

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	74	56	76	48	38	79	29	22	77
Worker characteristics									
Management, professional, and related	87	69	80	59	49	83	36	29	79
Management, business, and financial	94	76	81	66	56	85	38	31	81
Professional and related	84	67	79	56	46	83	36	28	78
Teachers	84	67	80	50	43	85	32	26	81
Primary, secondary, and special education school teachers	92	73	80	55	47	85	34	27	80
Registered nurses	78	60	77	57	45	78	30	23	75
Service	51	35	69	32	24	75	20	14	71
Protective service	75	60	80	44	37	84	31	24	76
Sales and office	73	53	72	48	36	75	25	19	75
Sales and related	63	41	65	41	28	67	21	15	71
Office and administrative support	79	59	75	52	41	79	28	22	77
Natural resources, construction, and maintenance	78	63	81	46	39	86	32	26	82
Construction, extraction, farming, fishing, and forestry	73	59	82	40	35	87	27	23	84
Installation, maintenance, and repair	85	68	80	52	44	85	37	30	81
Production, transportation, and material moving	77	59	76	50	39	79	30	24	78
Production	82	66	81	53	44	83	31	25	81
Transportation and material moving	72	52	71	46	34	74	30	22	76
Full time	88	68	77	57	46	81	34	27	78
Part time	24	14	58	16	10	65	10	7	67
Union	92	78	84	70	61	87	53	45	85
Nonunion	70	51	73	44	34	77	24	18	74
Wage percentiles:³									
Lowest 10 percent	26	13	51	14	9	63	10	6	60
Lowest 25 percent	42	25	59	23	15	65	13	8	64
Second 25 percent	79	58	74	49	37	76	27	20	75
Third 25 percent	87	69	80	56	46	83	34	28	80
Highest 25 percent	92	74	81	66	56	85	42	34	81
Highest 10 percent	92	75	81	70	59	85	44	36	81
Establishment characteristics									
Goods-producing industries	85	70	82	56	47	85	33	27	84
Service-providing industries	71	53	74	46	36	78	28	21	76
Education and health services	80	61	76	49	39	80	29	22	76
Educational services	86	70	81	50	42	84	32	26	80
Elementary and secondary schools	88	70	80	50	42	84	33	26	80
Junior colleges, colleges, and universities	87	73	83	55	46	84	34	27	80
Health care and social assistance	76	55	72	49	37	77	27	20	73
Hospitals	88	69	79	69	55	79	40	31	76
Public administration	88	76	86	59	51	86	43	35	80

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	60	43	72	31	24	78	18	14	74
1 to 49 workers	56	40	72	27	21	77	15	11	74
50 to 99 workers	72	53	73	41	32	79	27	20	73
100 workers or more	86	66	77	62	50	80	38	30	78
100 to 499 workers	81	61	75	57	44	77	31	25	79
500 workers or more	89	71	80	67	55	83	43	34	78
Geographic areas									
New England	72	53	73	51	41	80	22	17	76
Middle Atlantic	75	59	79	50	40	81	34	28	81
East North Central	73	54	74	48	37	79	26	20	75
West North Central	71	54	77	46	37	81	19	15	81
South Atlantic	75	55	74	44	34	76	28	19	68
East South Central	78	60	78	45	35	77	—	—	—
West South Central	70	52	74	36	27	75	18	14	75
Mountain	72	51	71	47	38	80	27	21	79
Pacific	75	59	79	59	49	83	43	35	81

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	72	54	75
Worker characteristics			
Management, professional, and related	85	68	79
Management, business, and financial	92	75	81
Professional and related	83	65	79
Teachers	83	66	80
Primary, secondary, and special education school teachers	89	71	80
Registered nurses	76	59	77
Service	50	34	69
Protective service	73	58	80
Sales and office	71	51	72
Sales and related	61	40	65
Office and administrative support	77	58	75
Natural resources, construction, and maintenance	75	61	80
Construction, extraction, farming, fishing, and forestry	69	56	81
Installation, maintenance, and repair	82	65	79
Production, transportation, and material moving ...	75	57	76
Production	79	63	80
Transportation and material moving	71	50	71
Full time	86	66	77
Part time	23	14	58
Union	90	76	84
Nonunion	68	50	73
Wage percentiles: ³			
Lowest 10 percent	24	13	51
Lowest 25 percent	40	24	59
Second 25 percent	76	56	74
Third 25 percent	84	67	79
Highest 25 percent	90	73	81
Highest 10 percent	91	73	81
Establishment characteristics			
Goods-producing industries	82	67	82
Service-providing industries	70	52	74
Education and health services	79	60	76
Educational services	85	68	80
Elementary and secondary schools	87	69	80
Junior colleges, colleges, and universities	87	72	83
Health care and social assistance	74	53	72
Hospitals	86	67	78
Public administration	87	75	86

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
1 to 99 workers	58	42	72
1 to 49 workers	54	39	72
50 to 99 workers	69	51	73
100 workers or more	84	65	77
100 to 499 workers	79	59	74
500 workers or more	88	70	80
Geographic areas			
New England	70	51	73
Middle Atlantic	72	56	79
East North Central	72	53	74
West North Central	69	53	76
South Atlantic	73	54	73
East South Central	76	58	77
West South Central	68	50	74
Mountain	70	50	71
Pacific	72	57	79

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for

further explanation.

