	–	–	2.8	3.2	–	–
Local government .....	–	–	–	–	0.9	1.7	0.8	1.5

See footnotes at end of table.

**Table 30. Standard errors for hospice benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans				Fee-for-service plan			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	6.7	7.4	—	—	7.7	9.2	—	—
Middle Atlantic .....	2.9	3.2	—	—	3.4	3.9	—	—
South Atlantic .....	2.8	2.4	0.5	1.9	2.0	2.5	0.5	1.6
West South Central .....	—	4.0	—	3.5	—	3.8	—	3.0

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	12	86	-	-
<b>Worker characteristic</b>				
Management, professional, and related .....	12	87	-	1
Professional and related .....	12	87	-	1
Teachers .....	11	87	-	1
Primary, secondary, and special education school teachers .....	12	87	-	2
Service .....	11	87	-	-
Protective service .....	13	85	-	-
Sales and office .....	13	85	-	-
Office and administrative support .....	13	85	-	-
Natural resources, construction, and maintenance	12	85	-	3
Production, transportation, and material moving .....	14	80	-	-
Full time .....	12	86	-	-
Part time .....	13	87	-	( <sup>2</sup> )
Union .....	20	78	-	-
Nonunion .....	4	94	-	-
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	4	93	-	-
Lowest 10 percent .....	-	94	-	4
Second 25 percent .....	12	86	-	-
Third 25 percent .....	12	87	-	-
Highest 25 percent .....	18	81	-	2
Highest 10 percent .....	25	75	-	1
<b>Establishment characteristic</b>				
Service-providing industries .....	12	86	-	-
Education and health services .....	11	88	-	1
Educational services .....	11	88	-	1
Elementary and secondary schools .....	11	87	-	2
Junior colleges, colleges, and universities ...	8	92	-	( <sup>2</sup> )
Health care and social assistance .....	13	86	-	1
Hospitals .....	13	86	-	1
Public administration .....	14	84	-	-
1 to 99 workers .....	6	91	-	-
1 to 49 workers .....	5	92	-	-
50 to 99 workers .....	7	90	-	3
100 workers or more .....	13	86	-	-
100 to 499 workers .....	10	87	-	3
500 workers or more .....	14	85	-	-
State government .....	13	87	-	( <sup>2</sup> )
Local government .....	12	86	-	-

See footnotes at end of table.

**Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	6	92	—	—	29	70	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	6	93	—	2	28	71	—	1
Professional and related .....	6	93	—	2	28	71	—	1
Teachers .....	6	92	—	2	27	72	—	1
Primary, secondary, and special education school teachers .....	6	92	—	2	28	71	—	1
Service .....	5	92	—	2	27	72	—	—
Protective service .....	6	91	—	3	28	72	—	—
Sales and office .....	5	93	—	2	32	66	—	—
Office and administrative support .....	5	93	—	2	33	65	—	—
Natural resources, construction, and maintenance .....	7	90	—	3	29	69	—	3
Production, transportation, and material moving .....	7	88	—	—	33	59	—	—
Full time .....	6	92	—	—	29	70	—	—
Part time .....	—	95	—	( <sup>2</sup> )	30	70	—	( <sup>2</sup> )
Union .....	11	88	—	2	36	63	—	—
Nonunion .....	2	96	—	—	14	84	—	2
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	2	95	—	3	16	84	—	—
Lowest 10 percent .....	—	94	—	4	—	95	—	—
Second 25 percent .....	6	92	—	—	27	71	—	—
Third 25 percent .....	6	92	—	1	27	71	—	—
Highest 25 percent .....	9	90	—	2	36	63	—	1
Highest 10 percent .....	14	85	—	1	40	60	—	1
<b>Establishment characteristic</b>								
Service-providing industries .....	6	92	—	—	29	70	—	—
Education and health services .....	6	93	—	1	27	73	—	1
Educational services .....	5	93	—	2	26	73	—	1
Elementary and secondary schools .....	6	92	—	2	28	71	—	1
Junior colleges, colleges, and universities .....	4	96	—	( <sup>2</sup> )	21	79	—	—
Health care and social assistance .....	7	91	—	1	30	70	—	—
Hospitals .....	—	91	—	1	28	72	—	—
Public administration .....	6	91	—	3	30	69	—	—
1 to 99 workers .....	2	94	—	—	23	77	—	—
1 to 49 workers .....	—	96	—	4	24	76	—	—
50 to 99 workers .....	5	92	—	3	21	79	—	—
100 workers or more .....	6	92	—	2	29	69	—	—
100 to 499 workers .....	7	90	—	3	25	74	—	1
500 workers or more .....	6	93	—	1	30	68	—	—
State government .....	6	94	—	( <sup>2</sup> )	31	69	—	( <sup>2</sup> )
Local government .....	6	92	—	—	28	70	—	—

See footnotes at end of table.



**Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	26	71	—	3
Middle Atlantic .....	24	76	—	—
East North Central .....	10	87	—	3
West North Central .....	—	94	—	3
South Atlantic .....	4	95	—	1
West South Central .....	—	95	—	4
Mountain .....	—	95	—	1
Pacific .....	30	70	—	( <sup>2</sup> )

See footnotes at end of table.

**Table 31. Inpatient mental health care benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	23	76	—	2	31	65	—	4
Middle Atlantic .....	20	80	—	( <sup>2</sup> )	34	65	—	—
East North Central .....	7	90	—	4	21	79	—	( <sup>2</sup> )
West North Central .....	—	97	—	2	—	64	—	5
South Atlantic .....	3	97	—	1	9	90	—	2
West South Central .....	—	95	—	4	—	94	—	5
Mountain .....	—	98	—	2	—	89	—	1
Pacific .....	—	93	—	1	49	51	—	( <sup>2</sup> )

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.6	0.6	–	–
<b>Worker characteristic</b>				
Management, professional, and related .....	0.7	0.7	–	0.3
Professional and related .....	0.7	0.8	–	0.3
Teachers .....	0.9	1.0	–	0.4
Primary, secondary, and special education school teachers .....	1.1	1.1	–	0.5
Service .....	0.8	0.8	–	–
Protective service .....	1.2	1.4	–	–
Sales and office .....	1.0	1.1	–	–
Office and administrative support .....	1.1	1.2	–	–
Natural resources, construction, and maintenance .....	1.4	1.7	–	0.8
Production, transportation, and material moving .....	2.2	2.8	–	–
Full time .....	0.5	0.6	–	–
Part time .....	2.4	2.4	–	0.1
Union .....	0.9	0.9	–	–
Nonunion .....	0.5	0.7	–	–
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.6	0.9	–	–
Lowest 10 percent .....	–	1.3	–	1.3
Second 25 percent .....	0.9	0.9	–	–
Third 25 percent .....	0.7	0.8	–	–
Highest 25 percent .....	1.0	1.0	–	0.4
Highest 10 percent .....	1.7	1.7	–	0.2
<b>Establishment characteristic</b>				
Service-providing industries .....	0.6	0.6	–	–
Education and health services .....	0.8	0.8	–	0.3
Educational services .....	0.8	0.8	–	0.4
Elementary and secondary schools .....	0.9	1.0	–	0.5
Junior colleges, colleges, and universities .....	1.2	1.3	–	0.3
Health care and social assistance .....	1.9	2.0	–	0.6
Hospitals .....	2.4	2.5	–	0.9
Public administration .....	0.8	1.0	–	–
1 to 99 workers .....	0.8	1.4	–	–
1 to 49 workers .....	0.9	1.8	–	–
50 to 99 workers .....	1.5	2.0	–	1.4
100 workers or more .....	0.6	0.6	–	–
100 to 499 workers .....	1.3	1.4	–	0.8
500 workers or more .....	0.7	0.7	–	–
State government .....	1.1	1.1	–	0.2
Local government .....	0.6	0.8	–	–

See footnotes at end of table.

**Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.5	0.6	—	—	1.4	1.5	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	0.6	0.7	—	0.4	1.6	1.6	—	0.4
Professional and related .....	0.7	0.8	—	0.5	1.6	1.6	—	0.3
Teachers .....	0.8	0.9	—	0.5	1.9	1.9	—	0.5
Primary, secondary, and special education school teachers .....	1.0	1.1	—	0.6	2.1	2.0	—	0.7
Service .....	0.5	0.8	—	0.6	2.3	2.3	—	—
Protective service .....	1.0	1.4	—	1.0	3.2	3.2	—	—
Sales and office .....	0.7	1.0	—	0.7	2.6	2.7	—	—
Office and administrative support .....	0.8	1.1	—	0.8	2.7	2.7	—	—
Natural resources, construction, and maintenance .....	1.4	1.8	—	1.0	4.1	4.2	—	1.0
Production, transportation, and material moving .....	1.5	2.5	—	—	5.6	6.1	—	—
Full time .....	0.5	0.6	—	—	1.4	1.4	—	—
Part time .....	—	1.7	—	0.2	4.8	4.8	—	( <sup>2</sup> )
Union .....	0.8	0.8	—	0.5	1.8	1.8	—	—
Nonunion .....	0.4	0.8	—	—	1.5	1.7	—	0.8
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.5	0.9	—	0.9	2.1	2.2	—	—
Lowest 10 percent .....	—	1.5	—	1.5	—	2.1	—	—
Second 25 percent .....	0.7	0.8	—	—	2.4	2.4	—	—
Third 25 percent .....	0.5	0.7	—	0.4	1.8	1.9	—	—
Highest 25 percent .....	0.9	1.0	—	0.5	2.0	2.0	—	0.5
Highest 10 percent .....	1.5	1.5	—	0.3	2.9	2.8	—	0.3
<b>Establishment characteristic</b>								
Service-providing industries .....	0.5	0.6	—	—	1.4	1.5	—	—
Education and health services .....	0.7	0.8	—	0.4	1.7	1.7	—	0.4
Educational services .....	0.7	0.8	—	0.5	1.6	1.7	—	0.5
Elementary and secondary schools .....	0.9	1.0	—	0.6	1.7	1.7	—	0.6
Junior colleges, colleges, and universities ...	0.7	0.8	—	0.4	3.4	3.4	—	—
Health care and social assistance .....	1.9	2.0	—	0.8	4.8	4.8	—	—
Hospitals .....	—	2.8	—	1.1	6.7	6.7	—	—
Public administration .....	0.7	1.2	—	1.0	2.1	2.2	—	—
1 to 99 workers .....	0.5	1.5	—	—	3.9	3.9	—	—
1 to 49 workers .....	—	2.1	—	2.1	4.9	4.9	—	—
50 to 99 workers .....	1.2	2.1	—	1.6	5.5	5.5	—	—
100 workers or more .....	0.5	0.6	—	0.4	1.5	1.6	—	—
100 to 499 workers .....	1.2	1.5	—	0.9	4.4	4.5	—	0.9
500 workers or more .....	0.5	0.6	—	0.4	1.7	1.8	—	—
State government .....	0.5	0.5	—	0.2	3.4	3.4	—	0.5
Local government .....	0.6	0.8	—	—	1.4	1.4	—	—

See footnotes at end of table.

**Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	4.8	4.3	—	1.8
Middle Atlantic .....	1.6	1.7	—	—
East North Central .....	1.6	1.7	—	1.0
West North Central .....	—	2.5	—	1.2
South Atlantic .....	0.5	0.6	—	0.4
West South Central .....	—	2.2	—	2.1
Mountain .....	—	1.3	—	1.1
Pacific .....	2.2	2.2	—	0.4

See footnotes at end of table.

**Table 31. Standard errors for inpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	5.7	4.5	—	1.4	6.5	7.3	—	3.7
Middle Atlantic .....	1.8	1.8	—	0.1	3.3	3.3	—	—
East North Central .....	1.8	2.0	—	1.3	3.4	3.4	—	0.2
West North Central .....	—	1.3	—	1.3	—	12.2	—	2.5
South Atlantic .....	0.5	0.6	—	0.4	1.6	1.6	—	0.9
West South Central .....	—	2.3	—	2.2	—	3.9	—	3.4
Mountain .....	—	1.5	—	1.4	—	6.1	—	0.7
Pacific .....	—	2.4	—	0.7	2.6	2.6	—	0.1

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	2	89	-	-
<b>Worker characteristic</b>				
Management, professional, and related .....	2	90	-	-
Professional and related .....	2	90	-	-
Teachers .....	3	89	-	-
Primary, secondary, and special education school teachers .....	3	88	-	9
Service .....	2	89	-	-
Protective service .....	-	89	-	9
Sales and office .....	-	90	-	9
Office and administrative support .....	-	89	-	9
Natural resources, construction, and maintenance .....	4	86	-	10
Production, transportation, and material moving .....	-	86	-	12
Full time .....	2	89	-	-
Part time .....	-	91	-	5
Union .....	3	88	-	-
Nonunion .....	-	91	-	8
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	-	89	-	9
Lowest 10 percent .....	-	90	-	9
Second 25 percent .....	-	90	( <sup>3</sup> )	-
Third 25 percent .....	1	91	-	-
Highest 25 percent .....	3	88	-	-
Highest 10 percent .....	4	87	-	-
<b>Establishment characteristic</b>				
Service-providing industries .....	2	89	-	-
Education and health services .....	2	90	-	-
Educational services .....	3	90	-	-
Elementary and secondary schools .....	3	88	-	9
Junior colleges, colleges, and universities ...	-	95	-	3
Health care and social assistance .....	-	92	-	6
Hospitals .....	-	88	-	8
Public administration .....	2	88	-	-
1 to 99 workers .....	( <sup>3</sup> )	89	-	-
1 to 49 workers .....	-	92	-	8
50 to 99 workers .....	-	87	-	13
100 workers or more .....	2	89	-	-
100 to 499 workers .....	2	90	-	-
500 workers or more .....	2	89	-	-
State government .....	-	95	-	3
Local government .....	2	87	-	-

See footnotes at end of table.

**Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	1	90	—	—	3	88	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	1	91	—	—	3	88	—	—
Professional and related .....	1	91	—	—	4	88	—	—
Teachers .....	2	91	—	8	5	85	—	—
Primary, secondary, and special education school teachers .....	2	89	—	9	5	86	—	9
Service .....	—	90	—	8	—	88	—	9
Protective service .....	—	88	—	10	2	90	—	—
Sales and office .....	1	91	—	—	—	86	—	9
Office and administrative support .....	1	90	—	—	—	86	—	9
Natural resources, construction, and maintenance .....	—	86	—	11	—	87	—	8
Production, transportation, and material moving .....	—	86	—	12	—	86	—	11
Full time .....	1	90	—	—	4	88	—	—
Part time .....	—	92	—	4	—	89	—	9
Union .....	3	89	—	—	4	85	—	—
Nonunion .....	—	91	—	8	—	93	—	5
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	89	—	9	—	90	—	8
Lowest 10 percent .....	—	89	—	9	—	93	—	6
Second 25 percent .....	2	90	—	—	—	88	—	8
Third 25 percent .....	1	92	—	—	2	88	—	—
Highest 25 percent .....	2	89	—	—	5	87	—	—
Highest 10 percent .....	4	89	—	8	5	84	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	2	90	—	—	3	88	—	—
Education and health services .....	2	91	—	—	—	86	—	9
Educational services .....	2	91	—	7	5	85	—	—
Elementary and secondary schools .....	2	90	—	8	5	84	—	11
Junior colleges, colleges, and universities .....	( <sup>3</sup> )	97	—	3	—	88	—	6
Health care and social assistance .....	—	91	—	7	—	94	—	3
Hospitals .....	—	87	—	9	—	92	—	5
Public administration .....	—	88	—	11	2	90	—	—
1 to 99 workers .....	—	88	—	12	—	96	—	3
1 to 49 workers .....	—	90	—	10	—	99	—	—
50 to 99 workers .....	—	85	—	14	—	93	—	6
100 workers or more .....	2	90	—	—	4	87	—	—
100 to 499 workers .....	—	89	—	8	—	91	—	7
500 workers or more .....	1	91	—	—	4	86	—	—
State government .....	( <sup>3</sup> )	95	—	—	—	96	—	—
Local government .....	2	88	—	—	3	84	—	—

See footnotes at end of table.



**Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	93	—	5
Middle Atlantic .....	5	85	—	—
East North Central .....	3	89	—	8
West North Central .....	—	87	—	10
South Atlantic .....	—	88	—	10
West South Central .....	—	93	—	7
Mountain .....	—	91	—	9
Pacific .....	1	91	—	8

See footnotes at end of table.

**Table 32. Outpatient mental health care benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	89	—	6	—	97	—	3
Middle Atlantic .....	—	93	—	2	—	—	—	—
East North Central .....	—	88	—	10	—	92	—	3
West North Central .....	—	88	—	11	—	81	—	5
South Atlantic .....	—	87	—	10	—	89	—	8
West South Central .....	—	93	—	6	—	91	—	9
Mountain .....	—	91	—	9	—	90	—	10
Pacific .....	—	88	—	12	2	93	—	5

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.3	0.8	-	-
<b>Worker characteristic</b>				
Management, professional, and related .....	0.3	1.0	-	-
Professional and related .....	0.3	0.9	-	-
Teachers .....	0.5	1.0	-	-
Primary, secondary, and special education school teachers .....	0.6	1.2	-	1.2
Service .....	0.5	1.0	-	-
Protective service .....	-	1.6	-	1.4
Sales and office .....	-	1.2	-	1.1
Office and administrative support .....	-	1.2	-	1.2
Natural resources, construction, and maintenance .....	1.0	1.9	-	1.6
Production, transportation, and material moving .....	-	2.1	-	2.1
Full time .....	0.3	0.8	-	-
Part time .....	-	1.6	-	0.9
Union .....	0.6	0.9	-	-
Nonunion .....	-	1.2	-	1.1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	-	1.2	-	1.1
Lowest 10 percent .....	-	1.7	-	1.7
Second 25 percent .....	-	1.1	0.1	-
Third 25 percent .....	0.3	1.1	-	-
Highest 25 percent .....	0.5	1.1	-	-
Highest 10 percent .....	0.7	1.2	-	-
<b>Establishment characteristic</b>				
Service-providing industries .....	0.3	0.8	-	-
Education and health services .....	0.5	0.9	-	-
Educational services .....	0.5	1.0	-	-
Elementary and secondary schools .....	0.5	1.3	-	1.2
Junior colleges, colleges, and universities .....	-	1.4	-	1.1
Health care and social assistance .....	-	2.0	-	1.8
Hospitals .....	-	3.0	-	2.7
Public administration .....	0.5	1.4	-	-
1 to 99 workers .....	0.1	2.1	-	-
1 to 49 workers .....	-	2.3	-	2.3
50 to 99 workers .....	-	3.4	-	3.4
100 workers or more .....	0.4	0.8	-	-
100 to 499 workers .....	0.6	1.3	-	-
500 workers or more .....	0.4	0.9	-	-
State government .....	-	1.5	-	1.4
Local government .....	0.3	1.0	-	-

See footnotes at end of table.

**Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.3	1.0	—	—	0.7	1.0	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	0.4	1.3	—	—	0.5	1.1	—	—
Professional and related .....	0.4	1.1	—	—	0.6	1.2	—	—
Teachers .....	0.5	1.3	—	1.2	1.1	1.9	—	—
Primary, secondary, and special education school teachers .....	0.7	1.5	—	1.5	1.3	1.8	—	1.6
Service .....	—	1.3	—	1.2	—	1.6	—	1.3
Protective service .....	—	2.0	—	1.8	0.6	2.1	—	—
Sales and office .....	0.2	1.3	—	—	—	3.1	—	2.0
Office and administrative support .....	0.2	1.4	—	—	—	3.0	—	1.8
Natural resources, construction, and maintenance .....	—	2.4	—	2.1	—	2.7	—	2.2
Production, transportation, and material moving .....	—	2.6	—	2.5	—	3.3	—	3.9
Full time .....	0.3	1.0	—	—	0.7	1.0	—	—
Part time .....	—	2.0	—	1.2	—	2.4	—	1.6
Union .....	0.6	1.1	—	—	1.1	1.3	—	—
Nonunion .....	—	1.4	—	1.4	—	1.6	—	1.4
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	1.4	—	1.4	—	2.1	—	1.4
Lowest 10 percent .....	—	2.1	—	2.1	—	1.5	—	1.3
Second 25 percent .....	0.5	1.2	—	—	—	2.1	—	1.1
Third 25 percent .....	0.3	1.2	—	—	0.4	1.5	—	—
Highest 25 percent .....	0.6	1.5	—	—	0.7	1.3	—	—
Highest 10 percent .....	0.9	1.7	—	1.4	0.9	1.6	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	0.3	1.0	—	—	0.7	1.0	—	—
Education and health services .....	0.4	1.1	—	—	—	1.5	—	0.9
Educational services .....	0.4	1.2	—	1.2	1.1	1.5	—	—
Elementary and secondary schools .....	0.6	1.6	—	1.5	1.0	1.7	—	1.4
Junior colleges, colleges, and universities .....	0.1	1.2	—	1.2	—	3.6	—	2.4
Health care and social assistance .....	—	2.8	—	2.3	—	3.8	—	0.4
Hospitals .....	—	4.3	—	3.6	—	5.6	—	0.8
Public administration .....	—	2.0	—	1.9	0.4	1.3	—	—
1 to 99 workers .....	—	2.5	—	2.4	—	2.8	—	2.8
1 to 49 workers .....	—	2.8	—	2.8	—	0.8	—	—
50 to 99 workers .....	—	3.9	—	3.9	—	6.4	—	6.4
100 workers or more .....	0.3	1.1	—	—	0.8	1.1	—	—
100 to 499 workers .....	—	1.5	—	1.3	—	2.9	—	2.9
500 workers or more .....	0.4	1.3	—	—	1.0	1.1	—	—
State government .....	( <sup>3</sup> )	1.9	—	—	—	2.3	—	—
Local government .....	0.4	1.2	—	—	0.5	1.2	—	—

See footnotes at end of table.

**Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	2.1	—	1.4
Middle Atlantic .....	1.1	1.1	—	—
East North Central .....	0.8	2.8	—	2.8
West North Central .....	—	3.7	—	2.2
South Atlantic .....	—	2.4	—	2.3
West South Central .....	—	2.3	—	2.5
Mountain .....	—	5.1	—	5.1
Pacific .....	0.3	1.6	—	1.5

See footnotes at end of table.

**Table 32. Standard errors for outpatient mental health care benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	2.1	—	1.2	—	2.4	—	2.1
Middle Atlantic .....	—	1.0	—	1.1	—	—	—	—
East North Central .....	—	3.5	—	3.5	—	2.2	—	1.4
West North Central .....	—	3.0	—	2.6	—	15.7	—	2.5
South Atlantic .....	—	3.4	—	3.3	—	2.3	—	1.8
West South Central .....	—	2.4	—	2.5	—	5.3	—	5.3
Mountain .....	—	5.4	—	5.4	—	5.1	—	5.1
Pacific .....	—	2.6	—	2.7	0.4	1.7	—	1.5

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	14	84	-	-
<b>Worker characteristic</b>				
Management, professional, and related .....	14	85	-	-
Professional and related .....	13	85	-	-
Teachers .....	13	86	-	-
Primary, secondary, and special education school teachers .....	13	85	-	-
Service .....	14	84	-	-
Protective service .....	15	83	-	2
Sales and office .....	15	84	-	-
Office and administrative support .....	15	83	-	-
Natural resources, construction, and maintenance	12	85	-	-
Production, transportation, and material moving .....	19	75	-	-
Full time .....	14	84	-	-
Part time .....	14	85	-	1
Union .....	23	76	-	-
Nonunion .....	5	93	-	-
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	5	92	-	-
Lowest 10 percent .....	-	93	-	4
Second 25 percent .....	13	86	-	-
Third 25 percent .....	14	85	-	2
Highest 25 percent .....	21	78	-	-
Highest 10 percent .....	29	71	-	-
<b>Establishment characteristic</b>				
Service-providing industries .....	14	84	-	-
Education and health services .....	12	86	-	-
Educational services .....	12	87	-	-
Elementary and secondary schools .....	13	85	-	-
Junior colleges, colleges, and universities ...	9	90	-	( <sup>2</sup> )
Health care and social assistance .....	14	83	-	3
Hospitals .....	14	83	-	3
Public administration .....	16	82	-	2
1 to 99 workers .....	7	89	-	-
1 to 49 workers .....	5	91	-	-
50 to 99 workers .....	9	87	-	-
100 workers or more .....	15	84	-	-
100 to 499 workers .....	13	85	-	2
500 workers or more .....	15	83	-	-
State government .....	15	84	-	( <sup>2</sup> )
Local government .....	13	84	-	-

See footnotes at end of table.

**Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	8	90	—	—	30	69	—	1
<b>Worker characteristic</b>								
Management, professional, and related .....	8	91	—	—	29	70	—	1
Professional and related .....	8	91	—	—	30	70	—	( <sup>2</sup> )
Teachers .....	8	91	—	—	30	70	—	( <sup>2</sup> )
Primary, secondary, and special education school teachers .....	8	90	—	—	30	69	—	1
Service .....	8	90	—	—	28	71	—	1
Protective service .....	9	89	—	2	29	70	—	1
Sales and office .....	7	90	—	—	31	68	—	1
Office and administrative support .....	8	90	—	—	32	67	—	1
Natural resources, construction, and maintenance .....	7	90	—	—	28	70	—	1
Production, transportation, and material moving .....	13	81	—	—	35	59	—	6
Full time .....	8	90	—	—	30	70	—	1
Part time .....	—	93	—	1	31	69	—	( <sup>2</sup> )
Union .....	15	83	—	—	37	62	—	1
Nonunion .....	2	95	—	—	15	84	—	1
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	2	94	—	—	16	84	—	1
Lowest 10 percent .....	—	93	—	5	—	93	—	—
Second 25 percent .....	8	90	—	—	26	73	—	1
Third 25 percent .....	9	90	—	2	28	70	—	2
Highest 25 percent .....	12	86	—	—	38	61	—	1
Highest 10 percent .....	20	80	—	—	42	58	—	( <sup>2</sup> )
<b>Establishment characteristic</b>								
Service-providing industries .....	8	90	—	—	30	70	—	1
Education and health services .....	7	91	—	—	28	72	—	( <sup>2</sup> )
Educational services .....	7	92	—	—	28	72	—	1
Elementary and secondary schools .....	8	91	—	—	30	69	—	1
Junior colleges, colleges, and universities .....	5	94	—	1	21	79	—	—
Health care and social assistance .....	10	86	—	3	27	73	—	—
Hospitals .....	11	85	—	4	22	78	—	—
Public administration .....	9	89	—	3	31	68	—	1
1 to 99 workers .....	3	93	—	—	27	73	—	—
1 to 49 workers .....	—	96	—	4	28	72	—	—
50 to 99 workers .....	6	89	—	—	24	76	—	—
100 workers or more .....	9	90	—	—	30	69	—	1
100 to 499 workers .....	10	88	—	2	28	72	—	1
500 workers or more .....	8	90	—	—	30	69	—	1
State government .....	9	91	—	( <sup>2</sup> )	31	69	—	( <sup>2</sup> )
Local government .....	8	90	—	—	29	70	—	1

See footnotes at end of table.



**Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	26	72	—	2
Middle Atlantic .....	38	62	—	( <sup>2</sup> )
East North Central .....	11	88	—	2
West North Central .....	2	95	—	—
South Atlantic .....	5	94	—	1
West South Central .....	—	95	—	3
Mountain .....	—	96	—	1
Pacific .....	28	71	—	—

See footnotes at end of table.

**Table 33. Inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	20	79	—	1	33	64	—	3
Middle Atlantic .....	35	64	—	( <sup>2</sup> )	46	54	—	—
East North Central .....	7	91	—	2	22	78	—	( <sup>2</sup> )
West North Central .....	—	97	—	2	18	77	—	5
South Atlantic .....	3	97	—	1	9	89	—	2
West South Central .....	—	95	—	4	—	96	—	3
Mountain .....	—	98	—	1	—	90	—	—
Pacific .....	—	93	—	1	47	53	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.7	0.7	-	-
<b>Worker characteristic</b>				
Management, professional, and related .....	0.7	0.8	-	-
Professional and related .....	0.7	0.8	-	-
Teachers .....	0.9	0.9	-	-
Primary, secondary, and special education school teachers .....	1.0	1.0	-	-
Service .....	1.0	1.1	-	-
Protective service .....	1.5	1.6	-	0.7
Sales and office .....	1.0	1.1	-	-
Office and administrative support .....	1.1	1.2	-	-
Natural resources, construction, and maintenance .....	1.3	1.5	-	-
Production, transportation, and material moving .....	3.0	3.5	-	-
Full time .....	0.6	0.7	-	-
Part time .....	2.2	2.3	-	0.4
Union .....	1.1	1.1	-	-
Nonunion .....	0.5	0.6	-	-
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.6	0.8	-	-
Lowest 10 percent .....	-	1.4	-	1.3
Second 25 percent .....	0.9	0.8	-	-
Third 25 percent .....	0.9	0.9	-	0.3
Highest 25 percent .....	1.0	1.0	-	-
Highest 10 percent .....	1.8	1.8	-	-
<b>Establishment characteristic</b>				
Service-providing industries .....	0.7	0.7	-	-
Education and health services .....	0.7	0.8	-	-
Educational services .....	0.7	0.8	-	-
Elementary and secondary schools .....	0.8	0.9	-	-
Junior colleges, colleges, and universities .....	1.1	1.1	-	0.3
Health care and social assistance .....	2.0	2.4	-	1.6
Hospitals .....	2.5	3.3	-	2.4
Public administration .....	1.0	1.1	-	0.6
1 to 99 workers .....	1.1	1.6	-	-
1 to 49 workers .....	1.2	2.0	-	-
50 to 99 workers .....	1.7	2.5	-	-
100 workers or more .....	0.7	0.7	-	-
100 to 499 workers .....	1.5	1.5	-	0.6
500 workers or more .....	0.7	0.9	-	-
State government .....	0.9	1.0	-	0.2
Local government .....	0.8	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, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.6	0.7	—	—	1.4	1.4	—	0.3
<b>Worker characteristic</b>								
Management, professional, and related .....	0.6	0.7	—	—	1.7	1.7	—	0.3
Professional and related .....	0.7	0.8	—	—	1.7	1.7	—	0.3
Teachers .....	0.8	1.0	—	—	2.0	2.1	—	0.4
Primary, secondary, and special education school teachers .....	1.0	1.1	—	—	2.0	2.0	—	0.5
Service .....	0.9	1.0	—	—	2.2	2.2	—	0.5
Protective service .....	1.4	1.7	—	0.9	3.2	3.2	—	0.7
Sales and office .....	1.0	1.2	—	—	2.1	2.3	—	0.4
Office and administrative support .....	1.0	1.3	—	—	2.2	2.3	—	0.5
Natural resources, construction, and maintenance .....	1.3	1.6	—	—	3.8	3.8	—	0.5
Production, transportation, and material moving .....	3.0	3.5	—	—	6.1	6.5	—	2.3
Full time .....	0.6	0.7	—	—	1.3	1.4	—	0.3
Part time .....	—	2.1	—	0.6	4.4	4.4	—	( <sup>2</sup> )
Union .....	1.2	1.2	—	—	1.6	1.7	—	0.3
Nonunion .....	0.4	0.6	—	—	1.6	1.6	—	0.7
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.5	0.9	—	—	1.8	1.9	—	0.5
Lowest 10 percent .....	—	1.6	—	1.5	—	2.7	—	—
Second 25 percent .....	0.9	0.9	—	—	1.7	1.8	—	0.4
Third 25 percent .....	0.8	0.9	—	0.4	2.1	2.2	—	0.6
Highest 25 percent .....	0.9	1.0	—	—	1.9	1.9	—	0.3
Highest 10 percent .....	2.0	2.0	—	—	2.5	2.6	—	0.3
<b>Establishment characteristic</b>								
Service-providing industries .....	0.6	0.7	—	—	1.4	1.4	—	0.3
Education and health services .....	0.7	0.9	—	—	1.5	1.5	—	0.3
Educational services .....	0.7	0.8	—	—	1.6	1.7	—	0.4
Elementary and secondary schools .....	0.8	1.0	—	—	1.7	1.8	—	0.5
Junior colleges, colleges, and universities .....	0.8	0.9	—	0.4	2.3	2.3	—	—
Health care and social assistance .....	2.1	2.8	—	2.1	3.3	3.3	—	—
Hospitals .....	2.9	4.1	—	3.1	4.1	4.1	—	—
Public administration .....	0.9	1.3	—	0.9	2.2	2.2	—	0.4
1 to 99 workers .....	0.6	1.7	—	—	4.9	4.9	—	—
1 to 49 workers .....	—	2.1	—	2.1	7.1	7.1	—	—
50 to 99 workers .....	1.5	2.7	—	—	5.7	5.7	—	—
100 workers or more .....	0.7	0.8	—	—	1.5	1.5	—	0.3
100 to 499 workers .....	1.6	1.6	—	0.7	4.3	4.3	—	0.4
500 workers or more .....	0.6	0.8	—	—	1.7	1.7	—	0.4
State government .....	0.6	0.7	—	0.2	2.8	2.9	—	0.5
Local government .....	0.8	0.9	—	—	1.4	1.4	—	0.4

See footnotes at end of table.

**Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	4.7	4.3	—	1.3
Middle Atlantic .....	2.7	2.6	—	0.1
East North Central .....	1.8	1.9	—	0.7
West North Central .....	0.4	1.2	—	—
South Atlantic .....	0.7	0.7	—	0.4
West South Central .....	—	1.5	—	1.6
Mountain .....	—	1.2	—	1.0
Pacific .....	2.4	2.4	—	—

See footnotes at end of table.

**Table 33. Standard errors for inpatient substance abuse detoxification benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	5.1	3.8	—	1.4	6.2	7.2	—	2.4
Middle Atlantic .....	3.9	3.9	—	0.1	2.8	2.8	—	—
East North Central .....	1.9	2.1	—	1.0	3.7	3.8	—	0.2
West North Central .....	—	1.2	—	1.2	4.6	6.6	—	2.5
South Atlantic .....	0.5	0.6	—	0.4	1.8	1.9	—	0.9
West South Central .....	—	1.7	—	1.8	—	3.1	—	2.6
Mountain .....	—	1.5	—	1.4	—	6.1	—	—
Pacific .....	—	2.4	—	0.7	2.8	2.8	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	12	75	3	10
<b>Worker characteristic</b>				
Management, professional, and related .....	12	77	3	9
Professional and related .....	12	77	3	9
Teachers .....	11	79	3	8
Primary, secondary, and special education school teachers .....	11	78	3	9
Service .....	12	74	–	–
Protective service .....	13	70	–	–
Sales and office .....	12	74	3	11
Office and administrative support .....	13	73	3	11
Natural resources, construction, and maintenance	10	76	3	11
Production, transportation, and material moving .....	13	69	–	–
Full time .....	12	75	3	10
Part time .....	12	79	–	–
Union .....	20	68	2	11
Nonunion .....	4	83	4	9
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	4	81	–	–
Lowest 10 percent .....	–	84	–	11
Second 25 percent .....	11	76	3	10
Third 25 percent .....	12	76	3	9
Highest 25 percent .....	17	70	3	10
Highest 10 percent .....	24	64	2	10
<b>Establishment characteristic</b>				
Service-providing industries .....	12	75	3	10
Education and health services .....	11	78	3	8
Educational services .....	10	79	3	8
Elementary and secondary schools .....	11	77	3	9
Junior colleges, colleges, and universities ...	9	85	–	–
Health care and social assistance .....	14	70	4	12
Hospitals .....	13	70	–	–
Public administration .....	14	71	3	12
1 to 99 workers .....	6	80	–	–
1 to 49 workers .....	4	83	–	–
50 to 99 workers .....	8	76	–	–
100 workers or more .....	12	75	3	10
100 to 499 workers .....	11	77	4	8
500 workers or more .....	13	74	3	10
State government .....	15	79	–	–
Local government .....	11	74	3	12

See footnotes at end of table.

**Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	7	80	3	9	23	62	2	12
<b>Worker characteristic</b>								
Management, professional, and related .....	7	82	3	8	23	63	2	12
Professional and related .....	7	82	3	8	23	64	2	12
Teachers .....	7	84	—	—	23	63	—	—
Primary, secondary, and special education school teachers .....	7	82	—	—	22	63	—	—
Service .....	7	79	—	—	23	63	3	12
Protective service .....	8	76	—	—	24	59	—	—
Sales and office .....	7	80	4	10	25	59	2	13
Office and administrative support .....	7	79	4	10	26	58	2	14
Natural resources, construction, and maintenance .....	7	80	—	—	21	63	—	—
Production, transportation, and material moving .....	11	73	—	—	—	—	—	—
Full time .....	8	80	3	9	23	62	3	13
Part time .....	—	86	—	5	28	64	—	8
Union .....	14	75	—	—	29	55	2	14
Nonunion .....	2	85	4	9	12	76	4	8
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2	83	—	—	13	74	—	—
Lowest 10 percent .....	—	85	—	10	—	79	—	14
Second 25 percent .....	7	81	3	9	21	64	3	12
Third 25 percent .....	8	81	3	8	23	61	—	—
Highest 25 percent .....	12	77	3	8	29	57	2	13
Highest 10 percent .....	19	71	2	8	30	55	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	7	80	3	9	23	62	2	13
Education and health services .....	7	83	3	7	22	64	2	12
Educational services .....	6	84	3	7	22	64	—	—
Elementary and secondary schools .....	7	82	3	8	23	61	2	14
Junior colleges, colleges, and universities .....	6	89	—	—	19	74	—	—
Health care and social assistance .....	10	73	5	13	24	63	—	—
Hospitals .....	11	72	—	—	19	65	—	—
Public administration .....	8	77	—	—	25	61	3	12
1 to 99 workers .....	3	81	—	—	22	74	—	—
1 to 49 workers .....	—	84	—	13	23	76	—	—
50 to 99 workers .....	5	77	—	—	21	71	—	—
100 workers or more .....	8	80	3	8	23	61	2	13
100 to 499 workers .....	9	79	4	8	21	68	—	—
500 workers or more .....	8	81	3	9	24	60	2	14
State government .....	9	83	—	—	29	69	—	—
Local government .....	7	80	3	11	21	59	3	17

See footnotes at end of table.



**Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	22	69	—	—
Middle Atlantic .....	33	61	—	—
East North Central .....	10	81	—	—
West North Central .....	2	93	1	4
South Atlantic .....	4	77	—	—
West South Central .....	—	91	—	7
Mountain .....	—	83	—	14
Pacific .....	22	56	3	19

See footnotes at end of table.

**Table 34. Inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	23	67	—	—	22	72	—	6
Middle Atlantic .....	33	62	—	—	33	60	—	—
East North Central .....	7	82	—	—	20	77	—	3
West North Central .....	—	95	1	—	18	77	—	5
South Atlantic .....	2	80	—	—	9	70	—	—
West South Central .....	—	92	—	6	—	88	—	9
Mountain .....	—	84	—	15	—	79	—	13
Pacific .....	—	75	—	18	—	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.6	1.1	0.5	0.9
<b>Worker characteristic</b>				
Management, professional, and related .....	0.6	1.2	0.4	1.1
Professional and related .....	0.7	1.2	0.5	0.9
Teachers .....	0.8	1.4	0.7	1.0
Primary, secondary, and special education school teachers .....	0.9	1.6	0.8	1.1
Service .....	0.9	1.8	–	–
Protective service .....	1.3	2.6	–	–
Sales and office .....	0.9	1.6	0.6	1.3
Office and administrative support .....	1.0	1.7	0.6	1.3
Natural resources, construction, and maintenance .....	1.0	1.9	0.8	1.5
Production, transportation, and material moving .....	2.7	3.3	–	–
Full time .....	0.6	1.1	0.5	0.9
Part time .....	2.2	3.0	–	–
Union .....	0.9	1.3	0.5	0.9
Nonunion .....	0.4	1.5	0.9	1.2
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.5	1.8	–	–
Lowest 10 percent .....	–	2.2	–	1.9
Second 25 percent .....	0.8	1.3	0.5	1.2
Third 25 percent .....	0.8	1.5	0.5	1.3
Highest 25 percent .....	0.8	1.3	0.5	1.0
Highest 10 percent .....	1.4	1.7	0.6	1.0
<b>Establishment characteristic</b>				
Service-providing industries .....	0.6	1.1	0.5	0.9
Education and health services .....	0.7	1.3	0.5	0.9
Educational services .....	0.7	1.4	0.6	1.0
Elementary and secondary schools .....	0.7	1.5	0.6	1.2
Junior colleges, colleges, and universities .....	1.1	2.0	–	–
Health care and social assistance .....	2.0	3.5	1.0	2.6
Hospitals .....	2.5	4.9	–	–
Public administration .....	1.0	1.7	0.8	1.6
1 to 99 workers .....	0.8	2.2	–	–
1 to 49 workers .....	0.8	2.6	–	–
50 to 99 workers .....	1.5	3.9	–	–
100 workers or more .....	0.6	1.2	0.5	1.0
100 to 499 workers .....	1.4	2.1	1.0	1.3
500 workers or more .....	0.6	1.4	0.5	1.1
State government .....	0.9	1.8	–	–
Local government .....	0.7	1.2	0.5	1.0

See footnotes at end of table.

**Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.6	1.3	0.7	0.9	1.1	1.5	0.5	1.2
<b>Worker characteristic</b>								
Management, professional, and related .....	0.6	1.4	0.6	1.2	1.4	1.6	0.4	1.2
Professional and related .....	0.7	1.4	0.6	1.1	1.7	1.8	0.4	1.4
Teachers .....	0.8	1.6	—	—	2.2	2.3	—	—
Primary, secondary, and special education school teachers .....	0.9	1.8	—	—	1.9	2.8	—	—
Service .....	0.8	2.1	—	—	2.3	2.8	0.9	2.0
Protective service .....	1.3	3.4	—	—	3.3	4.1	—	—
Sales and office .....	0.9	1.8	0.8	1.4	1.9	2.7	0.5	2.2
Office and administrative support .....	1.0	1.9	0.8	1.5	2.0	2.7	0.5	2.2
Natural resources, construction, and maintenance .....	1.2	2.3	—	—	2.4	4.3	—	—
Production, transportation, and material moving .....	2.9	3.7	—	—	—	—	—	—
Full time .....	0.6	1.3	0.7	0.9	1.1	1.6	0.5	1.3
Part time .....	—	3.3	—	1.3	4.7	4.7	—	3.0
Union .....	1.1	1.6	—	—	1.5	1.9	0.4	1.4
Nonunion .....	0.4	1.6	1.0	1.3	1.3	2.1	0.9	1.7
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.5	2.1	—	—	1.4	2.7	—	—
Lowest 10 percent .....	—	2.4	—	2.1	—	5.2	—	4.3
Second 25 percent .....	0.8	1.6	0.5	1.3	1.7	2.1	0.9	1.4
Third 25 percent .....	0.7	1.5	0.7	1.0	1.9	2.7	—	—
Highest 25 percent .....	0.9	1.7	0.6	1.3	1.5	1.7	0.5	1.1
Highest 10 percent .....	2.0	2.4	0.6	1.3	2.1	2.5	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	0.6	1.3	0.7	0.9	1.1	1.5	0.5	1.2
Education and health services .....	0.7	1.5	0.6	1.0	1.5	2.0	0.5	1.3
Educational services .....	0.6	1.5	0.7	1.1	1.7	2.2	—	—
Elementary and secondary schools .....	0.8	1.8	0.8	1.5	1.8	2.7	0.5	1.9
Junior colleges, colleges, and universities .....	0.9	2.0	—	—	2.4	3.9	—	—
Health care and social assistance .....	2.1	4.0	1.3	3.4	3.2	5.3	—	—
Hospitals .....	2.9	5.7	—	—	4.0	7.3	—	—
Public administration .....	0.9	2.2	—	—	2.2	2.5	0.7	1.5
1 to 99 workers .....	0.6	2.6	—	—	3.7	4.6	—	—
1 to 49 workers .....	—	3.3	—	3.2	4.6	4.6	—	—
50 to 99 workers .....	1.3	4.4	—	—	5.5	8.2	—	—
100 workers or more .....	0.7	1.5	0.7	1.0	1.3	1.6	0.5	1.3
100 to 499 workers .....	1.5	2.3	1.1	1.4	3.4	4.3	—	—
500 workers or more .....	0.6	1.6	0.7	1.2	1.3	1.8	0.6	1.4
State government .....	0.7	2.5	—	—	2.7	2.9	—	—
Local government .....	0.8	1.4	0.6	1.0	1.1	2.0	0.5	1.8

See footnotes at end of table.

**Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	3.7	4.2	—	—
Middle Atlantic .....	2.3	2.5	—	—
East North Central .....	1.6	2.5	—	—
West North Central .....	0.4	1.6	0.1	1.4
South Atlantic .....	0.5	3.5	—	—
West South Central .....	—	2.3	—	2.5
Mountain .....	—	3.6	—	3.3
Pacific .....	2.1	3.1	0.8	1.6

See footnotes at end of table.

**Table 34. Standard errors for inpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	5.9	5.4	—	—	4.2	6.5	—	4.7
Middle Atlantic .....	3.6	3.9	—	—	3.1	3.4	—	—
East North Central .....	1.9	3.1	—	—	3.4	3.6	—	0.9
West North Central .....	—	1.6	0.1	—	4.6	6.6	—	2.5
South Atlantic .....	0.5	3.9	—	—	1.6	3.8	—	—
West South Central .....	—	2.3	—	2.4	—	5.7	—	5.3
Mountain .....	—	4.1	—	3.4	—	7.6	—	5.6
Pacific .....	—	4.9	—	2.8	—	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	4	85	1	11
<b>Worker characteristic</b>				
Management, professional, and related .....	3	86	1	10
Professional and related .....	4	86	1	9
Teachers .....	4	86	-	-
Primary, secondary, and special education school teachers .....	4	85	-	-
Service .....	4	84	-	-
Protective service .....	5	83	-	-
Sales and office .....	3	84	-	-
Office and administrative support .....	3	84	-	-
Natural resources, construction, and maintenance	4	83	-	-
Production, transportation, and material moving .....	-	79	-	14
Full time .....	4	85	1	11
Part time .....	-	89	-	7
Union .....	6	82	-	-
Nonunion .....	1	88	1	10
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	2	86	-	-
Lowest 10 percent .....	-	87	-	11
Second 25 percent .....	3	85	-	-
Third 25 percent .....	3	87	-	-
Highest 25 percent .....	6	82	-	-
Highest 10 percent .....	8	80	-	-
<b>Establishment characteristic</b>				
Service-providing industries .....	4	85	1	11
Education and health services .....	4	86	-	-
Educational services .....	4	87	-	-
Elementary and secondary schools .....	4	85	-	-
Junior colleges, colleges, and universities ...	-	93	-	4
Health care and social assistance .....	-	82	-	13
Hospitals .....	-	78	-	16
Public administration .....	4	83	-	-
1 to 99 workers .....	( <sup>3</sup> )	86	-	-
1 to 49 workers .....	-	89	-	11
50 to 99 workers .....	( <sup>3</sup> )	82	-	-
100 workers or more .....	4	85	1	10
100 to 499 workers .....	4	87	-	-
500 workers or more .....	4	84	1	11
State government .....	3	94	-	-
Local government .....	4	82	1	13

See footnotes at end of table.

**Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	4	86	1	10	3	83	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	4	87	—	—	3	85	—	—
Professional and related .....	4	87	—	—	3	84	—	—
Teachers .....	4	88	—	—	5	82	—	—
Primary, secondary, and special education school teachers .....	4	86	—	—	5	82	—	—
Service .....	4	85	—	—	4	83	—	—
Protective service .....	5	82	—	—	3	84	—	—
Sales and office .....	3	86	—	—	—	81	—	15
Office and administrative support .....	3	85	—	—	—	81	—	15
Natural resources, construction, and maintenance .....	—	83	—	13	—	85	—	9
Production, transportation, and material moving .....	—	79	—	13	—	79	—	16
Full time .....	4	85	1	10	3	83	—	—
Part time .....	—	91	—	5	—	86	—	11
Union .....	7	83	—	—	5	79	—	—
Nonunion .....	1	88	—	—	—	91	—	6
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	87	—	11	—	85	—	12
Lowest 10 percent .....	—	87	—	10	—	87	—	12
Second 25 percent .....	3	86	—	—	—	84	—	11
Third 25 percent .....	3	87	—	—	2	84	—	—
Highest 25 percent .....	6	83	—	—	4	82	—	—
Highest 10 percent .....	10	80	—	—	4	79	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	4	86	1	10	3	83	—	—
Education and health services .....	3	88	—	—	—	82	—	12
Educational services .....	3	89	—	—	5	82	—	—
Elementary and secondary schools .....	4	86	—	—	5	81	—	—
Junior colleges, colleges, and universities .....	2	95	—	3	—	85	—	9
Health care and social assistance .....	3	81	—	—	—	85	—	12
Hospitals .....	—	78	—	15	—	78	—	18
Public administration .....	5	82	—	—	2	85	—	—
1 to 99 workers .....	—	84	—	15	( <sup>3</sup> )	97	—	3
1 to 49 workers .....	—	87	—	13	—	100	—	—
50 to 99 workers .....	—	80	—	17	—	93	—	6
100 workers or more .....	4	86	—	—	4	82	—	—
100 to 499 workers .....	4	86	—	—	—	89	—	8
500 workers or more .....	4	86	—	—	4	81	—	—
State government .....	3	92	—	5	—	97	—	—
Local government .....	4	83	1	12	4	78	—	—

See footnotes at end of table.



**Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	91	—	6
Middle Atlantic .....	16	75	—	—
East North Central .....	4	86	—	10
West North Central .....	—	87	—	10
South Atlantic .....	—	86	—	11
West South Central .....	—	91	—	7
Mountain .....	—	87	—	12
Pacific .....	1	81	—	—

See footnotes at end of table.

**Table 35. Outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	89	—	9	—	93	—	4
Middle Atlantic .....	19	78	—	3	—	—	—	—
East North Central .....	—	85	—	12	7	89	—	3
West North Central .....	—	88	—	11	—	81	—	5
South Atlantic .....	—	85	—	11	—	86	—	11
West South Central .....	—	91	—	7	—	90	—	9
Mountain .....	—	86	—	13	—	90	—	10
Pacific .....	—	80	—	18	2	83	—	—

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.4	0.8	0.2	0.7
<b>Worker characteristic</b>				
Management, professional, and related .....	0.4	1.0	0.2	0.9
Professional and related .....	0.4	1.0	0.2	0.8
Teachers .....	0.5	1.2	—	—
Primary, secondary, and special education school teachers .....	0.6	1.3	—	—
Service .....	0.6	1.2	—	—
Protective service .....	0.9	1.9	—	—
Sales and office .....	0.8	1.4	—	—
Office and administrative support .....	0.9	1.4	—	—
Natural resources, construction, and maintenance .....	1.0	2.0	—	—
Production, transportation, and material moving .....	—	2.7	—	2.1
Full time .....	0.4	0.9	0.2	0.8
Part time .....	—	1.9	—	1.3
Union .....	0.7	1.1	—	—
Nonunion .....	0.3	1.1	0.3	1.1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.5	1.2	—	—
Lowest 10 percent .....	—	1.9	—	1.8
Second 25 percent .....	0.7	1.2	—	—
Third 25 percent .....	0.5	1.2	—	—
Highest 25 percent .....	0.5	1.2	—	—
Highest 10 percent .....	1.0	1.5	—	—
<b>Establishment characteristic</b>				
Service-providing industries .....	0.4	0.9	0.2	0.7
Education and health services .....	0.5	1.0	—	—
Educational services .....	0.5	1.1	—	—
Elementary and secondary schools .....	0.5	1.3	—	—
Junior colleges, colleges, and universities .....	—	1.4	—	1.2
Health care and social assistance .....	—	2.8	—	2.7
Hospitals .....	—	4.0	—	4.0
Public administration .....	0.6	1.4	—	—
1 to 99 workers .....	0.1	2.3	—	—
1 to 49 workers .....	—	2.6	—	2.6
50 to 99 workers .....	0.1	4.3	—	—
100 workers or more .....	0.5	0.9	0.2	0.8
100 to 499 workers .....	1.0	1.5	—	—
500 workers or more .....	0.5	1.0	0.2	0.9
State government .....	0.7	1.4	—	—
Local government .....	0.5	1.1	0.3	0.9

See footnotes at end of table.

**Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.5	1.1	0.2	1.0	0.8	1.1	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	0.4	1.3	—	—	0.6	1.4	—	—
Professional and related .....	0.5	1.2	—	—	0.6	1.4	—	—
Teachers .....	0.5	1.4	—	—	1.0	2.3	—	—
Primary, secondary, and special education school teachers .....	0.6	1.6	—	—	1.2	2.3	—	—
Service .....	0.8	1.5	—	—	1.0	2.0	—	—
Protective service .....	1.3	2.4	—	—	0.8	2.5	—	—
Sales and office .....	0.5	1.5	—	—	—	3.1	—	2.3
Office and administrative support .....	0.6	1.6	—	—	—	3.1	—	2.1
Natural resources, construction, and maintenance .....	—	2.5	—	2.2	—	2.9	—	2.3
Production, transportation, and material moving .....	—	3.5	—	2.6	—	4.1	—	4.1
Full time .....	0.5	1.1	0.2	1.0	0.7	1.1	—	—
Part time .....	—	2.3	—	1.4	—	3.0	—	2.5
Union .....	0.9	1.4	—	—	1.1	1.4	—	—
Nonunion .....	0.3	1.4	—	—	—	1.6	—	1.4
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	1.4	—	1.3	—	2.7	—	2.1
Lowest 10 percent .....	—	2.2	—	2.1	—	4.3	—	4.3
Second 25 percent .....	0.6	1.4	—	—	—	2.1	—	1.3
Third 25 percent .....	0.6	1.4	—	—	0.5	1.7	—	—
Highest 25 percent .....	0.7	1.6	—	—	0.6	1.3	—	—
Highest 10 percent .....	1.6	2.0	—	—	0.7	2.2	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	0.5	1.1	0.2	1.0	0.8	1.2	—	—
Education and health services .....	0.4	1.2	—	—	—	1.7	—	0.9
Educational services .....	0.4	1.3	—	—	1.2	1.8	—	—
Elementary and secondary schools .....	0.5	1.6	—	—	1.0	1.9	—	—
Junior colleges, colleges, and universities .....	0.2	1.2	—	1.2	—	4.0	—	2.9
Health care and social assistance .....	0.9	3.8	—	—	—	4.5	—	2.8
Hospitals .....	—	5.6	—	5.0	—	6.4	—	4.3
Public administration .....	0.8	2.1	—	—	0.5	1.5	—	—
1 to 99 workers .....	—	2.7	—	2.7	0.1	2.8	—	2.8
1 to 49 workers .....	—	3.2	—	3.2	—	0.1	—	—
50 to 99 workers .....	—	5.0	—	4.8	—	6.4	—	6.4
100 workers or more .....	0.5	1.2	—	—	0.8	1.2	—	—
100 to 499 workers .....	1.2	1.8	—	—	—	2.9	—	2.9
500 workers or more .....	0.5	1.4	—	—	1.0	1.4	—	—
State government .....	0.3	1.9	—	1.9	—	2.3	—	—
Local government .....	0.6	1.2	0.3	1.1	0.5	1.4	—	—

See footnotes at end of table.

**Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	All plans			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	3.2	—	2.2
Middle Atlantic .....	2.2	2.3	—	—
East North Central .....	1.0	2.6	—	2.6
West North Central .....	—	3.7	—	2.2
South Atlantic .....	—	2.3	—	2.3
West South Central .....	—	2.6	—	2.5
Mountain .....	—	3.6	—	3.3
Pacific .....	0.2	1.8	—	—

See footnotes at end of table.

**Table 35. Standard errors for outpatient substance abuse rehabilitation benefits: Extent of coverage by type of plan, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	2.3	—	2.3	—	4.8	—	2.4
Middle Atlantic .....	3.2	3.2	—	0.9	—	—	—	—
East North Central .....	—	3.3	—	3.3	2.0	2.1	—	1.4
West North Central .....	—	3.0	—	2.6	—	15.7	—	2.5
South Atlantic .....	—	3.4	—	3.3	—	2.8	—	2.4
West South Central .....	—	2.6	—	2.5	—	5.4	—	5.3
Mountain .....	—	3.8	—	3.3	—	5.2	—	5.2
Pacific .....	—	3.0	—	2.9	0.2	1.7	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 36. High deductible<sup>1</sup> and non-high deductible health plans: Summary of plan types,<sup>2</sup> state and local government workers, National Compensation Survey, 2011**

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

Characteristics	High deductible health plans	Non-high deductible health plans
All workers .....	8	91
<b>Worker characteristic</b>		
Management, professional, and related .....	8	91
Professional and related .....	8	91
Teachers .....	9	90
Primary, secondary, and special education school teachers .....	10	89
Service .....	7	92
Protective service .....	7	93
Sales and office .....	7	92
Office and administrative support .....	7	92
Natural resources, construction, and maintenance .....	8	91
Production, transportation, and material moving .....	10	87
Full time .....	8	91
Part time .....	7	93
Union .....	4	95
Nonunion .....	11	88
Average wage within the following categories: <sup>3</sup>		
Lowest 25 percent .....	10	88
Lowest 10 percent .....	14	84
Second 25 percent .....	7	93
Third 25 percent .....	8	91
Highest 25 percent .....	7	93
Highest 10 percent .....	3	96
<b>Establishment characteristic</b>		
Service-providing industries .....	8	91
Education and health services .....	8	91
Educational services .....	8	91
Elementary and secondary schools .....	10	89
Junior colleges, colleges, and universities .....	4	95
Health care and social assistance .....	8	92
Hospitals .....	—	92
Public administration .....	7	93
1 to 99 workers .....	11	87
1 to 49 workers .....	—	91
50 to 99 workers .....	16	82
100 workers or more .....	7	92
100 to 499 workers .....	8	90
500 workers or more .....	7	92
State government .....	4	95
Local government .....	9	90

See footnotes at end of table.

**Table 36. High deductible<sup>1</sup> and non-high deductible health plans: Summary of plan types,<sup>2</sup> state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	High deductible health plans	Non-high deductible health plans
<b>Geographic area</b>		
New England .....	—	96
Middle Atlantic .....	—	99
East North Central .....	9	88
West North Central .....	13	84
South Atlantic .....	8	90
West South Central .....	16	83
Mountain .....	—	88
Pacific .....	—	97

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 36. Standard errors for high deductible<sup>1</sup> and non-high deductible health plans: Summary of plan types, state and local government workers, National Compensation Survey, 2011**

Characteristics	High deductible health plans	Non-high deductible health plans
All workers .....	0.7	0.7
<b>Worker characteristic</b>		
Management, professional, and related .....	0.8	0.8
Professional and related .....	0.8	0.8
Teachers .....	1.0	1.1
Primary, secondary, and special education school teachers .....	1.3	1.3
Service .....	1.0	1.1
Protective service .....	1.4	1.4
Sales and office .....	0.9	1.1
Office and administrative support .....	1.0	1.1
Natural resources, construction, and maintenance .....	1.4	1.4
Production, transportation, and material moving .....	2.3	2.4
Full time .....	0.7	0.7
Part time .....	1.8	1.8
Union .....	0.6	0.6
Nonunion .....	1.0	1.1
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	1.2	1.4
Lowest 10 percent .....	2.3	2.9
Second 25 percent .....	0.7	0.7
Third 25 percent .....	0.9	1.0
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	0.4	0.5
<b>Establishment characteristic</b>		
Service-providing industries .....	0.7	0.7
Education and health services .....	0.9	0.9
Educational services .....	0.9	1.0
Elementary and secondary schools .....	1.2	1.2
Junior colleges, colleges, and universities .....	0.9	1.2
Health care and social assistance .....	1.5	1.5
Hospitals .....	–	1.8
Public administration .....	1.0	1.0
1 to 99 workers .....	2.2	2.1
1 to 49 workers .....	–	2.3
50 to 99 workers .....	3.9	3.8
100 workers or more .....	0.7	0.7
100 to 499 workers .....	1.1	1.4
500 workers or more .....	0.8	0.8
State government .....	0.5	0.7
Local government .....	0.9	0.9

See footnotes at end of table.

**Table 36. Standard errors for high deductible<sup>1</sup> and non-high deductible health plans: Summary of plan types, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	High deductible health plans	Non-high deductible health plans
<b>Geographic area</b>		
New England .....	—	1.7
Middle Atlantic .....	—	0.6
East North Central .....	2.4	2.2
West North Central .....	2.4	3.1
South Atlantic .....	1.6	1.9
West South Central .....	2.8	2.8
Mountain .....	—	4.8
Pacific .....	—	1.2

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 37. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1,200	\$1,500	\$2,000	\$2,500	\$3,000
<b>Worker characteristic</b>					
Management, professional, and related .....	1,200	1,500	2,000	2,500	3,000
Professional and related .....	1,200	1,500	2,000	2,500	3,000
Teachers .....	1,200	1,500	2,000	2,400	3,000
Primary, secondary, and special education school teachers .....	1,200	1,500	2,000	2,400	3,000
Service .....	1,200	1,500	2,000	2,500	3,000
Protective service .....	1,200	1,500	2,000	2,500	–
Sales and office .....	1,200	1,300	2,000	2,500	3,000
Office and administrative support .....	1,200	1,300	1,800	2,500	3,000
Natural resources, construction, and maintenance .....	1,250	1,500	–	2,500	3,000
Production, transportation, and material moving .....	1,200	1,500	–	2,500	2,500
Full time .....	1,200	1,500	2,000	2,500	3,000
Part time .....	1,500	1,500	2,000	–	–
Union .....	1,250	1,500	2,000	2,500	3,000
Nonunion .....	1,200	1,500	2,000	2,500	3,000
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1,200	1,500	2,000	2,500	3,000
Lowest 10 percent .....	1,200	1,500	2,000	2,500	–
Second 25 percent .....	1,250	1,500	1,800	2,500	3,000
Third 25 percent .....	1,200	1,300	1,500	2,400	3,000
Highest 25 percent .....	1,200	1,300	2,000	2,500	3,000
Highest 10 percent .....	1,200	1,250	1,500	2,300	–
<b>Establishment characteristic</b>					
Service-providing industries .....	1,200	1,500	2,000	2,500	3,000
Education and health services .....	1,200	1,500	2,000	2,500	3,000
Educational services .....	1,200	1,500	1,800	2,400	3,000
Elementary and secondary schools .....	1,200	1,500	2,000	2,500	3,000
Junior colleges, colleges, and universities .....	1,250	1,250	1,550	2,000	–
Health care and social assistance .....	1,500	1,500	2,500	3,000	3,000
Public administration .....	1,200	1,500	2,000	2,500	–
1 to 99 workers .....	1,250	1,500	2,000	2,500	3,000
50 to 99 workers .....	1,250	1,500	2,000	2,500	2,500
100 workers or more .....	1,200	1,500	1,800	2,500	3,000
100 to 499 workers .....	1,200	1,500	2,400	3,000	–
500 workers or more .....	1,200	1,300	1,500	2,300	3,000
State government .....	1,200	1,250	1,700	2,500	3,000
Local government .....	1,200	1,500	2,000	2,500	3,000

See footnotes at end of table.

**Table 37. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
East North Central .....	\$1,500	\$2,000	\$2,500	\$3,000	—
West North Central .....	1,200	1,500	1,500	2,500	\$3,000
South Atlantic .....	1,200	1,250	1,500	2,000	3,000
West South Central .....	1,200	1,250	2,000	2,400	2,500

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 37. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0	\$96	\$332	\$20	\$0
<b>Worker characteristic</b>					
Management, professional, and related .....	0	149	279	98	0
Professional and related .....	0	185	307	115	0
Teachers .....	0	334	485	284	196
Primary, secondary, and special education school teachers .....	0	293	489	211	219
Service .....	0	230	502	0	0
Protective service .....	0	255	411	98	–
Sales and office .....	14	136	449	0	344
Office and administrative support .....	14	111	397	0	329
Natural resources, construction, and maintenance .....	47	39	–	244	0
Production, transportation, and material moving .....	22	0	–	135	0
Full time .....	0	192	373	20	0
Part time .....	0	71	290	–	–
Union .....	22	39	392	0	0
Nonunion .....	0	281	395	44	0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	20	39	39	0	0
Lowest 10 percent .....	52	10	98	294	–
Second 25 percent .....	64	0	329	0	533
Third 25 percent .....	0	117	59	501	349
Highest 25 percent .....	0	227	120	186	0
Highest 10 percent .....	0	100	179	492	–
<b>Establishment characteristic</b>					
Service-providing industries .....	0	96	332	20	0
Education and health services .....	0	126	278	78	0
Educational services .....	0	359	351	197	277
Elementary and secondary schools .....	0	301	405	164	170
Junior colleges, colleges, and universities .....	47	110	148	257	–
Health care and social assistance .....	0	0	106	636	0
Public administration .....	34	147	595	140	–
1 to 99 workers .....	10	0	113	55	139
50 to 99 workers .....	196	0	233	473	636
100 workers or more .....	0	282	354	44	0
100 to 499 workers .....	0	78	404	572	–
500 workers or more .....	10	223	224	361	597
State government .....	37	98	231	68	439
Local government .....	0	68	288	20	0

See footnotes at end of table.

**Table 37. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
East North Central .....	\$0	\$537	\$0	\$519	—
West North Central .....	294	0	311	405	\$0
South Atlantic .....	73	0	0	452	519
West South Central .....	0	35	565	347	310

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 38. Non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	100	73	\$150	\$250	\$350	\$500	\$1,000	27
<b>Worker characteristic</b>								
Management, professional, and related .....	100	74	150	250	350	600	1,000	26
Professional and related .....	100	75	150	250	350	600	1,000	25
Teachers .....	100	77	–	250	–	600	1,000	23
Primary, secondary, and special education school teachers .....	100	78	–	250	500	600	1,000	22
Service .....	100	74	150	225	400	500	1,000	26
Protective service .....	100	72	–	225	350	500	750	28
Sales and office .....	100	71	200	250	350	500	1,000	29
Office and administrative support .....	100	71	200	250	350	500	1,000	29
Natural resources, construction, and maintenance .....	100	77	–	200	300	500	–	23
Production, transportation, and material moving .....	100	68	–	250	400	500	1,000	32
Full time .....	100	74	150	250	350	575	1,000	26
Part time .....	100	70	–	–	300	500	–	30
Union .....	100	65	100	200	250	500	600	35
Nonunion .....	100	82	200	250	500	600	1,000	18
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	100	82	200	250	500	600	1,000	18
Lowest 10 percent .....	100	84	200	300	500	1,000	1,000	16
Second 25 percent .....	100	73	150	200	350	500	1,000	27
Third 25 percent .....	100	73	150	250	350	500	1,000	27
Highest 25 percent .....	100	69	100	225	345	500	850	31
Highest 10 percent .....	100	63	100	200	300	500	–	37
<b>Establishment characteristic</b>								
Service-providing industries .....	100	73	150	250	350	500	1,000	27
Education and health services .....	100	76	150	250	400	600	1,000	24
Educational services .....	100	76	150	250	–	600	1,000	24
Elementary and secondary schools .....	100	77	–	250	500	600	1,000	23
Junior colleges, colleges, and universities .....	100	74	–	250	350	–	1,000	26
Health care and social assistance .....	100	78	150	200	350	500	–	22
Hospitals .....	100	80	150	200	350	575	1,000	20
Public administration .....	100	69	140	225	300	500	–	31
1 to 99 workers .....	100	81	140	250	–	600	1,000	19
1 to 49 workers .....	100	80	150	250	500	600	1,000	20
50 to 99 workers .....	100	81	–	225	350	–	1,000	19
100 workers or more .....	100	73	150	250	350	500	1,000	27
100 to 499 workers .....	100	83	–	225	350	500	1,000	17
500 workers or more .....	100	69	–	250	350	600	1,000	31
State government .....	100	69	–	250	350	600	1,000	31
Local government .....	100	75	150	250	–	500	1,000	25

See footnotes at end of table.

**Table 38. Non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Geographic area</b>								
New England .....	100	57	\$100	—	\$250	\$250	—	43
Middle Atlantic .....	100	77	100	—	250	—	—	23
East North Central .....	100	80	100	\$200	250	400	\$500	20
South Atlantic .....	100	78	200	250	—	600	800	22
West South Central .....	100	87	250	350	500	500	750	13
Mountain .....	100	61	250	300	—	500	1,000	39
Pacific .....	100	40	—	225	300	500	—	60

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 38. Standard errors for non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.2	\$5	\$8	\$36	\$148	\$97	1.2
<b>Worker characteristic</b>							
Management, professional, and related .....	1.3	10	0	49	71	109	1.3
Professional and related .....	1.3	0	0	88	53	63	1.3
Teachers .....	1.4	–	0	–	20	45	1.4
Primary, secondary, and special education school teachers .....	1.3	–	16	128	20	90	1.3
Service .....	1.5	10	32	86	119	59	1.5
Protective service .....	2.0	–	31	67	0	111	2.0
Sales and office .....	1.9	29	11	37	101	152	1.9
Office and administrative support .....	1.9	43	20	43	133	106	1.9
Natural resources, construction, and maintenance .....	2.2	–	5	26	20	–	2.2
Production, transportation, and material moving .....	3.8	–	29	118	60	42	3.8
Full time .....	1.2	11	0	42	91	78	1.2
Part time .....	3.6	–	–	80	0	–	3.6
Union .....	1.2	0	0	0	0	90	1.2
Nonunion .....	1.6	24	20	78	96	0	1.6
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	2.0	47	10	115	140	0	2.0
Lowest 10 percent .....	2.9	42	50	42	200	0	2.9
Second 25 percent .....	1.9	5	49	28	106	186	1.9
Third 25 percent .....	1.6	23	0	26	141	184	1.6
Highest 25 percent .....	1.1	9	31	44	0	219	1.1
Highest 10 percent .....	1.7	0	43	53	20	–	1.7
<b>Establishment characteristic</b>							
Service-providing industries .....	1.2	5	8	37	149	100	1.2
Education and health services .....	1.3	10	0	113	40	20	1.3
Educational services .....	1.3	17	0	–	28	0	1.3
Elementary and secondary schools .....	1.2	–	5	72	20	77	1.2
Junior colleges, colleges, and universities .....	3.3	–	10	91	–	0	3.3
Health care and social assistance .....	3.2	26	40	0	88	–	3.2
Hospitals .....	4.1	3	12	55	163	145	4.1
Public administration .....	1.9	38	29	61	0	–	1.9
1 to 99 workers .....	3.0	37	0	–	93	111	3.0
1 to 49 workers .....	4.3	34	0	132	59	174	4.3
50 to 99 workers .....	4.2	–	37	95	–	96	4.2
100 workers or more .....	1.2	10	13	34	139	118	1.2
100 to 499 workers .....	1.9	–	27	43	20	178	1.9
500 workers or more .....	1.3	–	7	48	100	154	1.3
State government .....	3.1	–	23	10	127	182	3.1
Local government .....	1.0	15	5	–	130	87	1.0

See footnotes at end of table.

**Table 38. Standard errors for non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Geographic area</b>							
New England .....	6.0	\$0	—	\$0	\$0	—	6.0
Middle Atlantic .....	1.0	0	—	0	—	—	1.0
East North Central .....	3.4	0	\$35	30	87	\$145	3.4
South Atlantic .....	3.4	7	0	—	0	0	3.4
West South Central .....	2.5	0	0	0	0	67	2.5
Mountain .....	5.2	0	34	—	0	272	5.2
Pacific .....	1.8	—	42	40	0	—	1.8

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 39. Mental health care and substance abuse treatment benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers .....	98	91	98	87	89
<b>Worker characteristic</b>					
Management, professional, and related .....	99	92	99	88	89
Professional and related .....	99	92	99	89	90
Teachers .....	99	92	99	90	90
Primary, secondary, and special education school teachers .....	98	91	98	89	89
Service .....	98	91	98	86	88
Protective service .....	98	91	98	83	87
Sales and office .....	98	91	98	86	88
Office and administrative support .....	98	91	98	86	87
Natural resources, construction, and maintenance .....	97	90	98	86	87
Production, transportation, and material moving .....	94	88	94	82	85
Full time .....	98	91	98	87	88
Part time .....	100	94	99	91	92
Union .....	99	91	99	87	88
Nonunion .....	98	92	98	87	89
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	98	90	97	86	88
Lowest 10 percent .....	96	91	96	87	88
Second 25 percent .....	98	92	98	87	89
Third 25 percent .....	98	92	98	88	90
Highest 25 percent .....	98	91	99	88	88
Highest 10 percent .....	99	91	99	88	87
<b>Establishment characteristic</b>					
Service-providing industries .....	98	91	98	87	89
Education and health services .....	99	92	99	89	90
Educational services .....	99	92	99	89	91
Elementary and secondary schools .....	98	91	98	88	89
Junior colleges, colleges, and universities ...	100	96	100	94	95
Health care and social assistance .....	99	92	97	84	85
Hospitals .....	99	89	97	83	81
Public administration .....	98	90	98	85	87
1 to 99 workers .....	97	90	96	86	86
1 to 49 workers .....	97	92	97	87	89
50 to 99 workers .....	97	87	96	84	83
100 workers or more .....	98	92	99	87	89
100 to 499 workers .....	97	92	98	88	91
500 workers or more .....	99	91	99	87	88
State government .....	100	96	100	94	97
Local government .....	98	89	98	85	85

See footnotes at end of table.

