

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
<b>Worker characteristics</b>						
All workers .....	1.4	0.3	0.7	1.5	0.4	—
Management, professional, and related .....	2.2	0.5	0.9	2.2	0.8	—
Management, business, and financial .....	2.5	—	1.1	2.9	—	—
Professional and related .....	2.9	0.5	1.1	2.9	1.1	—
Service .....	5.7	—	2.5	4.7	1.6	—
Sales and office .....	1.5	—	0.9	1.9	0.5	—
Sales and related .....	1.9	—	1.2	1.9	—	—
Office and administrative support .....	1.8	—	1.2	2.4	0.6	—
Natural resources, construction, and maintenance .....	2.1	—	1.2	2.7	—	—
Construction, extraction, farming, fishing, and forestry .....	2.2	—	—	4.0	—	—
Installation, maintenance, and repair .....	3.3	—	1.6	3.4	—	—
Production, transportation, and material moving .....	2.0	—	1.1	2.3	—	—
Production .....	2.0	—	1.3	2.5	—	—
Transportation and material moving .....	3.3	—	1.7	3.5	—	—
Full time .....	1.4	0.4	0.7	1.5	0.5	—
Part time .....	4.7	—	2.4	4.6	1.5	—
Union .....	3.7	—	1.3	3.8	1.6	—
Nonunion .....	1.5	0.3	0.7	1.5	0.5	—
Average wage within the following categories <sup>4</sup> :						
Lowest 25 percent .....	5.2	—	2.6	4.7	—	—
Second 25 percent .....	2.4	0.2	0.8	2.3	0.5	—
Third 25 percent .....	2.0	—	0.9	2.2	0.7	—
Highest 25 percent .....	1.7	0.5	0.8	1.9	0.6	—
Highest 10 percent .....	2.1	0.7	1.1	2.5	0.7	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.6	—	0.7	1.7	—	—
Construction .....	2.6	—	1.7	3.5	—	—
Manufacturing .....	2.3	—	1.0	2.3	—	—
Service-providing industries .....	1.8	0.4	0.8	1.8	0.5	—
Trade, transportation, and utilities .....	1.5	—	1.1	1.8	—	—
Retail trade .....	2.0	—	1.5	2.6	—	—
Financial activities .....	3.4	—	1.0	3.5	—	—
Finance and insurance .....	2.0	—	0.6	2.3	0.3	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
<b>Worker characteristics</b>				
All workers .....	1.4	1.2	0.6	—
Management, professional, and related .....	2.2	1.8	1.2	—
Management, business, and financial .....	2.5	2.1	1.0	—
Professional and related .....	2.9	2.6	1.7	—
Service .....	5.7	5.8	—	—
Sales and office .....	1.5	1.4	0.7	—
Sales and related .....	1.9	1.3	—	—
Office and administrative support .....	1.8	1.8	0.8	—
Natural resources, construction, and maintenance .....	2.1	1.9	1.1	—
Construction, extraction, farming, fishing, and forestry .....	2.2	1.8	—	—
Installation, maintenance, and repair .....	3.3	2.9	—	—
Production, transportation, and material moving .....	2.0	1.9	0.6	—
Production .....	2.0	2.0	—	—
Transportation and material moving .....	3.3	3.2	—	—
Full time .....	1.4	1.3	0.6	—
Part time .....	4.7	3.2	—	—
Union .....	3.7	3.3	—	—
Nonunion .....	1.5	1.3	0.6	—
Average wage within the following categories <sup>4</sup> :				
Lowest 25 percent .....	5.2	5.1	—	—
Second 25 percent .....	2.4	2.2	1.0	—
Third 25 percent .....	2.0	1.6	1.2	—
Highest 25 percent .....	1.7	1.6	0.8	—
Highest 10 percent .....	2.1	1.7	1.1	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.6	1.6	0.4	—
Construction .....	2.6	2.2	—	—
Manufacturing .....	2.3	2.1	0.5	—
Service-providing industries .....	1.8	1.6	0.8	—
Trade, transportation, and utilities .....	1.5	1.4	0.6	—
Retail trade .....	2.0	2.2	—	—
Financial activities .....	3.4	3.2	—	—
Finance and insurance .....	2.0	1.4	—	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Fee-for-service plan					
	Total	Traditional	Exclusive provider organization <sup>1</sup>	Preferred provider organization <sup>2</sup>	Point of service plan <sup>3</sup>	Not determinable
Credit intermediation and related activities ..	2.1	—	—	2.5	—	—
Insurance carriers and related activities .....	3.8	—	1.2	4.4	—	—
Professional and business services .....	2.9	—	1.3	3.7	—	—
Professional and technical services .....	3.4	—	1.7	4.1	—	—
Education and health services .....	3.7	—	2.2	3.7	1.5	—
Educational services .....	4.9	—	—	5.5	1.0	—
Junior colleges, colleges, and universities ...	3.1	—	—	3.5	1.7	—
Health care and social assistance .....	4.2	—	—	4.3	1.7	—
1 to 99 workers .....	2.4	—	0.7	2.4	—	—
1 to 49 workers .....	2.9	—	0.7	2.9	—	—
50 to 99 workers .....	3.3	—	1.6	3.7	—	—
100 workers or more .....	1.5	0.5	1.0	1.6	0.7	—
100 to 499 workers .....	2.1	0.7	1.1	2.4	0.8	—
500 workers or more .....	1.9	—	1.7	2.4	1.3	—
<b>Geographic areas</b>						
Northeast .....	3.2	—	1.1	4.0	1.1	—
New England .....	7.4	—	1.5	6.2	—	—
Middle Atlantic .....	3.4	—	1.3	4.9	1.3	—
South .....	2.1	0.3	1.6	2.1	1.0	—
South Atlantic .....	3.5	—	2.2	3.0	—	—
West South Central .....	—	—	—	3.5	—	—
Midwest .....	1.6	—	0.8	2.2	0.7	—
East North Central .....	1.9	—	0.9	2.2	0.8	—
West North Central .....	2.7	—	—	4.8	—	—
West .....	3.8	—	1.0	3.6	0.1	—
Mountain .....	9.2	—	1.1	9.1	—	—
Pacific .....	3.4	—	—	2.8	0.2	—

