

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012

(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
Worker characteristic									
All workers	98	2	—	76	24	—	30	70	—
Management, professional, and related	97	—	—	74	26	—	35	65	—
Management, business, and financial	96	—	—	73	27	—	28	72	—
Professional and related	97	3	—	74	26	—	40	60	—
Service	99	—	—	79	21	—	30	70	—
Protective service	98	—	—	89	—	—	—	89	—
Sales and office	98	2	—	74	26	—	31	69	—
Sales and related	97	—	—	77	23	—	25	75	—
Office and administrative support	98	—	—	73	27	—	33	67	—
Natural resources, construction, and maintenance	98	—	—	79	21	—	22	78	—
Construction, extraction, farming, fishing, and forestry	98	—	—	80	20	—	24	76	—
Installation, maintenance, and repair	98	—	—	77	23	—	21	79	—
Production, transportation, and material moving	98	2	—	78	22	—	25	75	—
Production	99	—	—	75	25	—	30	70	—
Transportation and material moving	96	4	—	84	16	—	18	82	—
Full time	98	2	—	75	25	—	31	69	—
Part time	94	—	—	79	21	—	24	76	—
Union	95	5	—	75	25	—	22	78	—
Nonunion	98	2	—	76	24	—	32	68	—
Average wage within the following categories: ¹									
Lowest 25 percent	97	—	—	74	26	—	31	69	—
Second 25 percent	98	2	—	81	19	—	25	75	—
Third 25 percent	99	1	—	75	25	—	33	67	—
Highest 25 percent	96	—	—	73	27	—	32	68	—
Highest 10 percent	97	3	—	76	24	—	29	71	—
Establishment characteristic									
Goods-producing industries	99	1	—	79	21	—	26	74	—
Construction	99	—	—	80	20	—	23	77	—
Manufacturing	99	—	—	77	23	—	29	71	—
Service-providing industries	97	3	—	75	25	—	32	68	—
Trade, transportation, and utilities	96	4	—	76	24	—	22	78	—
Wholesale trade	99	—	—	69	31	—	32	68	—
Retail trade	95	—	—	78	22	—	21	79	—
Information	97	—	—	64	36	—	28	72	—
Financial activities	99	—	—	80	20	—	28	72	—
Finance and insurance	99	—	—	82	18	—	24	76	—

See footnotes at end of table.

Table 2. Medical care benefits: Plan characteristics, private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Plan network			Allow non-emergency services outside network			Require primary care physician		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	99	—	—	77	23	—	25	75	—
Insurance carriers and related activities	100	—	—	86	14	—	21	79	—
Professional and business services	95	—	—	75	25	—	28	72	—
Education and health services	99	—	—	74	26	—	49	51	—
Educational services	100	—	—	59	41	—	52	48	—
Junior colleges, colleges, and universities ...	100	—	—	74	26	—	45	55	—
Healthcare and social assistance	99	—	—	76	24	—	48	52	—
1 to 99 workers	98	—	—	73	27	—	30	70	—
1 to 49 workers	98	—	—	75	25	—	28	72	—
50 to 99 workers	99	—	—	70	30	—	36	64	—
100 workers or more	97	3	—	77	23	—	30	70	—
100 to 499 workers	97	3	—	79	21	—	26	74	—
500 workers or more	97	3	—	76	24	—	36	64	—
Geographic area									
New England	99	—	—	63	37	—	41	59	—
Middle Atlantic	97	3	—	76	24	—	39	61	—
East North Central	99	—	—	80	20	—	27	73	—
West North Central	99	—	—	87	—	—	—	80	—
South Atlantic	94	—	—	72	28	—	29	71	—
East South Central	97	—	—	84	—	—	15	85	—
West South Central	98	—	—	89	11	—	15	85	—
Mountain	99	—	—	70	30	—	41	59	—
Pacific	98	—	—	64	36	—	40	60	—

¹ 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 2012."

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/glossary20122013.htm.