**Table 39. Mental health care and substance abuse treatment benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
<b>Geographic area</b>					
New England .....	97	95	98	92	94
Middle Atlantic .....	100	91	100	95	90
East North Central .....	97	92	98	91	90
West North Central .....	97	89	97	95	89
South Atlantic .....	99	90	99	81	88
West South Central .....	96	93	96	92	91
Mountain .....	99	91	99	85	87
Pacific .....	100	92	100	78	83

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 39. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers .....	0.4	0.8	0.3	1.0	0.8
<b>Worker characteristic</b>					
Management, professional, and related .....	0.3	1.0	0.3	1.1	1.0
Professional and related .....	0.3	0.8	0.4	1.0	0.9
Teachers .....	0.4	1.0	0.4	1.2	1.0
Primary, secondary, and special education school teachers .....	0.5	1.2	0.5	1.3	1.2
Service .....	0.5	1.0	0.4	1.7	1.1
Protective service .....	0.7	1.4	0.7	2.6	1.6
Sales and office .....	0.5	1.1	0.5	1.3	1.2
Office and administrative support .....	0.6	1.1	0.6	1.4	1.2
Natural resources, construction, and maintenance .....	0.8	1.6	0.8	1.6	1.7
Production, transportation, and material moving .....	1.5	2.1	1.7	2.6	2.3
Full time .....	0.4	0.8	0.3	1.0	0.8
Part time .....	0.1	1.2	0.4	2.2	1.5
Union .....	0.3	0.8	0.3	0.9	0.8
Nonunion .....	0.6	1.1	0.4	1.4	1.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	0.7	1.1	0.7	1.7	1.1
Lowest 10 percent .....	1.3	1.7	1.3	2.0	1.8
Second 25 percent .....	0.4	0.9	0.3	1.2	1.0
Third 25 percent .....	0.4	1.0	0.3	1.4	1.1
Highest 25 percent .....	0.4	1.1	0.3	1.0	1.1
Highest 10 percent .....	0.2	1.0	0.2	1.2	1.2
<b>Establishment characteristic</b>					
Service-providing industries .....	0.4	0.8	0.3	1.0	0.8
Education and health services .....	0.3	0.8	0.4	1.1	0.9
Educational services .....	0.4	0.9	0.4	1.1	0.9
Elementary and secondary schools .....	0.5	1.2	0.5	1.3	1.2
Junior colleges, colleges, and universities ...	0.3	1.2	0.3	1.6	1.3
Health care and social assistance .....	0.6	2.1	1.6	2.8	2.9
Hospitals .....	0.9	3.2	2.4	4.0	4.3
Public administration .....	0.7	1.3	0.6	1.7	1.4
1 to 99 workers .....	1.1	2.1	1.2	2.1	2.3
1 to 49 workers .....	1.7	2.3	1.7	2.6	2.6
50 to 99 workers .....	1.4	3.4	1.9	3.7	4.3
100 workers or more .....	0.3	0.8	0.3	1.1	0.9
100 to 499 workers .....	0.8	1.2	0.6	1.6	1.3
500 workers or more .....	0.3	0.9	0.4	1.3	1.0
State government .....	0.2	1.4	0.2	1.8	1.4
Local government .....	0.5	1.0	0.4	1.0	0.9

See footnotes at end of table.

**Table 39. Standard errors for mental health care and substance abuse treatment benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
<b>Geographic area</b>					
New England .....	1.8	1.4	1.3	2.7	2.2
Middle Atlantic .....	0.2	0.9	0.1	1.4	0.8
East North Central .....	1.0	2.8	0.7	2.5	2.6
West North Central .....	1.2	2.3	1.1	1.4	2.3
South Atlantic .....	0.4	2.3	0.4	3.7	2.2
West South Central .....	2.1	2.3	1.4	2.2	2.5
Mountain .....	1.1	5.1	1.0	3.7	3.6
Pacific .....	0.4	1.5	0.3	1.7	1.8

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 40. Mental health care benefits: Median number of days or visits<sup>1</sup> covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations
All workers .....	30	30	30	30	30	26
<b>Worker characteristic</b>						
Management, professional, and related .....	30	30	30	30	30	26
Professional and related .....	30	30	30	26	26	26
Teachers .....	30	30	30	26	26	26
Primary, secondary, and special education school teachers .....	30	30	30	26	26	26
Service .....	30	30	30	30	30	30
Protective service .....	30	30	30	30	30	—
Sales and office .....	30	30	30	30	30	25
Office and administrative support .....	30	30	30	30	30	—
Natural resources, construction, and maintenance .....	30	30	30	30	30	—
Production, transportation, and material moving .....	30	30	30	30	30	20
Full time .....	30	30	30	30	30	26
Part time .....	30	30	30	20	—	20
Union .....	30	30	30	30	30	30
Nonunion .....	30	30	30	30	30	26
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	30	30	30	30	30	—
Lowest 10 percent .....	30	30	30	30	30	—
Second 25 percent .....	30	30	30	30	30	20
Third 25 percent .....	30	30	30	30	30	26
Highest 25 percent .....	30	30	30	30	30	30
Highest 10 percent .....	30	30	30	30	30	30
<b>Establishment characteristic</b>						
Service-providing industries .....	30	30	30	30	30	26
Education and health services .....	30	30	30	26	26	30
Educational services .....	30	30	30	26	26	26
Elementary and secondary schools .....	30	30	30	26	26	30
Junior colleges, colleges, and universities .....	30	30	30	20	20	—
Health care and social assistance .....	30	30	30	26	26	—
Hospitals .....	30	30	30	30	30	—
Public administration .....	30	30	30	30	30	—
1 to 99 workers .....	30	30	30	24	24	26
1 to 49 workers .....	30	30	30	26	—	—
50 to 99 workers .....	30	30	—	24	20	—
100 workers or more .....	30	30	30	30	30	26
100 to 499 workers .....	30	30	30	30	30	30
500 workers or more .....	30	30	30	30	30	25
State government .....	30	30	30	30	30	30
Local government .....	30	30	30	30	30	26

See footnotes at end of table.

**Table 40. Mental health care benefits: Median number of days or visits<sup>1</sup> covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations
<b>Geographic area</b>						
New England .....	—	60	30	20	24	20
Middle Atlantic .....	30	30	35	30	38	—
East North Central .....	30	30	30	30	30	20
West North Central .....	30	30	30	45	—	52
South Atlantic .....	30	30	31	—	—	26
West South Central .....	30	30	30	30	30	20
Mountain .....	30	30	30	20	20	30
Pacific .....	30	30	—	20	—	20

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 40. Standard errors for mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations
All workers .....	0.0	0.0	0.0	2.1	1.6	3.8
<b>Worker characteristic</b>						
Management, professional, and related .....	0.0	0.0	0.0	5.4	5.0	4.6
Professional and related .....	0.0	0.0	0.0	5.3	5.3	4.9
Teachers .....	0.0	0.0	0.0	4.8	4.7	5.6
Primary, secondary, and special education school teachers .....	0.0	0.0	0.0	4.5	4.4	4.8
Service .....	0.0	0.0	0.2	0.0	0.0	3.5
Protective service .....	0.0	0.0	0.4	1.1	1.1	–
Sales and office .....	0.0	0.0	0.0	4.8	2.1	6.3
Office and administrative support .....	0.0	0.0	0.0	4.2	2.2	–
Natural resources, construction, and maintenance .....	0.0	0.0	2.3	0.0	0.0	–
Production, transportation, and material moving .....	0.0	0.0	0.0	8.0	6.7	3.7
Full time .....	0.0	0.0	0.0	1.8	1.4	5.1
Part time .....	0.0	0.0	0.0	2.0	–	0.0
Union .....	0.0	0.0	0.0	0.0	0.8	7.8
Nonunion .....	0.0	0.0	0.0	5.1	4.6	3.2
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	0.0	0.0	0.0	5.9	4.9	–
Lowest 10 percent .....	0.0	0.0	0.0	5.9	5.1	–
Second 25 percent .....	0.0	0.0	0.0	5.3	3.8	2.9
Third 25 percent .....	0.0	0.0	0.0	2.1	2.1	4.8
Highest 25 percent .....	0.0	0.0	0.0	0.0	0.0	0.8
Highest 10 percent .....	0.0	0.0	4.6	0.0	0.0	6.5
<b>Establishment characteristic</b>						
Service-providing industries .....	0.0	0.0	0.0	2.2	1.8	3.8
Education and health services .....	0.0	0.0	0.0	4.5	4.2	4.1
Educational services .....	0.0	0.0	0.0	4.0	4.3	5.4
Elementary and secondary schools .....	0.0	0.0	0.0	4.5	4.7	5.9
Junior colleges, colleges, and universities .....	0.0	0.0	0.0	4.1	4.5	–
Health care and social assistance .....	0.0	0.0	4.6	6.4	5.3	–
Hospitals .....	0.0	0.0	3.1	0.8	2.4	–
Public administration .....	0.0	0.0	0.0	0.0	0.0	–
1 to 99 workers .....	0.0	0.0	0.0	5.8	6.1	3.9
1 to 49 workers .....	0.0	0.0	0.0	7.5	–	–
50 to 99 workers .....	0.0	0.0	–	5.4	5.7	–
100 workers or more .....	0.0	0.0	0.0	0.0	0.0	6.2
100 to 499 workers .....	0.0	0.0	1.0	0.0	0.8	2.8
500 workers or more .....	0.0	0.0	0.0	0.8	0.0	6.3
State government .....	0.0	0.0	0.0	2.8	3.1	7.2
Local government .....	0.0	0.0	0.0	2.7	2.2	3.9

See footnotes at end of table.

**Table 40. Standard errors for mental health care benefits: Median number of days or visits covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations
<b>Geographic area</b>						
New England .....	—	0.0	0.0	5.6	2.5	3.4
Middle Atlantic .....	0.0	1.4	0.0	1.0	10.2	—
East North Central .....	0.0	0.0	0.0	0.0	4.3	0.0
West North Central .....	0.0	0.0	0.0	12.4	—	0.0
South Atlantic .....	0.0	0.0	1.3	—	—	7.2
West South Central .....	0.0	0.0	0.0	4.1	1.4	0.0
Mountain .....	0.0	0.0	0.0	0.0	0.0	0.0
Pacific .....	0.0	0.0	—	0.0	—	0.0

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 41. Substance abuse treatment benefits: Median number of days<sup>1</sup> covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers .....	30	30	30	30	30	30	30	30	—
<b>Worker characteristic</b>									
Management, professional, and related .....	30	30	30	30	30	30	30	30	52
Professional and related .....	30	30	30	30	30	30	30	30	52
Teachers .....	30	30	30	30	30	30	30	30	52
Primary, secondary, and special education school teachers .....	30	30	30	30	30	30	30	30	—
Service .....	30	30	30	30	30	30	30	30	40
Protective service .....	30	30	30	30	30	30	30	30	—
Sales and office .....	30	30	30	30	30	30	30	30	30
Office and administrative support .....	30	30	30	30	30	30	30	30	30
Natural resources, construction, and maintenance .....	30	30	30	30	30	30	30	30	—
Production, transportation, and material moving .....	30	—	30	30	30	—	40	42	24
Full time .....	30	30	30	30	30	30	30	30	—
Part time .....	30	30	—	30	30	30	30	30	—
Union .....	30	30	30	30	30	30	46	45	60
Nonunion .....	30	30	30	30	30	30	30	30	30
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	30	30	30	30	30	30	30	30	30
Lowest 10 percent .....	30	30	—	30	30	—	30	26	30
Second 25 percent .....	30	30	30	30	30	30	30	30	—
Third 25 percent .....	30	30	30	30	30	30	30	30	30
Highest 25 percent .....	30	30	30	30	30	30	35	30	60
Highest 10 percent .....	30	30	30	30	30	30	40	30	60
<b>Establishment characteristic</b>									
Service-providing industries .....	30	30	30	30	30	30	30	30	—
Education and health services .....	30	30	30	30	30	30	30	30	52
Educational services .....	30	30	30	30	30	30	30	30	52
Elementary and secondary schools .....	30	30	30	30	30	30	30	30	—
Junior colleges, colleges, and universities .....	30	30	—	30	30	30	30	—	60
Health care and social assistance .....	30	30	30	30	30	30	30	30	60
Hospitals .....	30	30	—	30	30	30	30	30	60
Public administration .....	30	30	30	30	30	30	30	30	32
1 to 99 workers .....	30	30	—	30	30	30	30	30	26
1 to 49 workers .....	30	30	—	30	30	30	30	30	—
50 to 99 workers .....	30	30	—	30	30	30	—	—	—
100 workers or more .....	30	30	30	30	30	30	30	30	45
100 to 499 workers .....	30	30	30	30	30	30	30	30	—
500 workers or more .....	30	30	30	30	30	30	30	30	50
State government .....	30	30	—	30	30	30	30	30	—
Local government .....	30	30	30	30	30	30	30	30	40

See footnotes at end of table.

**Table 41. Substance abuse treatment benefits: Median number of days<sup>1</sup> covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
<b>Geographic area</b>									
New England .....	—	—	30	—	—	—	24	24	24
Middle Atlantic .....	30	30	30	30	30	30	60	60	—
East North Central .....	30	30	—	30	30	30	30	30	20
West North Central .....	30	30	30	30	30	30	—	30	52
South Atlantic .....	30	—	30	30	30	30	30	—	32
West South Central .....	30	30	—	30	30	30	30	30	30
Mountain .....	30	30	—	—	—	30	—	20	30
Pacific .....	30	30	30	30	30	—	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 41. Standard errors for substance abuse treatment benefits: Median number of days<sup>1</sup> covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
All workers .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
<b>Worker characteristic</b>									
Management, professional, and related .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.2
Professional and related .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.3
Teachers .....	0.0	0.0	0.0	0.0	0.0	0.0	1.6	0.0	9.7
Primary, secondary, and special education school teachers .....	0.0	0.0	0.0	0.0	0.0	1.0	6.6	3.1	—
Service .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7
Protective service .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Sales and office .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.8
Office and administrative support .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4
Natural resources, construction, and maintenance .....	0.0	0.0	0.0	0.0	0.0	0.0	4.0	8.6	—
Production, transportation, and material moving .....	7.1	—	0.0	0.0	0.0	—	10.8	7.2	4.9
Full time .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Part time .....	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	—
Union .....	0.0	0.0	0.0	0.0	0.0	0.0	4.1	3.4	17.4
Nonunion .....	0.0	0.0	0.0	0.0	0.0	0.0	1.4	2.6	6.3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	1.8
Lowest 10 percent .....	0.0	0.0	—	0.0	0.0	—	6.2	4.7	3.4
Second 25 percent .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Third 25 percent .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7
Highest 25 percent .....	0.0	0.0	0.0	0.0	0.0	0.0	7.2	0.0	4.4
Highest 10 percent .....	0.0	0.0	2.2	0.0	0.0	1.7	7.6	1.3	0.0
<b>Establishment characteristic</b>									
Service-providing industries .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
Education and health services .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	10.0
Educational services .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	8.0
Elementary and secondary schools .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	—
Junior colleges, colleges, and universities .....	0.0	0.0	—	0.0	0.0	0.0	8.0	—	12.5
Health care and social assistance .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	0.0
Hospitals .....	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	0.0
Public administration .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7
1 to 99 workers .....	0.0	0.0	—	0.0	0.0	0.0	2.2	0.8	0.0
1 to 49 workers .....	0.0	0.0	—	0.0	0.0	0.0	3.6	1.4	—
50 to 99 workers .....	0.0	0.0	—	0.0	0.0	2.8	—	—	—
100 workers or more .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9
100 to 499 workers .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
500 workers or more .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.9
State government .....	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	—
Local government .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.2

See footnotes at end of table.

**Table 41. Standard errors for substance abuse treatment benefits: Median number of days<sup>1</sup> covered per year for selected services by type of plan, state and local government 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	Health maintenance organizations	All plans	Fee-for-service plans	Health maintenance organizations
<b>Geographic area</b>									
New England .....	—	—	0.0	—	—	—	0.0	5.6	4.7
Middle Atlantic .....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	—
East North Central .....	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	0.0
West North Central .....	0.0	0.0	0.0	0.0	0.0	0.0	—	4.2	0.0
South Atlantic .....	0.0	—	0.0	0.0	0.0	0.6	5.0	—	2.4
West South Central .....	0.0	0.0	—	0.0	0.0	0.0	0.0	0.0	0.0
Mountain .....	0.0	0.0	—	—	—	0.0	—	5.6	0.0
Pacific .....	0.0	0.0	0.0	0.0	0.0	—	—	—	—

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 42. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Coverage for formulary drugs <sup>2</sup>
All workers .....	100	100	85	78
<b>Worker characteristic</b>				
Management, professional, and related .....	100	100	85	78
Professional and related .....	100	100	84	76
Teachers .....	100	100	84	74
Primary, secondary, and special education school teachers .....	100	100	82	70
Service .....	100	100	86	78
Protective service .....	100	100	85	75
Sales and office .....	100	100	87	81
Office and administrative support .....	100	100	88	81
Natural resources, construction, and maintenance .....	100	99	79	83
Production, transportation, and material moving .....	100	100	84	76
Full time .....	100	100	85	78
Part time .....	100	99	85	76
Union .....	100	100	88	68
Nonunion .....	100	100	82	88
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	100	100	83	86
Lowest 10 percent .....	100	100	81	88
Second 25 percent .....	100	100	85	80
Third 25 percent .....	100	100	85	82
Highest 25 percent .....	100	100	86	70
Highest 10 percent .....	100	100	89	65
<b>Establishment characteristic</b>				
Service-providing industries .....	100	100	85	78
Education and health services .....	100	100	84	78
Educational services .....	100	100	85	77
Elementary and secondary schools .....	100	100	83	72
Junior colleges, colleges, and universities .....	100	100	90	90
Health care and social assistance .....	100	100	82	84
Hospitals .....	100	100	80	85
Public administration .....	100	100	87	79
1 to 99 workers .....	100	100	75	84
1 to 49 workers .....	100	100	77	80
50 to 99 workers .....	100	100	73	89
100 workers or more .....	100	100	86	78
100 to 499 workers .....	100	99	83	75
500 workers or more .....	100	100	87	79
State government .....	100	100	90	92
Local government .....	100	100	83	73

See footnotes at end of table.

**Table 42. Outpatient prescription drug benefits:<sup>1</sup> Type of coverage, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Coverage for formulary drugs <sup>2</sup>
<b>Geographic area</b>				
New England .....	100	100	84	89
Middle Atlantic .....	100	99	92	68
East North Central .....	100	100	83	66
West North Central .....	100	100	71	76
South Atlantic .....	100	100	86	89
West South Central .....	100	100	82	92
Mountain .....	100	100	94	84
Pacific .....	100	100	92	64

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

<sup>2</sup> These are both generic and brand names drugs approved by the health care provider. Drugs not approved by the health care provider are nonformulary drugs, for which enrollees receive less generous benefits, such as a higher copayment per prescription.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 42. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, state and local government workers, National Compensation Survey, 2011**

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Coverage for formulary drugs <sup>2</sup>
All workers .....	( <sup>3</sup> )	0.1	1.5	1.0
<b>Worker characteristic</b>				
Management, professional, and related .....	( <sup>3</sup> )	0.1	1.5	1.1
Professional and related .....	( <sup>3</sup> )	0.1	1.6	1.2
Teachers .....	( <sup>3</sup> )	0.1	1.9	1.6
Primary, secondary, and special education school teachers .....	( <sup>3</sup> )	0.1	2.0	1.9
Service .....	( <sup>3</sup> )	0.2	2.0	1.6
Protective service .....	( <sup>3</sup> )	( <sup>3</sup> )	2.4	2.4
Sales and office .....	( <sup>3</sup> )	0.1	1.9	1.5
Office and administrative support .....	( <sup>3</sup> )	0.1	1.8	1.6
Natural resources, construction, and maintenance .....	( <sup>3</sup> )	0.3	3.3	1.9
Production, transportation, and material moving .....	( <sup>3</sup> )	0.2	2.7	3.6
Full time .....	( <sup>3</sup> )	0.1	1.4	1.0
Part time .....	( <sup>3</sup> )	0.6	5.7	3.5
Union .....	( <sup>3</sup> )	0.2	1.1	1.3
Nonunion .....	( <sup>3</sup> )	( <sup>3</sup> )	2.8	1.1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	( <sup>3</sup> )	0.2	3.1	1.8
Lowest 10 percent .....	( <sup>3</sup> )	( <sup>3</sup> )	4.3	3.1
Second 25 percent .....	( <sup>3</sup> )	0.1	1.6	1.4
Third 25 percent .....	( <sup>3</sup> )	0.1	1.5	1.6
Highest 25 percent .....	( <sup>3</sup> )	0.1	1.3	1.3
Highest 10 percent .....	( <sup>3</sup> )	0.2	1.1	2.0
<b>Establishment characteristic</b>				
Service-providing industries .....	( <sup>3</sup> )	0.1	1.5	1.0
Education and health services .....	( <sup>3</sup> )	0.1	2.1	1.2
Educational services .....	( <sup>3</sup> )	0.2	2.1	1.3
Elementary and secondary schools .....	( <sup>3</sup> )	0.2	1.8	1.5
Junior colleges, colleges, and universities ...	( <sup>3</sup> )	0.1	4.1	1.3
Health care and social assistance .....	( <sup>3</sup> )	( <sup>3</sup> )	3.3	2.2
Hospitals .....	( <sup>3</sup> )	( <sup>3</sup> )	4.2	3.1
Public administration .....	( <sup>3</sup> )	( <sup>3</sup> )	1.7	1.5
1 to 99 workers .....	( <sup>3</sup> )	0.1	2.4	2.9
1 to 49 workers .....	( <sup>3</sup> )	0.2	4.0	4.8
50 to 99 workers .....	( <sup>3</sup> )	( <sup>3</sup> )	3.5	2.7
100 workers or more .....	( <sup>3</sup> )	0.1	1.6	1.0
100 to 499 workers .....	( <sup>3</sup> )	0.3	2.1	2.5
500 workers or more .....	( <sup>3</sup> )	0.1	1.9	1.0
State government .....	( <sup>3</sup> )	( <sup>3</sup> )	2.8	0.7
Local government .....	( <sup>3</sup> )	0.1	1.3	1.3

See footnotes at end of table.

**Table 42. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Type of coverage, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Generic drugs	Brand-name drugs	Mail order drugs	Coverage for formulary drugs <sup>2</sup>
<b>Geographic area</b>				
New England .....	( <sup>3</sup> )	0.1	5.9	2.0
Middle Atlantic .....	( <sup>3</sup> )	0.5	2.0	3.1
East North Central .....	( <sup>3</sup> )	( <sup>3</sup> )	2.6	3.1
West North Central .....	( <sup>3</sup> )	0.2	4.6	3.0
South Atlantic .....	( <sup>3</sup> )	0.1	2.4	1.9
West South Central .....	( <sup>3</sup> )	( <sup>3</sup> )	3.5	1.7
Mountain .....	( <sup>3</sup> )	( <sup>3</sup> )	2.9	2.9
Pacific .....	( <sup>3</sup> )	0.2	0.9	1.9

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

<sup>2</sup> These are both generic and brand names drugs approved by the health care provider. Drugs not approved by the health care provider are nonformulary drugs, for which enrollees receive less generous benefits, such as a higher copayment per prescription.

<sup>3</sup> Less than 0.05.