See footnotes at end of table.

**Table 1. Standard errors for medical care benefits: Plan type, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Health maintenance organization			
	Total	Traditional	Open access	Not determinable
Credit intermediation and related activities ..	2.1	1.4	—	—
Insurance carriers and related activities .....	3.8	2.9	—	—
Professional and business services .....	2.9	2.8	—	—
Professional and technical services .....	3.4	3.5	—	—
Education and health services .....	3.7	3.7	1.8	—
Educational services .....	4.9	2.9	4.1	—
Junior colleges, colleges, and universities ...	3.1	2.3	2.3	—
Health care and social assistance .....	4.2	4.3	—	—
1 to 99 workers .....	2.4	2.2	1.0	—
1 to 49 workers .....	2.9	2.9	1.1	—
50 to 99 workers .....	3.3	2.3	—	—
100 workers or more .....	1.5	1.2	0.9	—
100 to 499 workers .....	2.1	1.9	1.1	—
500 workers or more .....	1.9	1.5	1.4	—
<b>Geographic areas</b>				
Northeast .....	3.2	2.7	1.4	—
New England .....	7.4	—	—	—
Middle Atlantic .....	3.4	2.2	1.6	—
South .....	2.1	1.5	1.3	—
South Atlantic .....	3.5	2.2	—	—
West South Central .....	—	—	—	—
Midwest .....	1.6	1.3	—	—
East North Central .....	1.9	1.4	—	—
West North Central .....	2.7	—	—	—
West .....	3.8	3.8	—	—
Mountain .....	9.2	—	—	—
Pacific .....	3.4	3.6	—	—

<sup>1</sup> This type of plan obligates employees to use only the plan's providers in order to receive coverage.

<sup>2</sup> This type of plan provides coverage through a network of participating health care providers. Enrollees may receive services outside the network, but generally at a higher cost. The additional costs may be in the form of higher deductibles, higher coinsurance rates, or both, or in the form of nondiscounted charges from providers.

<sup>3</sup> This type of plan provides services through a network of participating health care providers. Services received within the network or through select medical facilities generally provide more generous benefits than services received outside the network.

<sup>4</sup> 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 2014."

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).