

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

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

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

See footnotes at end of table.

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

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

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

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2015."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.