<sup>4</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 43. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Generic drugs <sup>2</sup>				Brand-name drugs <sup>3</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers .....	85	14	1	\$10	89	10	1	\$25
<b>Worker characteristic</b>								
Management, professional, and related .....	84	14	1	10	88	11	1	25
Professional and related .....	84	15	1	10	87	11	1	25
Teachers .....	83	16	1	10	86	12	2	25
Primary, secondary, and special education school teachers .....	82	16	2	10	86	12	2	25
Service .....	86	13	1	10	91	8	1	25
Protective service .....	88	11	1	10	92	7	1	25
Sales and office .....	87	12	1	10	90	9	1	25
Office and administrative support .....	87	12	1	10	90	9	1	25
Natural resources, construction, and maintenance .....	87	12	1	10	90	9	1	25
Production, transportation, and material moving .....	82	15	2	10	89	8	3	20
Full time .....	85	14	1	10	89	10	1	25
Part time .....	86	13	( <sup>4</sup> )	10	92	7	1	25
Union .....	84	15	1	7	90	8	2	20
Nonunion .....	86	13	1	10	87	11	1	30
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	87	11	1	10	89	9	2	30
Lowest 10 percent .....	89	8	3	10	90	8	3	30
Second 25 percent .....	86	13	1	10	89	10	1	25
Third 25 percent .....	86	14	1	10	89	10	1	25
Highest 25 percent .....	83	15	1	10	88	10	2	20
Highest 10 percent .....	83	15	2	8	88	9	2	20
<b>Establishment characteristic</b>								
Service-providing industries .....	85	14	1	10	89	10	1	25
Education and health services .....	84	14	1	10	88	11	1	25
Educational services .....	84	15	1	10	87	12	2	25
Elementary and secondary schools .....	83	15	2	10	87	11	2	25
Junior colleges, colleges, and universities ...	87	-	-	10	87	-	-	25
Health care and social assistance .....	87	13	( <sup>4</sup> )	9	91	9	( <sup>4</sup> )	25
Hospitals .....	87	13	( <sup>4</sup> )	9	90	10	( <sup>4</sup> )	25
Public administration .....	87	12	1	10	92	7	1	25
1 to 99 workers .....	82	16	2	10	85	13	2	25
1 to 49 workers .....	80	19	1	10	83	16	1	25
50 to 99 workers .....	85	13	2	10	88	10	2	30
100 workers or more .....	85	13	1	10	89	9	1	25
100 to 499 workers .....	85	14	2	10	87	11	2	25
500 workers or more .....	86	13	1	10	90	9	1	25
State government .....	91	9	( <sup>4</sup> )	10	91	9	( <sup>4</sup> )	25
Local government .....	83	16	2	10	88	10	2	25

See footnotes at end of table.

**Table 43. Outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Generic drugs <sup>2</sup>				Brand-name drugs <sup>3</sup>			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Geographic area</b>								
New England .....	92	—	—	\$10	94	4	1	\$20
Middle Atlantic .....	68	32	1	5	87	12	1	15
East North Central .....	84	13	3	10	86	—	—	24
West North Central .....	71	27	3	10	70	27	3	25
South Atlantic .....	92	7	1	10	93	6	1	30
West South Central .....	87	12	1	10	91	8	1	30
Mountain .....	89	—	—	10	88	—	—	25
Pacific .....	92	8	1	5	92	7	1	—

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

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

<sup>3</sup> All workers participating in an outpatient prescription drug plan with a brand-name drug provision equals 100 percent.

<sup>4</sup> Less than 0.5.

<sup>5</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 43. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, state and local government workers, National Compensation Survey, 2011**

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
All workers .....	0.9	0.9	0.3	\$0	0.9	0.9	0.3	\$0
<b>Worker characteristic</b>								
Management, professional, and related .....	1.2	1.2	0.3	0	1.2	1.2	0.3	0
Professional and related .....	1.3	1.3	0.3	0	1.3	1.3	0.3	0
Teachers .....	1.5	1.5	0.4	0	1.4	1.3	0.4	0
Primary, secondary, and special education school teachers .....	1.6	1.6	0.4	0	1.4	1.4	0.4	0
Service .....	1.1	1.0	0.4	0	1.0	0.9	0.4	0
Protective service .....	1.6	1.6	0.6	0	1.4	1.3	0.6	3
Sales and office .....	1.6	1.4	0.5	0	1.3	1.1	0.5	0
Office and administrative support .....	1.4	1.3	0.4	0	1.3	1.2	0.4	0
Natural resources, construction, and maintenance .....	2.2	2.2	0.3	0	2.2	2.2	0.3	0
Production, transportation, and material moving .....	3.1	2.9	0.8	( <sup>2</sup> )	2.3	2.0	0.8	3
Full time .....	0.9	0.9	0.3	0	1.0	1.0	0.3	0
Part time .....	2.1	2.0	0.2	1	2.0	1.9	0.2	6
Union .....	0.8	0.8	0.3	1	0.8	0.7	0.3	0
Nonunion .....	1.7	1.6	0.4	0	1.7	1.6	0.4	0
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	1.6	1.3	0.6	0	1.5	1.3	0.6	0
Lowest 10 percent .....	2.8	2.2	1.6	0	2.8	2.2	1.6	3
Second 25 percent .....	1.1	1.1	0.4	0	1.1	1.2	0.4	0
Third 25 percent .....	1.3	1.2	0.3	0	1.3	1.2	0.4	0
Highest 25 percent .....	1.2	1.3	0.3	( <sup>2</sup> )	1.2	1.2	0.3	0
Highest 10 percent .....	1.7	1.6	0.5	1	1.6	1.5	0.5	0
<b>Establishment characteristic</b>								
Service-providing industries .....	0.9	0.9	0.3	0	0.9	0.9	0.3	0
Education and health services .....	1.3	1.3	0.3	0	1.3	1.3	0.3	0
Educational services .....	1.4	1.4	0.3	0	1.4	1.4	0.3	0
Elementary and secondary schools .....	1.3	1.3	0.4	0	1.2	1.1	0.5	0
Junior colleges, colleges, and universities .....	4.2	-	-	0	4.3	-	-	6
Health care and social assistance .....	2.3	2.3	( <sup>4</sup> )	2	2.3	2.3	( <sup>4</sup> )	5
Hospitals .....	2.8	2.9	( <sup>4</sup> )	2	3.0	3.0	( <sup>4</sup> )	5
Public administration .....	1.3	1.3	0.3	0	1.2	1.1	0.3	4
1 to 99 workers .....	1.9	2.2	0.8	0	1.7	2.0	0.8	4
1 to 49 workers .....	2.9	2.8	0.8	0	2.9	2.8	0.8	3
50 to 99 workers .....	2.5	3.2	1.6	0	2.2	2.9	1.6	7
100 workers or more .....	1.0	0.9	0.3	0	1.0	1.0	0.3	0
100 to 499 workers .....	2.0	1.8	0.6	0	1.9	1.6	0.7	0
500 workers or more .....	1.2	1.1	0.3	0	1.3	1.3	0.3	0
State government .....	2.2	2.2	0.1	1	2.3	2.3	0.1	0
Local government .....	1.0	0.9	0.4	0	0.9	0.9	0.4	0

See footnotes at end of table.

**Table 43. Standard errors for outpatient prescription drug benefits:<sup>1</sup> Copayment provisions, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Generic drugs				Brand-name drugs			
	Copayment	No copayment	Not determinable	Median copayment per prescription	Copayment	No copayment	Not determinable	Median copayment per prescription
<b>Geographic area</b>								
New England .....	1.5	—	—	\$0	0.9	0.8	0.9	\$0
Middle Atlantic .....	2.1	2.2	0.4	0	3.3	3.3	0.4	0
East North Central .....	3.8	3.9	1.0	0	3.6	—	—	5
West North Central .....	3.8	4.3	1.9	0	4.0	4.6	1.9	0
South Atlantic .....	0.7	0.7	0.1	0	0.6	0.6	0.1	0
West South Central .....	1.7	1.1	1.1	0	1.6	0.9	1.1	0
Mountain .....	2.7	—	—	0	3.0	—	—	5
Pacific .....	1.0	0.7	0.4	0	0.7	0.6	0.4	—

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

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

<sup>2</sup> Less than 0.5.

<sup>4</sup> Less than 0.05.

<sup>3</sup> 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

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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 44. Dental care benefits: Coverage for selected services, state and local government 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	96	76	48	29
<b>Worker characteristic</b>						
Management, professional, and related .....	100	100	97	76	47	28
Professional and related .....	100	100	97	74	47	28
Teachers .....	99	100	97	73	44	29
Primary, secondary, and special education school teachers .....	99	100	97	71	43	28
Service .....	100	100	94	76	48	29
Protective service .....	100	100	93	76	49	27
Sales and office .....	100	100	96	77	50	28
Office and administrative support .....	100	100	96	77	50	27
Natural resources, construction, and maintenance .....	100	100	97	79	46	34
Production, transportation, and material moving .....	100	100	96	79	46	32
Full time .....	100	100	96	76	47	29
Part time .....	100	100	95	76	55	21
Union .....	100	100	97	78	47	31
Nonunion .....	100	100	95	73	48	25
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	100	100	94	70	46	25
Lowest 10 percent .....	100	100	95	71	47	24
Second 25 percent .....	100	100	95	78	48	30
Third 25 percent .....	100	100	96	78	49	29
Highest 25 percent .....	100	100	98	77	47	30
Highest 10 percent .....	99	100	98	78	46	32
<b>Establishment characteristic</b>						
Service-providing industries .....	100	100	96	76	48	29
Education and health services .....	100	100	97	73	46	27
Educational services .....	100	100	97	74	46	28
Elementary and secondary schools .....	99	100	97	69	44	26
Junior colleges, colleges, and universities .....	100	100	97	87	52	35
Health care and social assistance .....	100	100	95	71	47	24
Hospitals .....	100	100	95	71	46	25
Public administration .....	100	100	95	80	52	28
1 to 99 workers .....	100	100	90	70	37	33
1 to 49 workers .....	100	100	85	69	33	36
50 to 99 workers .....	100	100	96	72	43	29
100 workers or more .....	100	100	97	77	49	28
100 to 499 workers .....	100	100	98	67	40	28
500 workers or more .....	100	100	96	80	52	29
State government .....	100	100	96	89	54	34
Local government .....	100	100	96	71	45	27

See footnotes at end of table.

**Table 44. Dental care benefits: Coverage for selected services, state and local government 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
<b>Geographic area</b>						
New England .....	100	100	99	60	39	20
Middle Atlantic .....	100	100	98	87	44	42
East North Central .....	99	100	93	86	37	50
West North Central .....	100	100	94	80	39	41
South Atlantic .....	100	100	94	63	37	26
East South Central .....	100	100	92	71	—	—
West South Central .....	100	100	92	77	53	24
Mountain .....	100	100	98	74	—	—
Pacific .....	100	100	99	75	64	11

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 44. Standard errors for dental care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Preventive services	Basic services	Major services	Orthodontia		
				Total	Employee and dependent	Dependent only
All workers .....	0.1	(1)	0.8	1.4	1.5	1.7
<b>Worker characteristic</b>						
Management, professional, and related .....	0.2	(1)	0.9	1.6	1.6	1.4
Professional and related .....	0.2	(1)	0.8	1.8	1.7	1.6
Teachers .....	0.3	(1)	0.7	2.1	2.4	2.5
Primary, secondary, and special education school teachers .....	0.4	(1)	0.8	2.5	2.5	2.8
Service .....	(1)	(1)	1.6	2.1	2.2	2.4
Protective service .....	(1)	(1)	2.5	2.7	3.1	3.1
Sales and office .....	(1)	(1)	1.1	2.6	3.3	3.3
Office and administrative support .....	(1)	(1)	1.1	2.7	3.3	3.5
Natural resources, construction, and maintenance .....	(1)	(1)	1.1	3.2	5.2	5.1
Production, transportation, and material moving .....	(1)	(1)	1.3	3.5	3.4	3.3
Full time .....	0.1	(1)	0.7	1.5	1.6	1.7
Part time .....	(1)	(1)	1.9	3.0	4.4	3.8
Union .....	0.1	(1)	0.6	1.2	1.8	1.9
Nonunion .....	(1)	(1)	1.3	2.6	2.5	2.1
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	0.1	(1)	1.4	3.0	3.0	2.6
Lowest 10 percent .....	(1)	(1)	2.4	4.8	4.7	3.8
Second 25 percent .....	(1)	(1)	1.3	2.1	2.2	2.5
Third 25 percent .....	0.2	(1)	1.1	1.6	2.0	2.0
Highest 25 percent .....	0.2	(1)	0.6	1.4	1.7	1.6
Highest 10 percent .....	0.3	(1)	0.6	1.6	2.3	2.4
<b>Establishment characteristic</b>						
Service-providing industries .....	0.1	(1)	0.8	1.4	1.5	1.7
Education and health services .....	0.1	(1)	0.7	1.9	1.9	1.9
Educational services .....	0.2	(1)	0.7	1.9	2.0	1.9
Elementary and secondary schools .....	0.2	(1)	0.7	2.1	2.1	2.0
Junior colleges, colleges, and universities .....	(1)	(1)	1.6	2.9	4.4	4.0
Health care and social assistance .....	(1)	(1)	2.4	3.9	3.9	3.4
Hospitals .....	(1)	(1)	2.9	5.3	5.3	4.6
Public administration .....	(1)	(1)	1.3	2.0	2.2	2.4
1 to 99 workers .....	(1)	(1)	2.8	3.7	4.2	3.9
1 to 49 workers .....	(1)	(1)	5.0	6.0	5.5	5.5
50 to 99 workers .....	(1)	(1)	2.1	5.1	5.9	6.1
100 workers or more .....	0.1	(1)	0.8	1.5	1.6	1.7
100 to 499 workers .....	0.3	(1)	0.7	3.3	3.0	3.0
500 workers or more .....	0.1	(1)	1.0	1.5	1.7	1.7
State government .....	(1)	(1)	2.0	2.3	2.7	2.7
Local government .....	0.1	(1)	0.6	1.5	1.7	2.0

See footnotes at end of table.

**Table 44. Standard errors for dental care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Preventive services	Basic services	Major services	Orthodontia		
				Total	Employee and dependent	Dependent only
<b>Geographic area</b>						
New England .....	( <sup>1</sup> )	( <sup>1</sup> )	1.0	7.9	7.6	4.6
Middle Atlantic .....	( <sup>1</sup> )	( <sup>1</sup> )	1.2	0.7	3.5	3.6
East North Central .....	0.4	( <sup>1</sup> )	3.5	1.9	2.9	2.2
West North Central .....	( <sup>1</sup> )	( <sup>1</sup> )	3.3	7.5	8.1	9.4
South Atlantic .....	( <sup>1</sup> )	( <sup>1</sup> )	1.4	5.9	4.0	3.4
East South Central .....	( <sup>1</sup> )	( <sup>1</sup> )	5.8	6.6	—	—
West South Central .....	( <sup>1</sup> )	( <sup>1</sup> )	4.4	5.2	6.0	4.4
Mountain .....	0.2	( <sup>1</sup> )	0.2	4.8	—	—
Pacific .....	0.2	( <sup>1</sup> )	0.5	1.5	1.9	1.8

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 45. Dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Preventive services				Basic services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	12	88	—	( <sup>2</sup> )	4	96	—	—
<b>Worker characteristic</b>								
Management, professional, and related .....	11	89	—	( <sup>2</sup> )	3	97	—	—
Professional and related .....	10	89	—	( <sup>2</sup> )	3	97	—	—
Teachers .....	9	90	—	1	3	97	—	—
Primary, secondary, and special education school teachers .....	8	91	—	1	3	97	—	—
Service .....	13	87	—	( <sup>2</sup> )	5	95	—	—
Protective service .....	15	85	—	( <sup>2</sup> )	8	92	—	—
Sales and office .....	13	87	—	( <sup>2</sup> )	4	96	—	—
Office and administrative support .....	13	87	—	( <sup>2</sup> )	4	96	—	—
Natural resources, construction, and maintenance .....	10	90	—	—	4	96	—	—
Production, transportation, and material moving .....	16	84	—	( <sup>2</sup> )	—	91	—	—
Full time .....	12	88	—	( <sup>2</sup> )	4	96	—	—
Part time .....	11	89	—	( <sup>2</sup> )	—	95	—	—
Union .....	13	86	—	( <sup>2</sup> )	5	95	—	—
Nonunion .....	10	90	—	( <sup>2</sup> )	2	98	—	—
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	11	89	—	( <sup>2</sup> )	—	97	—	—
Lowest 10 percent .....	8	92	—	( <sup>2</sup> )	—	100	—	—
Second 25 percent .....	13	87	—	( <sup>2</sup> )	5	95	—	—
Third 25 percent .....	12	88	—	( <sup>2</sup> )	5	95	—	—
Highest 25 percent .....	11	88	—	( <sup>2</sup> )	4	96	—	—
Highest 10 percent .....	13	87	—	1	4	96	—	—
<b>Establishment characteristic</b>								
Service-providing industries .....	12	88	—	( <sup>2</sup> )	4	96	—	—
Education and health services .....	11	89	—	( <sup>2</sup> )	3	97	—	—
Educational services .....	10	90	—	( <sup>2</sup> )	3	97	—	—
Elementary and secondary schools .....	10	89	—	1	3	97	—	—
Junior colleges, colleges, and universities .....	9	91	—	—	2	98	—	—
Health care and social assistance .....	15	85	—	—	—	96	—	—
Hospitals .....	14	86	—	—	3	97	—	—
Public administration .....	14	86	—	( <sup>2</sup> )	6	94	—	—
1 to 99 workers .....	11	89	—	—	—	94	—	—
1 to 49 workers .....	—	89	—	—	—	91	—	—
50 to 99 workers .....	—	89	—	—	—	97	—	—
100 workers or more .....	12	88	—	( <sup>2</sup> )	4	96	—	—
100 to 499 workers .....	9	91	—	( <sup>2</sup> )	—	96	—	—
500 workers or more .....	13	87	—	( <sup>2</sup> )	4	96	—	—
State government .....	14	86	—	—	4	96	—	—
Local government .....	11	89	—	( <sup>2</sup> )	4	96	—	—

See footnotes at end of table.

**Table 45. Dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Major services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	2	95	2	2
<b>Worker characteristic</b>				
Management, professional, and related .....	2	95	2	2
Professional and related .....	2	95	2	1
Teachers .....	2	96	2	1
Primary, secondary, and special education school teachers .....	1	96	—	—
Service .....	2	93	—	—
Protective service .....	—	91	—	2
Sales and office .....	—	94	—	1
Office and administrative support .....	—	94	—	1
Natural resources, construction, and maintenance .....	—	96	—	2
Production, transportation, and material moving .....	—	94	—	3
Full time .....	1	95	2	2
Part time .....	—	91	—	3
Union .....	2	95	2	1
Nonunion .....	( <sup>2</sup> )	94	3	2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	94	—	1
Lowest 10 percent .....	—	95	—	1
Second 25 percent .....	1	94	—	—
Third 25 percent .....	2	94	2	2
Highest 25 percent .....	2	96	1	1
Highest 10 percent .....	2	96	—	—
<b>Establishment characteristic</b>				
Service-providing industries .....	2	95	2	2
Education and health services .....	1	95	2	1
Educational services .....	1	96	2	1
Elementary and secondary schools .....	1	96	2	1
Junior colleges, colleges, and universities ...	—	95	—	2
Health care and social assistance .....	—	94	—	1
Hospitals .....	—	94	—	1
Public administration .....	2	94	—	—
1 to 99 workers .....	—	89	—	2
1 to 49 workers .....	—	85	—	2
50 to 99 workers .....	—	94	—	2
100 workers or more .....	2	95	2	2
100 to 499 workers .....	—	97	—	1
500 workers or more .....	2	95	2	2
State government .....	1	95	—	—
Local government .....	2	95	2	1

See footnotes at end of table.

**Table 45. Dental care benefits: Extent of coverage for selected services, state and local government 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 <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	87	—	—	—	97	—	—
Middle Atlantic .....	19	81	—	( <sup>2</sup> )	11	89	—	—
East North Central .....	7	93	—	1	—	98	—	—
West North Central .....	—	100	—	—	—	100	—	—
South Atlantic .....	20	80	—	( <sup>2</sup> )	—	98	—	—
East South Central .....	—	90	—	—	—	100	—	—
West South Central .....	—	99	—	—	—	100	—	—
Mountain .....	—	92	—	( <sup>2</sup> )	—	100	—	—
Pacific .....	13	87	—	( <sup>2</sup> )	7	93	—	—

See footnotes at end of table.

**Table 45. Dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Major services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	99	—	—
Middle Atlantic .....	2	96	—	—
East North Central .....	—	92	3	—
West North Central .....	—	94	—	2
South Atlantic .....	—	94	5	—
East South Central .....	—	92	—	8
West South Central .....	—	92	—	3
Mountain .....	—	98	—	1
Pacific .....	4	95	—	—

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

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 45. Standard errors for dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Preventive services				Basic services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.8	0.8	–	0.1	0.5	0.5	–	–
<b>Worker characteristic</b>								
Management, professional, and related .....	0.9	0.9	–	0.2	0.3	0.3	–	–
Professional and related .....	0.9	0.9	–	0.2	0.4	0.4	–	–
Teachers .....	0.9	0.9	–	0.3	0.4	0.4	–	–
Primary, secondary, and special education school teachers .....	1.1	1.1	–	0.4	0.4	0.4	–	–
Service .....	1.7	1.7	–	( <sup>2</sup> )	1.4	1.4	–	–
Protective service .....	2.2	2.2	–	( <sup>2</sup> )	2.2	2.2	–	–
Sales and office .....	1.6	1.6	–	( <sup>2</sup> )	1.0	1.0	–	–
Office and administrative support .....	1.7	1.7	–	( <sup>2</sup> )	1.0	1.0	–	–
Natural resources, construction, and maintenance .....	1.4	1.4	–	–	0.9	0.9	–	–
Production, transportation, and material moving .....	3.4	3.4	–	( <sup>2</sup> )	–	2.8	–	–
Full time .....	0.8	0.8	–	0.1	0.4	0.4	–	–
Part time .....	2.5	2.5	–	( <sup>2</sup> )	–	2.3	–	–
Union .....	1.0	1.0	–	0.1	0.7	0.7	–	–
Nonunion .....	1.2	1.2	–	( <sup>2</sup> )	0.4	0.4	–	–
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	1.8	1.8	–	0.1	–	0.9	–	–
Lowest 10 percent .....	2.4	2.4	–	( <sup>2</sup> )	–	0.2	–	–
Second 25 percent .....	1.4	1.4	–	( <sup>2</sup> )	0.9	0.9	–	–
Third 25 percent .....	1.1	1.1	–	0.2	0.7	0.7	–	–
Highest 25 percent .....	0.8	0.8	–	0.2	0.4	0.4	–	–
Highest 10 percent .....	1.1	1.1	–	0.3	0.5	0.5	–	–
<b>Establishment characteristic</b>								
Service-providing industries .....	0.8	0.9	–	0.1	0.5	0.5	–	–
Education and health services .....	1.1	1.1	–	0.1	0.4	0.4	–	–
Educational services .....	1.0	1.0	–	0.2	0.3	0.3	–	–
Elementary and secondary schools .....	1.2	1.2	–	0.2	0.4	0.4	–	–
Junior colleges, colleges, and universities .....	1.7	1.7	–	–	0.3	0.3	–	–
Health care and social assistance .....	3.1	3.1	–	–	–	1.6	–	–
Hospitals .....	3.2	3.2	–	–	0.9	0.9	–	–
Public administration .....	1.3	1.3	–	( <sup>2</sup> )	1.0	1.0	–	–
1 to 99 workers .....	3.0	3.0	–	–	–	2.5	–	–
1 to 49 workers .....	–	4.4	–	–	–	4.4	–	–
50 to 99 workers .....	–	4.0	–	–	–	1.2	–	–
100 workers or more .....	0.8	0.9	–	0.1	0.4	0.4	–	–
100 to 499 workers .....	1.6	1.6	–	0.3	–	1.4	–	–
500 workers or more .....	1.0	1.0	–	0.1	0.5	0.5	–	–
State government .....	2.0	2.0	–	–	1.0	1.0	–	–
Local government .....	0.8	0.8	–	0.1	0.5	0.5	–	–

See footnotes at end of table.

**Table 45. Standard errors for dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Major services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.3	0.8	0.4	0.6
<b>Worker characteristic</b>				
Management, professional, and related .....	0.3	0.9	0.3	0.8
Professional and related .....	0.3	0.9	0.4	0.7
Teachers .....	0.4	0.8	0.6	0.4
Primary, secondary, and special education school teachers .....	0.4	0.9	—	—
Service .....	0.4	1.4	—	—
Protective service .....	—	2.2	—	0.9
Sales and office .....	—	1.4	—	0.5
Office and administrative support .....	—	1.5	—	0.6
Natural resources, construction, and maintenance .....	—	1.2	—	0.8
Production, transportation, and material moving .....	—	1.9	—	1.1
Full time .....	0.2	0.8	0.4	0.6
Part time .....	—	3.1	—	1.5
Union .....	0.5	0.8	0.4	0.5
Nonunion .....	0.1	1.3	0.8	1.0
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	1.3	—	0.5
Lowest 10 percent .....	—	2.4	—	0.8
Second 25 percent .....	0.4	1.3	—	—
Third 25 percent .....	0.5	1.2	0.6	0.9
Highest 25 percent .....	0.4	0.7	0.4	0.5
Highest 10 percent .....	0.6	0.8	—	—
<b>Establishment characteristic</b>				
Service-providing industries .....	0.3	0.8	0.4	0.6
Education and health services .....	0.3	0.8	0.5	0.6
Educational services .....	0.3	0.7	0.4	0.6
Elementary and secondary schools .....	0.3	0.8	0.5	0.6
Junior colleges, colleges, and universities .....	—	1.7	—	1.6
Health care and social assistance .....	—	2.4	—	0.8
Hospitals .....	—	2.9	—	1.3
Public administration .....	0.4	1.3	—	—
1 to 99 workers .....	—	2.9	—	0.9
1 to 49 workers .....	—	5.0	—	1.2
50 to 99 workers .....	—	2.3	—	1.3
100 workers or more .....	0.3	0.8	0.4	0.7
100 to 499 workers .....	—	0.9	—	0.5
500 workers or more .....	0.3	1.0	0.5	0.9
State government .....	0.1	2.0	—	—
Local government .....	0.4	0.8	0.5	0.4

See footnotes at end of table.



**Table 45. Standard errors for dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Preventive services				Basic services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	—	4.2	—	—	—	1.1	—	—
Middle Atlantic .....	1.7	1.7	—	( <sup>2</sup> )	1.8	1.8	—	—
East North Central .....	1.4	1.5	—	0.4	—	0.8	—	—
West North Central .....	—	0.1	—	—	—	( <sup>2</sup> )	—	—
South Atlantic .....	3.6	3.6	—	( <sup>2</sup> )	—	0.8	—	—
East South Central .....	—	5.7	—	—	—	( <sup>2</sup> )	—	—
West South Central .....	—	1.2	—	—	—	( <sup>2</sup> )	—	—
Mountain .....	—	3.5	—	0.2	—	0.2	—	—
Pacific .....	1.2	1.2	—	0.2	1.1	1.1	—	—

See footnotes at end of table.

**Table 45. Standard errors for dental care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Major services			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	1.0	—	—
Middle Atlantic .....	0.6	0.7	—	—
East North Central .....	—	3.6	0.6	—
West North Central .....	—	3.3	—	2.2
South Atlantic .....	—	1.4	1.3	—
East South Central .....	—	5.8	—	5.8
West South Central .....	—	4.4	—	2.9
Mountain .....	—	0.2	—	1.0
Pacific .....	1.0	1.5	—	—

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

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 46. Dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Employee and dependent				Median <sup>2</sup> percent of covered charges
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	
All workers .....	—	48	50	2	50
<b>Worker characteristic</b>					
Management, professional, and related .....	—	47	50	3	50
Professional and related .....	—	47	51	2	50
Teachers .....	—	44	53	3	50
Primary, secondary, and special education school teachers .....	—	43	54	3	50
Service .....	—	48	51	2	50
Protective service .....	—	49	50	1	50
Sales and office .....	—	50	49	2	50
Office and administrative support .....	—	50	49	2	50
Natural resources, construction, and maintenance .....	—	46	52	2	50
Production, transportation, and material moving .....	—	46	50	3	50
Full time .....	—	47	51	2	50
Part time .....	—	55	40	5	50
Union .....	—	47	50	3	50
Nonunion .....	—	48	50	1	50
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	—	46	52	2	50
Lowest 10 percent .....	—	47	51	2	50
Second 25 percent .....	—	48	50	2	50
Third 25 percent .....	—	49	50	1	50
Highest 25 percent .....	—	47	50	3	50
Highest 10 percent .....	—	46	52	2	50
<b>Establishment characteristic</b>					
Service-providing industries .....	—	48	50	2	50
Education and health services .....	—	46	51	3	50
Educational services .....	—	46	51	3	50
Elementary and secondary schools .....	—	44	52	5	50
Junior colleges, colleges, and universities .....	—	52	47	( <sup>4</sup> )	50
Health care and social assistance .....	—	47	53	—	50
Hospitals .....	—	46	54	—	50
Public administration .....	—	52	47	1	50
1 to 99 workers .....	—	37	60	3	50
1 to 49 workers .....	—	33	66	1	50
50 to 99 workers .....	—	43	52	5	50
100 workers or more .....	—	49	49	2	50
100 to 499 workers .....	—	40	58	2	50
500 workers or more .....	—	52	46	2	50
State government .....	—	54	45	( <sup>4</sup> )	50
Local government .....	—	45	52	3	50

See footnotes at end of table.

**Table 46. Dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Dependent only				Median <sup>2</sup> percent of covered charges	Median <sup>2</sup> lifetime maximum
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable		
All workers .....	—	29	69	—	50	\$1,500
<b>Worker characteristic</b>						
Management, professional, and related .....	—	28	69	—	50	1,500
Professional and related .....	—	28	70	—	50	1,500
Teachers .....	—	29	68	3	50	1,300
Primary, secondary, and special education school teachers .....	—	28	69	3	50	1,200
Service .....	—	29	70	—	50	1,500
Protective service .....	—	27	71	—	50	1,500
Sales and office .....	—	28	71	2	50	1,500
Office and administrative support .....	—	27	71	2	50	1,500
Natural resources, construction, and maintenance .....	—	34	65	—	50	1,500
Production, transportation, and material moving .....	—	32	66	—	50	1,500
Full time .....	—	29	69	—	50	1,500
Part time .....	—	21	74	5	50	1,500
Union .....	—	31	66	—	50	1,500
Nonunion .....	—	25	74	—	50	1,500
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	—	25	73	2	50	1,500
Lowest 10 percent .....	—	24	74	2	50	1,500
Second 25 percent .....	—	30	68	—	50	1,500
Third 25 percent .....	—	29	70	—	50	1,500
Highest 25 percent .....	—	30	67	—	50	1,500
Highest 10 percent .....	—	32	66	—	50	1,500
<b>Establishment characteristic</b>						
Service-providing industries .....	—	28	69	—	50	1,500
Education and health services .....	—	27	70	—	50	1,500
Educational services .....	—	28	68	—	50	1,500
Elementary and secondary schools .....	—	26	70	—	50	1,250
Junior colleges, colleges, and universities ...	—	35	65	( <sup>4</sup> )	50	1,500
Health care and social assistance .....	—	24	76	—	50	1,500
Hospitals .....	—	25	75	—	50	1,500
Public administration .....	—	28	71	—	50	1,500
1 to 99 workers .....	—	33	64	3	50	1,500
1 to 49 workers .....	—	36	63	1	50	1,500
50 to 99 workers .....	—	29	66	5	50	1,500
100 workers or more .....	—	28	70	—	50	1,500
100 to 499 workers .....	—	28	70	2	50	1,500
500 workers or more .....	—	28	70	—	50	1,500
State government .....	—	34	66	( <sup>4</sup> )	50	1,500
Local government .....	—	26	71	—	50	1,500

See footnotes at end of table.

**Table 46. Dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Employee and dependent				Median <sup>2</sup> percent of covered charges
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	
<b>Geographic area</b>					
New England .....	—	39	60	( <sup>4</sup> )	50
Middle Atlantic .....	—	44	54	2	50
East North Central .....	—	37	62	1	60
West North Central .....	—	39	60	2	50
South Atlantic .....	—	37	62	1	50
East South Central .....	—	42	51	8	50
West South Central .....	—	53	45	2	50
Mountain .....	—	59	41	1	50
Pacific .....	—	64	31	5	50

See footnotes at end of table.

**Table 46. Dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Dependent only					Median <sup>2</sup> percent of covered charges	Median <sup>2</sup> lifetime maximum
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable			
<b>Geographic area</b>							
New England .....	—	20	78	2	50	\$1,200	
Middle Atlantic .....	—	42	56	—	50	1,840	
East North Central .....	—	50	49	1	50	1,500	
West North Central .....	—	41	59	—	50	1,500	
South Atlantic .....	—	26	73	( <sup>4</sup> )	50	1,500	
East South Central .....	—	—	63	8	—	1,000	
West South Central .....	—	24	75	2	50	1,500	
Mountain .....	—	—	84	1	—	1,500	
Pacific .....	—	11	85	5	50	1,500	

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

<sup>2</sup> Medians include only those plans that have the specified provision.

<sup>3</sup> 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.

<sup>4</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 46. Standard errors for dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011**

Characteristics	Employee and dependent				Median <sup>2</sup> percent of covered charges
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	
All workers .....	–	1.5	1.5	0.3	0.0
<b>Worker characteristic</b>					
Management, professional, and related .....	–	1.6	1.6	0.4	0.0
Professional and related .....	–	1.7	1.7	0.5	0.0
Teachers .....	–	2.4	2.4	0.6	0.0
Primary, secondary, and special education school teachers .....	–	2.5	2.5	0.8	0.0
Service .....	–	2.2	2.2	0.4	0.0
Protective service .....	–	3.1	3.0	0.5	0.0
Sales and office .....	–	3.3	3.3	0.4	0.0
Office and administrative support .....	–	3.3	3.3	0.4	0.0
Natural resources, construction, and maintenance .....	–	5.2	5.0	0.9	0.0
Production, transportation, and material moving .....	–	3.4	3.4	1.0	0.0
Full time .....	–	1.6	1.5	0.3	0.0
Part time .....	–	4.4	4.5	1.3	0.0
Union .....	–	1.8	1.8	0.4	0.0
Nonunion .....	–	2.5	2.4	0.4	0.0
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	–	3.0	3.0	0.6	0.0
Lowest 10 percent .....	–	4.7	4.6	1.1	0.0
Second 25 percent .....	–	2.2	2.2	0.4	0.0
Third 25 percent .....	–	2.0	1.9	0.4	0.0
Highest 25 percent .....	–	1.7	1.8	0.4	0.0
Highest 10 percent .....	–	2.3	2.3	0.5	0.0
<b>Establishment characteristic</b>					
Service-providing industries .....	–	1.5	1.5	0.3	0.0
Education and health services .....	–	1.9	1.9	0.4	0.0
Educational services .....	–	2.0	2.0	0.5	0.0
Elementary and secondary schools .....	–	2.1	2.1	0.7	0.0
Junior colleges, colleges, and universities .....	–	4.4	4.4	0.4	0.0
Health care and social assistance .....	–	3.9	3.9	–	0.0
Hospitals .....	–	5.3	5.3	–	0.0
Public administration .....	–	2.2	2.2	0.3	0.0
1 to 99 workers .....	–	4.2	4.5	1.9	0.0
1 to 49 workers .....	–	5.5	5.5	0.7	0.0
50 to 99 workers .....	–	5.9	6.2	3.8	0.0
100 workers or more .....	–	1.6	1.6	0.3	0.0
100 to 499 workers .....	–	3.0	3.0	0.6	0.0
500 workers or more .....	–	1.7	1.7	0.4	0.0
State government .....	–	2.7	2.7	0.2	0.0
Local government .....	–	1.7	1.7	0.4	0.0

See footnotes at end of table.

**Table 46. Standard errors for dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Dependent only				Median <sup>2</sup> percent of covered charges	Median <sup>2</sup> lifetime maximum
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable		
All workers .....	—	1.7	1.7	—	0.0	\$0
<b>Worker characteristic</b>						
Management, professional, and related .....	—	1.4	1.4	—	0.0	0
Professional and related .....	—	1.6	1.6	—	0.0	0
Teachers .....	—	2.5	2.5	0.6	0.0	234
Primary, secondary, and special education school teachers .....	—	2.8	2.8	0.8	0.0	70
Service .....	—	2.4	2.5	—	0.0	0
Protective service .....	—	3.1	3.2	—	0.0	0
Sales and office .....	—	3.3	3.3	0.4	0.0	0
Office and administrative support .....	—	3.5	3.5	0.4	0.0	0
Natural resources, construction, and maintenance .....	—	5.1	5.1	—	0.0	0
Production, transportation, and material moving .....	—	3.3	3.3	—	0.0	0
Full time .....	—	1.7	1.7	—	0.0	0
Part time .....	—	3.8	4.1	1.3	0.0	212
Union .....	—	1.9	1.9	—	0.0	0
Nonunion .....	—	2.1	2.2	—	0.0	0
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	—	2.6	2.7	0.6	0.0	0
Lowest 10 percent .....	—	3.8	4.1	1.1	0.0	0
Second 25 percent .....	—	2.5	2.5	—	0.0	0
Third 25 percent .....	—	2.0	2.0	—	0.0	0
Highest 25 percent .....	—	1.6	1.6	—	0.0	0
Highest 10 percent .....	—	2.4	2.4	—	0.0	91
<b>Establishment characteristic</b>						
Service-providing industries .....	—	1.7	1.7	—	0.0	0
Education and health services .....	—	1.9	1.8	—	0.0	0
Educational services .....	—	1.9	1.9	—	0.0	20
Elementary and secondary schools .....	—	2.0	2.0	—	0.0	116
Junior colleges, colleges, and universities .....	—	4.0	4.1	0.4	0.0	0
Health care and social assistance .....	—	3.4	3.4	—	0.0	0
Hospitals .....	—	4.6	4.6	—	0.0	0
Public administration .....	—	2.4	2.5	—	0.0	0
1 to 99 workers .....	—	3.9	4.1	1.9	0.0	0
1 to 49 workers .....	—	5.5	5.4	0.7	0.0	0
50 to 99 workers .....	—	6.1	6.5	3.8	0.0	172
100 workers or more .....	—	1.7	1.7	—	0.0	0
100 to 499 workers .....	—	3.0	3.0	0.6	0.0	0
500 workers or more .....	—	1.7	1.8	—	0.0	0
State government .....	—	2.7	2.7	0.2	0.0	0
Local government .....	—	2.0	2.0	—	0.0	0

See footnotes at end of table.



**Table 46. Standard errors for dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Employee and dependent				Median <sup>2</sup> percent of covered charges
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	
<b>Geographic area</b>					
New England .....	—	7.6	7.9	0.3	0.0
Middle Atlantic .....	—	3.5	3.5	0.3	13.5
East North Central .....	—	2.9	3.1	0.7	11.8
West North Central .....	—	8.1	7.5	1.3	0.0
South Atlantic .....	—	4.0	3.9	0.4	0.0
East South Central .....	—	12.0	10.9	5.8	0.0
West South Central .....	—	6.0	6.4	1.2	0.0
Mountain .....	—	4.2	4.2	0.4	0.0
Pacific .....	—	1.9	1.9	0.6	0.0

See footnotes at end of table.

**Table 46. Standard errors for dental care benefits: Coverage for orthodontia, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Dependent only					Median <sup>2</sup> percent of covered charges	Median <sup>2</sup> lifetime maximum
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable			
<b>Geographic area</b>							
New England .....	—	4.6	5.3	1.1	0.0	0.0	\$0
Middle Atlantic .....	—	3.5	3.6	—	0.0	0.0	496
East North Central .....	—	2.2	2.2	0.7	0.0	0.0	0
West North Central .....	—	9.4	9.4	—	0.0	0.0	0
South Atlantic .....	—	3.4	3.4	0.2	0.0	0.0	0
East South Central .....	—	—	13.2	5.8	—	—	0
West South Central .....	—	4.4	4.1	1.2	0.0	0.0	103
Mountain .....	—	—	6.0	0.4	—	—	0
Pacific .....	—	1.8	1.9	0.6	0.0	0.0	196

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

<sup>2</sup>

Note: Medians include only those plans that have specified provision

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 47. Dental care benefits: Median percent of covered charges paid by plan for selected services, state and local government workers, National Compensation Survey, 2011**

(Includes all workers participating in dental care plans)

Characteristics	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>
All workers .....	100	80	50
<b>Worker characteristic</b>			
Management, professional, and related .....	100	80	50
Professional and related .....	100	80	50
Teachers .....	100	80	50
Primary, secondary, and special education school teachers .....	100	80	50
Service .....	100	80	50
Protective service .....	100	80	50
Sales and office .....	100	80	50
Office and administrative support .....	100	80	50
Natural resources, construction, and maintenance Production, 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: <sup>4</sup>			
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
<b>Establishment characteristic</b>			
Service-providing industries .....	100	80	50
Education and health services .....	100	80	50
Educational services .....	100	80	50
Elementary and secondary schools .....	100	80	50
Junior colleges, colleges, and universities .....	100	80	50
Health care and social assistance .....	100	80	50
Hospitals .....	100	80	50
Public administration .....	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
State government .....	100	80	50
Local government .....	100	80	50

See footnotes at end of table.

**Table 47. Dental care benefits: Median percent of covered charges paid by plan for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

(Includes all workers participating in dental care plans)

Characteristics	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>
<b>Geographic area</b>			
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

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

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

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

<sup>4</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 47. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>
All workers .....	0.0	0.0	0.0
<b>Worker characteristic</b>			
Management, professional, and related .....	0.0	0.0	0.0
Professional and related .....	0.0	0.0	0.0
Teachers .....	0.0	0.0	0.0
Primary, secondary, and special education school teachers .....	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
Office and administrative support .....	0.0	0.0	0.0
Natural resources, construction, and maintenance .....	0.0	0.0	0.0
Production, transportation, and material moving .....	0.0	0.0	0.0
Full time .....	0.0	0.0	0.0
Part time .....	0.0	0.0	0.0
Union .....	0.0	0.0	0.0
Nonunion .....	0.0	0.0	0.0
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	0.0	0.0	0.0
Lowest 10 percent .....	0.0	0.0	0.0
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
<b>Establishment characteristic</b>			
Service-providing industries .....	0.0	0.0	0.0
Education and health services .....	0.0	0.0	0.0
Educational services .....	0.0	0.0	0.0
Elementary and secondary schools .....	0.0	0.0	0.0
Junior colleges, colleges, and universities .....	0.0	0.0	0.0
Health care and social assistance .....	0.0	0.0	0.0
Hospitals .....	0.0	0.0	0.0
Public administration .....	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
State government .....	0.0	0.0	0.0
Local government .....	0.0	0.0	0.0

See footnotes at end of table.

**Table 47. Standard errors for dental care benefits: Median percent of covered charges paid by plan for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Preventive services <sup>1</sup>	Basic services <sup>2</sup>	Major services <sup>3</sup>
<b>Geographic area</b>			
New England .....	0.0	0.0	0.0
Middle Atlantic .....	0.0	0.0	8.8
East North Central .....	0.0	0.0	13.3
West North Central .....	0.0	0.0	0.0
South Atlantic .....	0.0	0.0	0.0
East South Central .....	0.0	0.0	0.0
West South Central .....	0.0	0.0	0.0
Mountain .....	0.0	0.0	0.0
Pacific .....	0.0	0.0	0.0

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

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

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

<sup>4</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 48. Dental care benefits: Amount of annual individual deductible,<sup>1</sup> state and local government 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	60	\$25	\$25	\$50	\$50	\$50	38	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	60	25	25	50	50	50	38	2
Professional and related .....	100	59	25	25	50	50	50	39	2
Teachers .....	100	56	25	25	50	50	50	41	3
Primary, secondary, and special education school teachers .....	100	53	25	25	50	50	50	43	4
Service .....	100	62	25	25	50	50	50	37	1
Protective service .....	100	64	25	25	50	50	50	36	( <sup>2</sup> )
Sales and office .....	100	58	25	25	50	50	50	41	1
Office and administrative support .....	100	57	25	25	50	50	50	41	1
Natural resources, construction, and maintenance .....	100	66	25	25	50	50	–	33	2
Production, transportation, and material moving .....	100	50	25	25	50	50	50	47	3
Full time .....	100	60	25	25	50	50	50	38	2
Part time .....	100	58	25	–	50	50	–	40	2
Union .....	100	49	25	25	50	50	50	49	2
Nonunion .....	100	77	25	25	50	50	50	22	1
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	100	70	25	25	50	50	50	29	2
Lowest 10 percent .....	100	74	25	25	50	50	50	26	( <sup>2</sup> )
Second 25 percent .....	100	60	25	25	50	50	50	39	1
Third 25 percent .....	100	63	25	25	50	50	50	35	1
Highest 25 percent .....	100	53	25	25	50	50	50	44	2
Highest 10 percent .....	100	47	25	25	50	50	50	49	4
<b>Establishment characteristic</b>									
Service-providing industries .....	100	60	25	25	50	50	50	39	2
Education and health services .....	100	59	25	25	50	50	50	39	2
Educational services .....	100	57	25	25	50	50	50	40	2
Elementary and secondary schools .....	100	54	25	25	50	50	50	43	3
Junior colleges, colleges, and universities .....	100	68	25	25	50	50	50	32	( <sup>2</sup> )
Health care and social assistance .....	100	66	25	25	50	50	50	32	2
Hospitals .....	100	64	25	–	50	50	50	33	3
Public administration .....	100	63	25	25	50	50	50	36	1
1 to 99 workers .....	100	71	25	25	50	50	50	28	1
1 to 49 workers .....	100	70	25	25	–	50	50	30	( <sup>2</sup> )
50 to 99 workers .....	100	73	25	50	50	50	50	25	2
100 workers or more .....	100	59	25	25	50	50	50	39	2
100 to 499 workers .....	100	62	25	25	50	50	50	36	2
500 workers or more .....	100	58	25	25	50	50	50	41	2
State government .....	100	69	25	25	50	50	50	31	–
Local government .....	100	56	25	25	50	50	50	41	2

See footnotes at end of table.

**Table 48. Dental care benefits: Amount of annual individual deductible,<sup>1</sup> state and local government 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		
<b>Geographic area</b>									
New England .....	100	41	\$25	\$25	\$25	\$50	\$50	56	3
Middle Atlantic .....	100	30	25	25	—	50	50	70	( <sup>2</sup> )
East North Central .....	100	61	25	25	50	50	100	35	4
West North Central .....	100	73	25	25	—	50	50	—	—
South Atlantic .....	100	82	25	25	50	50	50	18	1
East South Central .....	100	99	25	—	50	50	50	—	—
West South Central .....	100	82	25	25	50	50	50	16	3
Mountain .....	100	77	25	50	50	50	50	—	—
Pacific .....	100	52	25	—	50	50	50	47	2

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 48. Standard errors for dental care benefits: Amount of annual individual deductible,<sup>1</sup> state and local government 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 .....	1.6	\$0	\$0	\$0	\$0	\$0	1.5	0.4
<b>Worker characteristic</b>								
Management, professional, and related .....	1.6	0	0	0	0	0	1.6	0.4
Professional and related .....	1.7	0	0	0	0	0	1.6	0.4
Teachers .....	2.0	0	0	0	0	0	1.9	0.6
Primary, secondary, and special education school teachers .....	2.2	0	0	0	0	0	2.2	0.7
Service .....	2.3	0	0	0	0	0	2.2	0.4
Protective service .....	3.0	0	0	0	0	0	3.0	0.3
Sales and office .....	2.8	0	0	0	0	0	2.8	0.5
Office and administrative support .....	2.8	0	0	0	0	0	2.8	0.5
Natural resources, construction, and maintenance .....	3.4	0	0	0	0	–	3.4	0.7
Production, transportation, and material moving .....	4.1	0	0	0	0	0	4.1	0.5
Full time .....	1.5	0	0	0	0	0	1.5	0.3
Part time .....	5.1	0	–	0	0	–	4.0	1.6
Union .....	1.7	0	0	0	0	0	1.7	0.5
Nonunion .....	2.3	0	0	0	0	0	2.2	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.7	0	0	0	0	0	2.5	0.5
Lowest 10 percent .....	4.2	0	0	0	0	0	4.2	0.2
Second 25 percent .....	2.7	0	0	0	0	0	2.6	0.4
Third 25 percent .....	2.0	0	0	0	0	0	1.9	0.4
Highest 25 percent .....	1.7	0	0	0	0	0	1.6	0.5
Highest 10 percent .....	2.1	0	0	0	0	0	2.0	0.8
<b>Establishment characteristic</b>								
Service-providing industries .....	1.6	0	0	0	0	0	1.5	0.4
Education and health services .....	2.3	0	0	0	0	0	2.2	0.6
Educational services .....	2.1	0	0	0	0	0	2.0	0.5
Elementary and secondary schools .....	1.9	0	0	0	0	8	1.8	0.6
Junior colleges, colleges, and universities ...	6.2	0	0	0	0	0	6.2	0.2
Health care and social assistance .....	5.7	0	0	0	0	0	5.6	1.7
Hospitals .....	7.9	0	–	0	0	0	7.7	2.5
Public administration .....	1.8	0	0	0	0	0	1.8	0.3
1 to 99 workers .....	4.6	0	5	0	0	0	4.6	0.7
1 to 49 workers .....	7.8	0	0	–	0	0	7.9	0.4
50 to 99 workers .....	5.1	0	8	0	0	0	5.0	1.4
100 workers or more .....	1.6	0	0	0	0	0	1.5	0.4
100 to 499 workers .....	3.0	0	0	0	0	0	3.0	0.7
500 workers or more .....	2.1	0	0	0	0	0	2.2	0.4
State government .....	4.8	0	0	0	0	0	4.8	–
Local government .....	1.3	0	0	0	0	0	1.3	0.5

See footnotes at end of table.

**Table 48. Standard errors for dental care benefits: Amount of annual individual deductible,<sup>1</sup> state and local government 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		
<b>Geographic area</b>								
New England .....	4.6	\$0	\$0	\$0	\$0	\$0	4.7	0.8
Middle Atlantic .....	4.0	0	0	—	0	0	4.1	0.1
East North Central .....	3.9	0	0	13	0	20	3.8	1.2
West North Central .....	11.8	0	0	—	0	0	—	—
South Atlantic .....	2.9	0	0	0	0	0	2.9	0.1
East South Central .....	0.7	0	—	0	0	0	—	—
West South Central .....	4.7	0	0	0	0	0	4.3	2.2
Mountain .....	4.8	0	0	0	0	0	—	—
Pacific .....	2.0	0	—	0	0	0	1.9	1.1

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 49. Dental care benefits: Amount of annual family deductible,<sup>1</sup> state and local government 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	46	\$75	\$75	\$150	\$150	\$150	52	2
<b>Worker characteristic</b>									
Management, professional, and related .....	100	45	–	75	150	150	150	53	2
Professional and related .....	100	45	–	75	150	150	150	53	2
Teachers .....	100	43	–	75	–	150	150	54	3
Primary, secondary, and special education school teachers .....	100	42	–	75	–	150	150	54	4
Service .....	100	49	75	75	150	150	150	50	1
Protective service .....	100	52	75	75	150	150	150	48	( <sup>2</sup> )
Sales and office .....	100	45	75	75	150	150	150	54	1
Office and administrative support .....	100	45	75	75	150	150	150	54	1
Natural resources, construction, and maintenance .....	100	50	75	75	–	150	150	49	2
Production, transportation, and material moving .....	100	38	–	75	–	150	150	59	3
Full time .....	100	46	75	75	150	150	150	52	2
Part time .....	100	39	75	100	150	150	150	60	2
Union .....	100	37	75	75	150	150	150	60	2
Nonunion .....	100	59	75	75	150	150	150	40	1
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	100	53	75	75	150	150	150	46	2
Lowest 10 percent .....	100	56	75	75	150	150	150	44	( <sup>2</sup> )
Second 25 percent .....	100	45	75	75	150	150	150	54	1
Third 25 percent .....	100	50	75	75	150	150	150	49	1
Highest 25 percent .....	100	40	75	75	–	150	150	57	2
Highest 10 percent .....	100	34	50	75	100	150	150	62	4
<b>Establishment characteristic</b>									
Service-providing industries .....	100	46	75	75	150	150	150	53	2
Education and health services .....	100	44	–	75	–	150	150	54	2
Educational services .....	100	42	50	75	–	150	150	56	2
Elementary and secondary schools .....	100	41	–	75	–	150	150	56	3
Junior colleges, colleges, and universities .....	100	43	50	–	–	150	150	57	( <sup>2</sup> )
Health care and social assistance .....	100	54	75	–	150	150	150	44	2
Hospitals .....	100	52	75	75	150	150	150	46	3
Public administration .....	100	52	75	75	150	150	150	48	1
1 to 99 workers .....	100	53	75	–	150	150	150	45	1
1 to 49 workers .....	100	48	75	75	–	150	150	52	( <sup>2</sup> )
50 to 99 workers .....	100	60	75	–	150	150	150	38	2
100 workers or more .....	100	45	75	75	150	150	150	53	2
100 to 499 workers .....	100	47	75	75	150	150	150	51	2
500 workers or more .....	100	45	75	75	150	150	150	54	2
State government .....	100	51	–	–	150	150	150	49	–
Local government .....	100	44	75	75	–	150	150	54	2

See footnotes at end of table.

**Table 49. Dental care benefits: Amount of annual family deductible,<sup>1</sup> state and local government 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		
<b>Geographic area</b>									
New England .....	100	30	\$75	\$75	—	\$150	\$150	67	3
Middle Atlantic .....	100	29	50	—	\$75	150	150	71	( <sup>2</sup> )
East North Central .....	100	42	—	75	—	150	150	54	4
West North Central .....	100	57	—	75	—	150	150	—	—
South Atlantic .....	100	71	75	75	100	150	150	28	1
East South Central .....	100	87	75	—	150	150	150	—	—
West South Central .....	100	47	75	—	150	150	150	51	3
Mountain .....	100	64	—	—	150	150	150	—	—
Pacific .....	100	34	75	100	150	150	150	64	2

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 49. Standard errors for dental care benefits: Amount of annual family deductible,<sup>1</sup> state and local government 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 .....	2.0	\$0	\$0	\$0	\$0	\$0	1.9	0.4
<b>Worker characteristic</b>								
Management, professional, and related .....	2.0	-	0	17	0	0	2.0	0.4
Professional and related .....	2.2	-	0	43	0	0	2.1	0.4
Teachers .....	2.4	-	0	-	0	0	2.4	0.6
Primary, secondary, and special education school teachers .....	2.5	-	0	-	0	0	2.5	0.7
Service .....	2.7	0	5	0	0	0	2.6	0.4
Protective service .....	3.7	0	18	0	0	0	3.7	0.3
Sales and office .....	2.8	0	0	0	0	0	2.7	0.5
Office and administrative support .....	2.8	0	0	0	0	0	2.7	0.5
Natural resources, construction, and maintenance .....	4.2	0	0	-	0	0	4.2	0.7
Production, transportation, and material moving .....	3.8	-	0	-	0	0	3.8	0.5
Full time .....	1.9	0	0	0	0	0	1.9	0.3
Part time .....	5.0	0	27	0	0	0	4.2	1.6
Union .....	1.7	0	0	10	0	0	1.7	0.5
Nonunion .....	3.4	0	0	14	0	0	3.4	0.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	3.5	0	0	0	0	0	3.3	0.5
Lowest 10 percent .....	4.7	0	0	0	0	0	4.7	0.2
Second 25 percent .....	2.6	0	0	22	0	0	2.6	0.4
Third 25 percent .....	2.5	16	0	0	0	0	2.4	0.4
Highest 25 percent .....	1.9	18	0	-	0	0	1.9	0.5
Highest 10 percent .....	2.1	12	0	0	0	0	2.0	0.8
<b>Establishment characteristic</b>								
Service-providing industries .....	2.0	0	0	0	0	0	1.9	0.4
Education and health services .....	2.7	-	0	-	0	0	2.7	0.6
Educational services .....	2.6	13	0	-	0	0	2.6	0.5
Elementary and secondary schools .....	2.3	-	0	-	0	0	2.3	0.6
Junior colleges, colleges, and universities ...	7.2	0	-	-	0	0	7.2	0.2
Health care and social assistance .....	5.7	0	-	0	0	0	5.7	1.7
Hospitals .....	7.2	0	22	0	0	0	7.2	2.5
Public administration .....	2.2	0	7	0	0	0	2.2	0.3
1 to 99 workers .....	4.5	0	-	0	0	0	4.5	0.7
1 to 49 workers .....	7.2	0	0	-	0	0	7.3	0.4
50 to 99 workers .....	5.1	15	-	0	0	0	5.1	1.4
100 workers or more .....	2.0	0	0	14	0	0	1.9	0.4
100 to 499 workers .....	2.9	0	0	34	0	0	2.8	0.7
500 workers or more .....	2.2	11	0	17	0	0	2.2	0.4
State government .....	4.5	-	-	0	0	0	4.5	-
Local government .....	1.8	0	0	-	0	0	1.7	0.5

See footnotes at end of table.

**Table 49. Standard errors for dental care benefits: Amount of annual family deductible,<sup>1</sup> state and local government 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		
<b>Geographic area</b>								
New England .....	4.9	\$0	\$0	—	\$0	\$0	5.3	0.8
Middle Atlantic .....	4.1	0	—	\$10	0	0	4.1	0.1
East North Central .....	3.0	—	0	—	0	0	3.2	1.2
West North Central .....	11.7	—	0	—	0	0	—	—
South Atlantic .....	3.7	0	0	29	0	0	3.6	0.1
East South Central .....	6.4	0	—	0	0	0	—	—
West South Central .....	8.3	0	—	0	0	0	8.0	2.2
Mountain .....	11.2	—	—	0	0	0	—	—
Pacific .....	2.7	0	0	0	0	0	2.4	1.1

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 50. Dental care benefits: Amount of annual plan maximum,<sup>1</sup> state and local government 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	85	\$1,000	\$1,000	\$1,500	\$2,000	\$2,000	14	1
<b>Worker characteristic</b>									
Management, professional, and related .....	100	86	1,000	1,000	1,500	2,000	2,000	13	2
Professional and related .....	100	86	1,000	1,000	1,500	2,000	2,000	13	2
Teachers .....	100	85	1,000	1,000	1,500	1,750	2,000	12	2
Primary, secondary, and special education school teachers .....	100	85	1,000	1,000	1,500	1,750	2,000	12	3
Service .....	100	84	1,000	1,000	1,500	2,000	2,200	15	1
Protective service .....	100	82	1,000	1,000	1,500	2,000	2,000	17	1
Sales and office .....	100	84	1,000	1,000	1,500	2,000	2,000	15	1
Office and administrative support .....	100	84	1,000	1,000	1,500	2,000	2,000	16	1
Natural resources, construction, and maintenance .....	100	87	1,000	1,000	1,500	2,000	2,500	12	1
Production, transportation, and material moving .....	100	78	1,000	1,000	1,500	1,750	2,000	20	2
Full time .....	100	85	1,000	1,000	1,500	2,000	2,000	14	1
Part time .....	100	84	1,000	1,250	1,500	2,000	2,000	15	1
Union .....	100	82	1,000	1,200	1,500	2,000	2,500	17	2
Nonunion .....	100	89	1,000	1,000	1,500	1,750	2,000	10	1
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	100	86	1,000	1,000	1,500	1,800	2,000	13	1
Lowest 10 percent .....	100	87	1,000	1,000	1,500	1,750	2,000	11	2
Second 25 percent .....	100	85	1,000	1,000	1,500	2,000	2,000	15	1
Third 25 percent .....	100	84	1,000	1,000	1,500	2,000	2,200	15	1
Highest 25 percent .....	100	85	1,000	1,200	1,500	2,000	2,500	14	2
Highest 10 percent .....	100	82	1,000	1,300	1,500	2,000	2,500	16	2
<b>Establishment characteristic</b>									
Service-providing industries .....	100	85	1,000	1,000	1,500	2,000	2,000	14	1
Education and health services .....	100	86	1,000	1,000	1,500	2,000	2,000	13	2
Educational services .....	100	86	1,000	1,000	1,500	2,000	2,000	13	2
Elementary and secondary schools .....	100	84	1,000	1,000	1,500	1,750	2,000	13	2
Junior colleges, colleges, and universities .....	100	89	1,000	1,200	1,500	2,000	2,500	11	( <sup>3</sup> )
Health care and social assistance .....	100	86	1,000	1,000	1,500	2,000	2,500	14	( <sup>3</sup> )
Hospitals .....	100	88	1,000	1,000	1,500	1,750	2,000	11	( <sup>3</sup> )
Public administration .....	100	84	1,000	1,000	1,500	2,000	2,000	15	1
1 to 99 workers .....	100	87	1,000	1,000	1,500	1,750	2,000	12	2
1 to 49 workers .....	100	82	1,000	1,000	1,500	2,000	2,000	-	-
50 to 99 workers .....	100	92	1,000	1,000	1,500	1,750	2,000	6	1
100 workers or more .....	100	85	1,000	1,000	1,500	2,000	2,000	14	1
100 to 499 workers .....	100	90	1,000	1,000	1,500	2,000	2,000	9	1
500 workers or more .....	100	83	1,000	1,000	1,500	2,000	2,500	16	1
State government .....	100	87	1,000	1,200	1,700	2,000	2,500	13	-
Local government .....	100	84	1,000	1,000	1,500	1,750	2,000	14	2

See footnotes at end of table.

**Table 50. Dental care benefits: Amount of annual plan maximum,<sup>1</sup> state and local government 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		
<b>Geographic area</b>									
New England .....	100	81	\$1,000	\$1,000	\$1,000	\$1,500	\$2,000	16	3
Middle Atlantic .....	100	79	1,000	1,000	1,700	2,500	2,500	21	1
East North Central .....	100	89	1,000	1,000	1,500	1,500	2,500	9	2
West North Central .....	100	96	—	1,000	1,500	1,500	1,800	—	—
South Atlantic .....	100	85	1,000	1,000	1,500	2,000	2,000	14	2
East South Central .....	100	91	1,000	1,000	1,000	1,500	1,800	—	—
West South Central .....	100	80	1,000	1,250	1,500	2,000	2,000	15	5
Mountain .....	100	93	1,000	1,500	1,500	2,000	2,000	7	( <sup>3</sup> )
Pacific .....	100	81	1,000	1,500	1,750	2,000	2,200	19	( <sup>3</sup> )

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 50. Standard errors for dental care benefits: Amount of annual plan maximum,<sup>1</sup> state and local government 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 .....	0.9	\$0	\$0	\$0	\$0	\$0	0.8	0.2
<b>Worker characteristic</b>								
Management, professional, and related .....	1.0	0	0	0	0	0	0.9	0.3
Professional and related .....	1.0	0	0	0	0	0	1.0	0.3
Teachers .....	1.3	0	0	0	94	0	1.2	0.5
Primary, secondary, and special education school teachers .....	1.5	0	0	0	20	0	1.5	0.6
Service .....	1.9	0	130	0	0	327	1.9	0.4
Protective service .....	2.7	0	68	0	155	0	2.7	0.7
Sales and office .....	1.6	0	197	100	0	0	1.6	0.3
Office and administrative support .....	1.7	0	96	39	0	0	1.7	0.3
Natural resources, construction, and maintenance .....	2.0	0	0	39	0	0	2.0	0.5
Production, transportation, and material moving .....	3.5	0	39	0	252	20	3.5	0.4
Full time .....	0.9	0	0	0	0	20	0.8	0.2
Part time .....	2.7	0	131	34	0	94	2.5	0.7
Union .....	1.0	0	35	0	0	0	1.0	0.3
Nonunion .....	1.2	0	0	0	257	0	1.1	0.2
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.8	0	0	0	242	0	1.7	0.5
Lowest 10 percent .....	2.5	0	0	0	264	170	2.4	0.9
Second 25 percent .....	1.3	0	0	0	0	0	1.2	0.3
Third 25 percent .....	1.3	0	0	0	0	392	1.2	0.4
Highest 25 percent .....	0.9	0	0	0	0	456	0.9	0.3
Highest 10 percent .....	1.2	0	217	29	0	0	1.2	0.4
<b>Establishment characteristic</b>								
Service-providing industries .....	0.9	0	0	0	0	0	0.8	0.2
Education and health services .....	1.2	0	0	0	130	0	1.2	0.4
Educational services .....	1.2	0	0	0	147	0	1.2	0.4
Elementary and secondary schools .....	1.3	0	0	0	327	0	1.3	0.6
Junior colleges, colleges, and universities ...	2.1	0	275	200	39	521	2.1	0.2
Health care and social assistance .....	2.3	0	0	0	290	572	2.3	0.2
Hospitals .....	1.7	0	0	0	187	580	1.7	0.3
Public administration .....	1.3	0	141	33	0	235	1.3	0.4
1 to 99 workers .....	2.9	0	0	0	69	0	2.8	0.9
1 to 49 workers .....	5.0	0	0	0	282	0	-	-
50 to 99 workers .....	2.2	0	0	39	0	0	1.8	1.3
100 workers or more .....	0.9	0	0	0	0	132	0.9	0.2
100 to 499 workers .....	1.7	0	0	0	313	0	1.7	0.6
500 workers or more .....	1.0	0	206	0	0	382	1.0	0.3
State government .....	1.5	0	287	44	0	0	1.5	-
Local government .....	0.9	0	0	0	182	0	0.8	0.3

See footnotes at end of table.

**Table 50. Standard errors for dental care benefits: Amount of annual plan maximum,<sup>1</sup> state and local government 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		
<b>Geographic area</b>								
New England .....	4.9	\$0	\$0	\$235	\$0	\$0	4.7	0.7
Middle Atlantic .....	1.8	0	118	42	510	0	1.8	0.1
East North Central .....	2.1	0	118	0	0	393	1.9	0.6
West North Central .....	2.3	—	0	289	147	204	—	—
South Atlantic .....	2.3	0	0	249	434	0	2.3	0.3
East South Central .....	5.8	0	0	196	0	438	—	—
West South Central .....	5.2	0	323	49	0	0	3.9	3.1
Mountain .....	1.3	246	0	0	0	0	1.3	0.2
Pacific .....	1.4	0	0	0	0	113	1.5	0.2

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 51. Vision care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Eye exams	Glasses	Contact lenses <sup>1</sup>
All workers .....	100	100	92
<b>Worker characteristic</b>			
Management, professional, and related .....	100	100	93
Professional and related .....	100	100	93
Teachers .....	100	100	95
Primary, secondary, and special education school teachers .....	100	100	96
Service .....	100	100	92
Protective service .....	100	100	93
Sales and office .....	100	100	92
Office and administrative support .....	100	100	92
Natural resources, construction, and maintenance Production, transportation, and material moving .....	100	100	85
Full time .....	100	100	92
Part time .....	100	100	96
Union .....	100	100	92
Nonunion .....	100	100	94
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	100	100	96
Lowest 10 percent .....	100	100	96
Second 25 percent .....	100	100	91
Third 25 percent .....	100	100	90
Highest 25 percent .....	100	100	93
Highest 10 percent .....	100	100	93
<b>Establishment characteristic</b>			
Service-providing industries .....	100	100	92
Education and health services .....	100	100	94
Educational services .....	100	100	94
Elementary and secondary schools .....	100	100	95
Junior colleges, colleges, and universities ...	100	100	92
Health care and social assistance .....	100	100	89
Hospitals .....	100	100	93
Public administration .....	100	100	91
1 to 99 workers .....	100	100	94
1 to 49 workers .....	100	100	98
50 to 99 workers .....	100	100	90
100 workers or more .....	100	100	92
100 to 499 workers .....	100	100	95
500 workers or more .....	100	100	91
State government .....	100	100	86
Local government .....	100	100	94

See footnotes at end of table.

**Table 51. Vision care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Eye exams	Glasses	Contact lenses <sup>1</sup>
<b>Geographic area</b>			
New England .....	100	100	93
Middle Atlantic .....	100	100	79
East North Central .....	100	100	99
South Atlantic .....	100	100	85
West South Central .....	100	100	91
Mountain .....	100	100	97
Pacific .....	100	100	97

<sup>1</sup> 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.

<sup>2</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 51. Standard errors for vision care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Eye exams	Glasses	Contact lenses <sup>1</sup>
All workers .....	( <sup>2</sup> )	0.1	0.8
<b>Worker characteristic</b>			
Management, professional, and related .....	( <sup>2</sup> )	0.1	0.9
Professional and related .....	( <sup>2</sup> )	0.1	1.0
Teachers .....	( <sup>2</sup> )	0.1	1.0
Primary, secondary, and special education school teachers .....	( <sup>2</sup> )	0.2	1.1
Service .....	( <sup>2</sup> )	0.1	1.6
Protective service .....	( <sup>2</sup> )	( <sup>2</sup> )	1.8
Sales and office .....	( <sup>2</sup> )	( <sup>2</sup> )	1.0
Office and administrative support .....	( <sup>2</sup> )	( <sup>2</sup> )	1.0
Natural resources, construction, and maintenance .....	( <sup>2</sup> )	( <sup>2</sup> )	2.1
Production, transportation, and material moving .....	( <sup>2</sup> )	0.2	3.1
Full time .....	( <sup>2</sup> )	( <sup>2</sup> )	0.8
Part time .....	( <sup>2</sup> )	0.1	1.9
Union .....	( <sup>2</sup> )	( <sup>2</sup> )	0.9
Nonunion .....	( <sup>2</sup> )	0.2	1.2
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	( <sup>2</sup> )	( <sup>2</sup> )	1.3
Lowest 10 percent .....	( <sup>2</sup> )	0.2	1.9
Second 25 percent .....	( <sup>2</sup> )	0.1	1.6
Third 25 percent .....	( <sup>2</sup> )	( <sup>2</sup> )	1.1
Highest 25 percent .....	( <sup>2</sup> )	0.1	0.7
Highest 10 percent .....	( <sup>2</sup> )	( <sup>2</sup> )	0.9
<b>Establishment characteristic</b>			
Service-providing industries .....	( <sup>2</sup> )	0.1	0.8
Education and health services .....	( <sup>2</sup> )	0.1	1.0
Educational services .....	( <sup>2</sup> )	0.1	0.9
Elementary and secondary schools .....	( <sup>2</sup> )	0.1	1.0
Junior colleges, colleges, and universities .....	( <sup>2</sup> )	( <sup>2</sup> )	2.1
Health care and social assistance .....	( <sup>2</sup> )	( <sup>2</sup> )	3.1
Hospitals .....	( <sup>2</sup> )	( <sup>2</sup> )	1.5
Public administration .....	( <sup>2</sup> )	( <sup>2</sup> )	1.2
1 to 99 workers .....	( <sup>2</sup> )	( <sup>2</sup> )	2.5
1 to 49 workers .....	( <sup>2</sup> )	( <sup>2</sup> )	1.2
50 to 99 workers .....	( <sup>2</sup> )	( <sup>2</sup> )	4.9
100 workers or more .....	( <sup>2</sup> )	0.1	0.7
100 to 499 workers .....	( <sup>2</sup> )	( <sup>2</sup> )	1.8
500 workers or more .....	( <sup>2</sup> )	0.1	0.8
State government .....	( <sup>2</sup> )	( <sup>2</sup> )	2.6
Local government .....	( <sup>2</sup> )	0.1	0.7

See footnotes at end of table.

**Table 51. Standard errors for vision care benefits: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Eye exams	Glasses	Contact lenses <sup>1</sup>
<b>Geographic area</b>			
New England .....	( <sup>2</sup> )	( <sup>2</sup> )	5.8
Middle Atlantic .....	( <sup>2</sup> )	( <sup>2</sup> )	2.6
East North Central .....	( <sup>2</sup> )	0.1	1.0
South Atlantic .....	( <sup>2</sup> )	0.4	5.1
West South Central .....	( <sup>2</sup> )	0.1	4.3
Mountain .....	( <sup>2</sup> )	( <sup>2</sup> )	2.4
Pacific .....	( <sup>2</sup> )	( <sup>2</sup> )	0.5

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 52. Vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	17	83	-	-	-	96	-	-
<b>Worker characteristic</b>								
Management, professional, and related .....	16	84	-	-	-	95	-	-
Professional and related .....	16	84	-	-	-	95	-	-
Teachers .....	18	82	-	-	-	94	-	-
Primary, secondary, and special education school teachers .....	21	79	-	-	-	96	-	-
Service .....	19	81	-	-	2	98	-	-
Protective service .....	18	82	-	-	2	98	-	-
Sales and office .....	17	83	-	-	-	96	-	-
Office and administrative support .....	17	83	-	-	-	96	-	-
Natural resources, construction, and maintenance .....	17	83	-	-	-	98	-	-
Production, transportation, and material moving .....	25	75	-	-	-	97	-	-
Full time .....	17	83	-	-	-	96	-	-
Part time .....	19	81	-	-	-	98	-	-
Union .....	19	81	-	-	-	98	-	-
Nonunion .....	12	88	-	-	-	93	-	-
Average wage within the following categories: <sup>4</sup>								
Lowest 25 percent .....	18	82	-	-	-	95	-	-
Lowest 10 percent .....	-	76	-	-	-	95	-	-
Second 25 percent .....	16	84	-	-	-	97	-	-
Third 25 percent .....	17	83	-	-	-	95	-	-
Highest 25 percent .....	17	83	-	-	-	97	-	-
Highest 10 percent .....	13	87	-	-	-	97	-	-
<b>Establishment characteristic</b>								
Service-providing industries .....	17	83	-	-	-	96	-	-
Education and health services .....	16	84	-	-	-	94	-	-
Educational services .....	18	82	-	-	-	93	-	-
Elementary and secondary schools .....	22	78	-	-	-	95	-	-
Junior colleges, colleges, and universities .....	5	95	-	-	-	86	-	-
Health care and social assistance .....	-	96	-	-	-	100	-	-
Hospitals .....	-	92	-	-	-	100	-	-
Public administration .....	17	83	-	-	1	99	-	-
1 to 99 workers .....	15	85	-	-	-	100	-	-
1 to 49 workers .....	18	82	-	-	-	100	-	-
50 to 99 workers .....	12	88	-	-	-	100	-	-
100 workers or more .....	17	83	-	-	-	96	-	-
100 to 499 workers .....	19	81	-	-	-	98	-	-
500 workers or more .....	17	83	-	-	-	95	-	-
State government .....	9	91	-	-	-	94	-	-
Local government .....	20	80	-	-	3	97	-	-

See footnotes at end of table.

**Table 52. Vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Contact lenses <sup>2</sup>			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	1	91	7	1
<b>Worker characteristic</b>				
Management, professional, and related .....	1	91	7	( <sup>3</sup> )
Professional and related .....	1	92	7	( <sup>3</sup> )
Teachers .....	—	94	4	—
Primary, secondary, and special education school teachers .....	—	94	4	—
Service .....	—	90	8	—
Protective service .....	—	92	6	—
Sales and office .....	—	91	6	—
Office and administrative support .....	—	90	7	—
Natural resources, construction, and maintenance	—	95	—	1
Production, transportation, and material moving .....	—	84	14	—
Full time .....	1	91	7	1
Part time .....	—	94	—	—
Union .....	1	90	8	1
Nonunion .....	1	92	6	( <sup>3</sup> )
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	—	96	—	( <sup>3</sup> )
Lowest 10 percent .....	—	96	—	—
Second 25 percent .....	2	89	8	1
Third 25 percent .....	—	89	9	—
Highest 25 percent .....	2	91	7	( <sup>3</sup> )
Highest 10 percent .....	—	91	7	—
<b>Establishment characteristic</b>				
Service-providing industries .....	1	91	7	1
Education and health services .....	1	92	6	( <sup>3</sup> )
Educational services .....	2	93	5	( <sup>3</sup> )
Elementary and secondary schools .....	2	93	5	( <sup>3</sup> )
Junior colleges, colleges, and universities ...	—	92	8	—
Health care and social assistance .....	—	89	11	—
Hospitals .....	—	93	—	—
Public administration .....	—	89	8	—
1 to 99 workers .....	—	94	—	1
1 to 49 workers .....	—	98	—	—
50 to 99 workers .....	—	89	—	2
100 workers or more .....	1	91	7	( <sup>3</sup> )
100 to 499 workers .....	—	93	—	1
500 workers or more .....	2	90	8	( <sup>3</sup> )
State government .....	—	86	14	—
Local government .....	2	93	5	1

See footnotes at end of table.



**Table 52. Vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	35	65	—	—	—	100	—	—
Middle Atlantic .....	21	79	—	—	—	89	—	—
East North Central .....	22	78	—	—	3	97	—	—
South Atlantic .....	23	77	—	—	—	90	—	—
West South Central .....	—	97	—	—	—	100	—	—
Mountain .....	—	95	—	—	—	100	—	—
Pacific .....	15	85	—	—	—	99	—	—

See footnotes at end of table.

**Table 52. Vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Contact lenses <sup>2</sup>			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	83	—	1
Middle Atlantic .....	—	77	21	—
East North Central .....	—	97	—	1
South Atlantic .....	—	82	—	—
West South Central .....	—	91	—	( <sup>3</sup> )
Mountain .....	—	97	—	—
Pacific .....	—	96	2	—

<sup>1</sup> Includes plans subject to copayment, cash allowance, and retail discount.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 52. Standard errors for vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	1.4	1.4	-	-	-	1.4	-	-
<b>Worker characteristic</b>								
Management, professional, and related .....	1.7	1.7	-	-	-	2.1	-	-
Professional and related .....	1.9	1.9	-	-	-	2.2	-	-
Teachers .....	2.4	2.4	-	-	-	2.5	-	-
Primary, secondary, and special education school teachers .....	3.0	3.0	-	-	-	1.8	-	-
Service .....	2.3	2.3	-	-	0.3	0.3	-	-
Protective service .....	2.8	2.8	-	-	0.4	0.4	-	-
Sales and office .....	2.2	2.2	-	-	-	1.9	-	-
Office and administrative support .....	2.2	2.2	-	-	-	2.0	-	-
Natural resources, construction, and maintenance .....	3.0	3.0	-	-	-	1.1	-	-
Production, transportation, and material moving .....	4.1	4.1	-	-	-	1.1	-	-
Full time .....	1.4	1.4	-	-	-	1.5	-	-
Part time .....	4.1	4.1	-	-	-	1.4	-	-
Union .....	1.9	1.9	-	-	-	0.9	-	-
Nonunion .....	1.9	1.9	-	-	-	3.9	-	-
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	2.9	2.9	-	-	-	2.4	-	-
Lowest 10 percent .....	-	8.2	-	-	-	4.3	-	-
Second 25 percent .....	2.2	2.2	-	-	-	0.8	-	-
Third 25 percent .....	2.2	2.2	-	-	-	2.5	-	-
Highest 25 percent .....	1.6	1.6	-	-	-	1.0	-	-
Highest 10 percent .....	1.1	1.1	-	-	-	1.2	-	-
<b>Establishment characteristic</b>								
Service-providing industries .....	1.4	1.4	-	-	-	1.5	-	-
Education and health services .....	2.0	2.0	-	-	-	2.7	-	-
Educational services .....	2.3	2.3	-	-	-	3.1	-	-
Elementary and secondary schools .....	2.9	2.9	-	-	-	1.9	-	-
Junior colleges, colleges, and universities ...	1.3	1.3	-	-	-	10.9	-	-
Health care and social assistance .....	-	1.6	-	-	-	( <sup>4</sup> )	-	-
Hospitals .....	-	3.0	-	-	-	( <sup>4</sup> )	-	-
Public administration .....	2.1	2.1	-	-	0.3	0.3	-	-
1 to 99 workers .....	2.6	2.6	-	-	-	( <sup>4</sup> )	-	-
1 to 49 workers .....	4.2	4.2	-	-	-	0.1	-	-
50 to 99 workers .....	2.8	2.8	-	-	-	( <sup>4</sup> )	-	-
100 workers or more .....	1.4	1.4	-	-	-	1.6	-	-
100 to 499 workers .....	3.9	3.9	-	-	-	0.9	-	-
500 workers or more .....	1.6	1.6	-	-	-	2.1	-	-
State government .....	1.7	1.7	-	-	-	4.9	-	-
Local government .....	1.6	1.6	-	-	0.8	0.8	-	-

See footnotes at end of table.

**Table 52. Standard errors for vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Contact lenses <sup>2</sup>			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
All workers .....	0.3	0.9	0.8	0.2
<b>Worker characteristic</b>				
Management, professional, and related .....	0.3	0.9	0.9	0.1
Professional and related .....	0.3	1.0	1.0	0.1
Teachers .....	—	1.0	1.0	—
Primary, secondary, and special education school teachers .....	—	1.2	1.2	—
Service .....	—	1.8	1.6	—
Protective service .....	—	2.2	1.7	—
Sales and office .....	—	1.3	0.7	—
Office and administrative support .....	—	1.3	0.7	—
Natural resources, construction, and maintenance .....	—	2.1	—	0.4
Production, transportation, and material moving .....	—	3.2	3.1	—
Full time .....	0.3	0.9	0.8	0.2
Part time .....	—	2.0	—	—
Union .....	0.4	1.0	0.8	0.3
Nonunion .....	0.2	1.3	1.2	0.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	1.3	—	0.2
Lowest 10 percent .....	—	1.9	—	—
Second 25 percent .....	0.5	1.7	1.5	0.5
Third 25 percent .....	—	1.2	1.0	—
Highest 25 percent .....	0.4	0.8	0.7	0.1
Highest 10 percent .....	—	1.0	0.9	—
<b>Establishment characteristic</b>				
Service-providing industries .....	0.3	0.9	0.8	0.2
Education and health services .....	0.4	1.1	1.0	( <sup>4</sup> )
Educational services .....	0.5	1.0	0.9	( <sup>4</sup> )
Elementary and secondary schools .....	0.6	1.1	1.0	0.1
Junior colleges, colleges, and universities .....	—	2.1	2.1	—
Health care and social assistance .....	—	3.1	3.1	—
Hospitals .....	—	1.5	—	—
Public administration .....	—	1.3	1.0	—
1 to 99 workers .....	—	2.5	—	0.9
1 to 49 workers .....	—	1.2	—	—
50 to 99 workers .....	—	4.9	—	2.0
100 workers or more .....	0.3	0.8	0.7	0.2
100 to 499 workers .....	—	1.7	—	0.7
500 workers or more .....	0.3	0.9	0.8	0.2
State government .....	—	2.6	2.6	—
Local government .....	0.4	0.7	0.6	0.3

See footnotes at end of table.

**Table 52. Standard errors for vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Eye exams				Glasses			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>								
New England .....	8.7	8.7	—	—	—	( <sup>4</sup> )	—	—
Middle Atlantic .....	3.0	3.0	—	—	—	6.6	—	—
East North Central .....	4.2	4.2	—	—	0.8	0.8	—	—
South Atlantic .....	5.1	5.1	—	—	—	4.2	—	—
West South Central .....	—	2.0	—	—	—	0.1	—	—
Mountain .....	—	3.0	—	—	—	( <sup>4</sup> )	—	—
Pacific .....	2.1	2.1	—	—	—	0.6	—	—

See footnotes at end of table.

**Table 52. Standard errors for vision care benefits: Extent of coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Contact lenses <sup>2</sup>			
	Full coverage	Coverage with limits <sup>1</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	8.9	—	1.8
Middle Atlantic .....	—	2.8	2.5	—
East North Central .....	—	1.8	—	1.0
South Atlantic .....	—	5.0	—	—
West South Central .....	—	4.3	—	0.2
Mountain .....	—	2.4	—	—
Pacific .....	—	0.7	0.3	—

<sup>1</sup> Includes plans subject to copayment, cash allowance, and retail discount.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 53. Vision care benefits: Median copayments for selected services, state and local government workers, National Compensation Survey, 2011**

(Includes all workers participating in vision care plans)

Characteristics	Eye exams	Glasses
All workers .....	\$10	\$20
<b>Worker characteristic</b>		
Management, professional, and related .....	10	20
Professional and related .....	10	20
Teachers .....	10	20
Primary, secondary, and special education school teachers .....	10	20
Service .....	10	20
Protective service .....	10	–
Sales and office .....	10	20
Office and administrative support .....	10	20
Natural resources, construction, and maintenance .....	10	20
Production, transportation, and material moving .....	10	15
Full time .....	10	20
Part time .....	10	20
Union .....	10	18
Nonunion .....	10	20
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	20
Lowest 10 percent .....	15	20
Second 25 percent .....	10	20
Third 25 percent .....	10	20
Highest 25 percent .....	10	20
Highest 10 percent .....	10	25
<b>Establishment characteristic</b>		
Service-providing industries .....	10	20
Education and health services .....	10	20
Educational services .....	10	25
Elementary and secondary schools .....	10	20
Junior colleges, colleges, and universities ...	10	25
Health care and social assistance .....	10	20
Hospitals .....	10	20
Public administration .....	10	–
1 to 99 workers .....	10	20
1 to 49 workers .....	10	20
50 to 99 workers .....	10	20
100 workers or more .....	10	20
100 to 499 workers .....	10	20
500 workers or more .....	10	20
State government .....	10	25
Local government .....	10	18

See footnotes at end of table.

**Table 53. Vision care benefits: Median copayments for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

(Includes all workers participating in vision care plans)

Characteristics	Eye exams	Glasses
<b>Geographic area</b>		
New England .....	\$10	\$25
Middle Atlantic .....	—	9
East North Central .....	10	20
South Atlantic .....	15	20
West South Central .....	10	25
Mountain .....	10	20
Pacific .....	10	25

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 53. Standard errors for vision care benefits: Median copayments for selected services, state and local government workers, National Compensation Survey, 2011**

Characteristics	Eye exams	Glasses
All workers .....	\$0	\$0
<b>Worker characteristic</b>		
Management, professional, and related .....	0	2
Professional and related .....	0	0
Teachers .....	0	5
Primary, secondary, and special education school teachers .....	0	6
Service .....	0	5
Protective service .....	0	–
Sales and office .....	0	0
Office and administrative support .....	0	0
Natural resources, construction, and maintenance Production, transportation, and material moving .....	0	0
Production, transportation, and material moving .....	0	4
Full time .....	0	0
Part time .....	0	2
Union .....	0	4
Nonunion .....	0	2
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	0	3
Lowest 10 percent .....	3	3
Second 25 percent .....	0	0
Third 25 percent .....	0	0
Highest 25 percent .....	0	0
Highest 10 percent .....	0	7
<b>Establishment characteristic</b>		
Service-providing industries .....	0	0
Education and health services .....	0	6
Educational services .....	0	2
Elementary and secondary schools .....	0	6
Junior colleges, colleges, and universities ...	0	0
Health care and social assistance .....	1	0
Hospitals .....	2	0
Public administration .....	0	–
1 to 99 workers .....	0	0
1 to 49 workers .....	0	2
50 to 99 workers .....	0	0
100 workers or more .....	0	0
100 to 499 workers .....	0	0
500 workers or more .....	0	0
State government .....	0	0
Local government .....	0	4

See footnotes at end of table.

**Table 53. Standard errors for vision care benefits: Median copayments for selected services, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Eye exams	Glasses
<b>Geographic area</b>		
New England .....	\$0	\$0
Middle Atlantic .....	—	0
East North Central .....	0	0
South Atlantic .....	0	0
West South Central .....	1	0
Mountain .....	0	6
Pacific .....	0	0

<sup>1</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 54. Vision care benefits: Coverage for lasik surgery, state and local government workers, National Compensation Survey, 2011**

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

Characteristics	Lasik surgery <sup>1</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
All workers .....	—	11	88	1
<b>Worker characteristic</b>				
Management, professional, and related .....	—	12	87	1
Professional and related .....	—	11	88	1
Teachers .....	—	10	89	1
Primary, secondary, and special education school teachers .....	—	9	90	1
Service .....	—	9	90	1
Protective service .....	—	9	90	2
Sales and office .....	—	12	87	1
Office and administrative support .....	—	12	87	1
Natural resources, construction, and maintenance Production, transportation, and material moving .....	—	13	85	2
.....	—	—	91	4
Full time .....	—	11	88	1
Part time .....	—	13	86	1
Union .....	—	7	92	1
Nonunion .....	—	20	79	1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	15	83	2
Lowest 10 percent .....	—	—	83	1
Second 25 percent .....	—	12	86	1
Third 25 percent .....	—	11	88	1
Highest 25 percent .....	—	9	90	1
Highest 10 percent .....	—	10	89	1
<b>Establishment characteristic</b>				
Service-providing industries .....	—	11	88	1
Education and health services .....	—	13	87	1
Educational services .....	—	13	86	1
Elementary and secondary schools .....	—	10	89	1
Junior colleges, colleges, and universities ...	—	25	75	—
Health care and social assistance .....	—	—	91	—
Hospitals .....	—	—	93	—
Public administration .....	—	9	90	1
1 to 99 workers .....	—	—	85	4
1 to 49 workers .....	—	—	80	3
50 to 99 workers .....	—	—	90	6
100 workers or more .....	—	11	88	1
100 to 499 workers .....	—	5	94	1
500 workers or more .....	—	13	86	1
State government .....	—	15	85	( <sup>4</sup> )
Local government .....	—	10	89	1

See footnotes at end of table.

**Table 54. Vision care benefits: Coverage for lasik surgery, state and local government workers, National Compensation Survey, 2011—Continued**

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

Characteristics	Lasik surgery <sup>1</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	—	66	1
Middle Atlantic .....	—	—	94	( <sup>4</sup> )
East North Central .....	—	—	92	4
South Atlantic .....	—	—	85	( <sup>4</sup> )
West South Central .....	—	48	44	8
Mountain .....	—	—	81	—
Pacific .....	—	9	91	( <sup>4</sup> )

<sup>1</sup> Lasik surgery is an elective surgical procedure that is capable of correcting a wide range of nearsightedness, farsightedness, and astigmatism.

<sup>2</sup> Includes plans subject to copayment, cash allowance, and retail discount.

<sup>3</sup> 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.

<sup>4</sup> Less than 0.5.

NOTE: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 54. Standard errors for vision care benefits: Coverage for lasik surgery, state and local government workers, National Compensation Survey, 2011**

Characteristics	Lasik surgery <sup>1</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
All workers .....	—	1.2	1.3	0.4
<b>Worker characteristic</b>				
Management, professional, and related .....	—	1.5	1.5	0.4
Professional and related .....	—	1.4	1.5	0.4
Teachers .....	—	2.0	2.0	0.6
Primary, secondary, and special education school teachers .....	—	2.3	2.4	0.6
Service .....	—	1.6	1.7	0.6
Protective service .....	—	2.3	2.5	1.0
Sales and office .....	—	2.4	2.5	0.4
Office and administrative support .....	—	2.4	2.5	0.4
Natural resources, construction, and maintenance Production, transportation, and material moving .....	—	2.7	3.1	1.2
Full time .....	—	1.2	1.3	0.4
Part time .....	—	2.1	2.4	0.8
Union .....	—	1.1	1.2	0.4
Nonunion .....	—	2.5	2.6	0.6
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	3.3	3.7	0.8
Lowest 10 percent .....	—	—	7.0	1.0
Second 25 percent .....	—	1.9	1.9	0.6
Third 25 percent .....	—	1.9	2.0	0.4
Highest 25 percent .....	—	1.2	1.2	0.4
Highest 10 percent .....	—	1.8	1.9	0.5
<b>Establishment characteristic</b>				
Service-providing industries .....	—	1.2	1.3	0.4
Education and health services .....	—	1.7	1.7	0.4
Educational services .....	—	1.9	1.9	0.5
Elementary and secondary schools .....	—	2.3	2.3	0.6
Junior colleges, colleges, and universities ...	—	4.3	4.3	—
Health care and social assistance .....	—	—	3.2	—
Hospitals .....	—	—	1.7	—
Public administration .....	—	1.9	2.1	0.6
1 to 99 workers .....	—	—	4.6	2.0
1 to 49 workers .....	—	—	7.2	1.7
50 to 99 workers .....	—	—	4.8	4.0
100 workers or more .....	—	1.3	1.3	0.3
100 to 499 workers .....	—	1.5	1.2	0.6
500 workers or more .....	—	1.5	1.6	0.3
State government .....	—	2.1	2.1	0.2
Local government .....	—	1.5	1.6	0.5

See footnotes at end of table.

**Table 54. Standard errors for vision care benefits: Coverage for lasik surgery, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Lasik surgery <sup>1</sup>			
	Full coverage	Coverage with limits <sup>2</sup>	No coverage	Not determinable
<b>Geographic area</b>				
New England .....	—	—	12.9	1.8
Middle Atlantic .....	—	—	1.8	0.3
East North Central .....	—	—	2.5	1.7
South Atlantic .....	—	—	6.1	0.4
West South Central .....	—	8.0	9.3	5.6
Mountain .....	—	—	8.0	—
Pacific .....	—	0.8	0.8	0.1

<sup>1</sup> Lasik surgery is an elective surgical procedure that is capable of correcting a wide range of nearsightedness, farsightedness, and astigmatism.

<sup>2</sup> Includes plans subject to copayment, cash allowance, and retail discount.

<sup>3</sup> 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

## Technical note

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Data in this bulletin are from the National Compensation Survey (NCS), which is conducted by the U.S. Bureau of Labor Statistics (BLS). The bulletin contains 2011 data on detailed employer-provided health benefit plan provisions for state and local government workers in the United States. Excluded from the 2011 survey are federal government workers. Previous publications containing information on employee benefits for civilian, private industry, and state and local government workers are available on the BLS website: <http://www.bls.gov/ncs/ebs>.

### Calculation details

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For data presented by wage levels, average hourly earnings for occupations within an establishment were used to produce estimates for worker groups within six earnings groupings: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. Individual workers can fall into an earnings category different from the average for the occupation into which they are classified. The earnings categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The categories are based on wages published in "*National Compensation Survey: Occupational Earnings in the United States, 2010*," Bulletin 2753 (U.S. Department of Labor, Bureau of Labor Statistics, May 2011). Values corresponding to the percentiles used in the tables are:

Characteristic	Hourly wage percentile				
	10	25	50 (median)	75	90
State and local government workers	\$11.77	\$15.52	\$22.27	\$33.01	\$45.31

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## **Not determinable estimates**

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Some tables in this bulletin contain columns with estimates classified as "not determinable." The reasons for this classification may vary. In detailed provisions of employer-provided health care plans, the "not determinable" classification is used whenever partial information on a particular plan feature is available from the Summary Plan Description (SPD). The SPD is used as a primary source of information on the provisions of a health benefit plan. For example, in one of the tables, workers are classified as participating in four types of fee-for-service plans. Those workers that were known to be participating in a fee-for-service plan—but the plan type was either not specified or was specified but did not fit into any of the four categories used in the table—were classified in the "not determinable" category.

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

## **Interpreting the tables**

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

Most of the estimates in this bulletin are expressed in terms of the percentage of workers participating in a particular benefit plan or the percentage covered by a specific provision. Some estimates, however, provide values other than percentages of workers. For example, they might



provide both the type and dollar amount of annual individual deductibles in fee-for-service plans. The base of this table is all workers participating in fee-for-service plans. The non-shaded estimates are percentage of workers by the type of deductible (e.g., fixed deductible, variable deductible, etc.). Shaded estimates are those that measure values other than the percentage of workers. Shading is only used when there is a mixture of percentages and dollar values.

### **Survey sample**

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The 2011 survey included a sample of approximately 2,000 establishments.

Data for the East South Central census division did not meet publication criteria for all tables except the dental care benefits tables, but are included in all estimates except those by geographic area.

### **Obtaining additional information**

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Information on the survey scope, sample design, data collection, survey estimation, reliability of estimates, technical references, and survey definitions is available in Chapter 8 of the *BLS Handbook of Methods*, <http://www.bls.gov/opub/hom/homch8.htm>. Definitions of major plans, key provisions, and related benefit terms used by the National Compensation Survey are provided in the Glossary of Employee Benefit Terms, <http://www.bls.gov/ncs/ebs/glossary20102011.htm>.

**Appendix table 1. Survey establishment response, state and local government, National Compensation Survey, 2011**

Establishments	Number of establishments
Total in sampling frame <sup>1</sup> .....	215,811
Total in sample .....	2,007
Responding .....	1,738
Refused or unable to provide data .....	247
Out of business or not in survey scope .....	22

<sup>1</sup> The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2007 North American

Industry Classification System (NAICS). For state and local governments, an establishment is defined as all locations of a government entity.

**Appendix table 2. Number of workers<sup>1</sup> represented, state and local government, National Compensation Survey, 2011**

Occupational group <sup>2</sup>	Estimated number of workers
All workers .....	18,748,300
Management, professional, and related .....	10,348,400
Professional and related .....	8,785,200
Teachers .....	4,866,200
Primary, secondary, and special education school teachers .....	3,568,600
Service .....	3,959,400
Protective service .....	1,798,600
Sales and office .....	2,733,400
Office and administrative support .....	2,590,800
Natural resources, construction, and maintenance .....	952,000
Production, transportation, and material moving .....	755,000

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

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

<sup>2</sup> The 2000 Standard Occupational Classification system is used to classify workers.