NOTE: Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	82	18	71	29
Worker characteristics				
Management, professional, and related	84	16	71	29
Management, business, and financial	83	17	72	28
Professional and related	84	16	71	29
Teachers	89	11	69	31
Primary, secondary, and special education school teachers	89	11	67	33
Registered nurses	82	18	71	29
Service	82	18	69	31
Protective service	85	15	76	24
Sales and office	80	20	68	32
Sales and related	76	24	65	35
Office and administrative support	82	18	70	30
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	83	17	72	28
Installation, maintenance, and repair	85	15	73	27
Production, transportation, and material moving ...	81	19	71	29
Production	82	18	74	26
Transportation and material moving	82	18	75	25
Transportation and material moving	83	17	73	27
Full time	83	17	71	29
Part time	79	21	68	32
Union	91	9	84	16
Nonunion	80	20	67	33
Wage percentiles: ²				
Lowest 10 percent	75	25	61	39
Lowest 25 percent	77	23	63	37
Second 25 percent	81	19	68	32
Third 25 percent	83	17	72	28
Highest 25 percent	85	15	74	26
Highest 10 percent	85	15	76	24
Establishment characteristics				
Goods-producing industries	82	18	75	25
Service-providing industries	82	18	70	30
Education and health services	85	15	69	31
Educational services	88	12	69	31
Elementary and secondary schools	89	11	68	32
Junior colleges, colleges, and universities	87	13	71	29
Health care and social assistance	83	17	69	31
Hospitals	82	18	74	26
Public administration	90	10	79	21

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	81	19	66	34
1 to 49 workers	81	19	66	34
50 to 99 workers	81	19	67	33
100 workers or more	83	17	73	27
100 to 499 workers	82	18	71	29
500 workers or more	85	15	75	25
Geographic areas				
New England	79	21	73	27
Middle Atlantic	84	16	77	23
East North Central	81	19	75	25
West North Central	82	18	71	29
South Atlantic	81	19	66	34
East South Central	81	19	64	36
West South Central	83	17	63	37
Mountain	82	18	67	33
Pacific	85	15	73	27

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$338.32	25	\$421.70	75	\$310.28	\$89.86
Worker characteristics							
Management, professional, and related	100	358.98	26	421.84	74	337.25	88.05
Management, business, and financial	100	344.27	22	433.10	78	318.93	84.91
Professional and related	100	365.16	27	417.97	73	345.48	89.45
Teachers	100	423.14	39	452.32	61	404.23	90.71
Primary, secondary, and special education school teachers	100	434.90	41	466.25	59	412.97	92.11
Registered nurses	100	368.70	19	441.13	81	351.59	94.73
Service	100	337.83	24	435.46	76	306.35	90.90
Protective service	100	359.38	28	433.16	72	330.36	77.08
Sales and office	100	313.49	21	390.43	79	293.49	93.30
Sales and related	100	270.80	16	344.55	84	256.68	101.43
Office and administrative support	100	331.24	23	404.05	77	310.07	89.64
Natural resources, construction, and maintenance	100	355.81	36	460.21	64	296.79	94.84
Construction, extraction, farming, fishing, and forestry	100	391.06	44	497.15	56	306.99	97.59
Installation, maintenance, and repair	100	321.77	28	404.47	72	289.12	92.78
Production, transportation, and material moving ...	100	320.35	25	415.75	75	288.63	84.63
Production	100	317.87	22	402.93	78	293.72	84.29
Transportation and material moving	100	323.42	28	428.09	72	281.73	85.09
Full time	100	338.53	25	420.43	75	310.91	88.83
Part time	100	334.88	24	443.36	76	299.98	106.66
Union	100	440.51	46	498.94	54	391.71	80.13
Nonunion	100	309.24	19	370.09	81	294.62	91.73
Wage percentiles: ²							
Lowest 10 percent	100	263.32	16	342.19	84	248.09	96.89
Lowest 25 percent	100	285.05	17	346.86	83	271.99	98.82
Second 25 percent	100	315.71	22	392.17	78	294.03	91.49
Third 25 percent	100	343.86	27	426.04	73	314.00	87.70
Highest 25 percent	100	370.23	29	451.72	71	336.82	86.56
Highest 10 percent	100	372.96	26	453.91	74	344.14	85.47
Establishment characteristics							
Goods-producing industries	100	331.11	26	438.85	74	293.05	86.85
Service-providing industries	100	340.09	25	417.30	75	314.43	90.59
Education and health services	100	379.06	28	424.64	72	361.70	89.99
Educational services	100	408.04	37	436.73	63	391.49	88.04
Elementary and secondary schools	100	420.76	41	444.86	59	403.73	91.21
Junior colleges, colleges, and universities	100	377.84	26	395.20	74	371.65	82.85
Health care and social assistance	100	351.78	19	402.83	81	339.72	91.44
Hospitals	100	358.23	14	421.97	86	347.44	87.02
Public administration	100	417.62	35	452.03	65	399.24	69.21

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$319.04	31	\$405.88	69	\$280.00	\$100.42
1 to 49 workers	100	317.61	33	395.44	67	279.44	102.82
50 to 99 workers	100	322.15	27	433.71	73	281.13	95.62
100 workers or more	100	349.24	22	434.41	78	325.41	84.58
100 to 499 workers	100	339.39	20	450.29	80	312.00	87.37
500 workers or more	100	357.17	24	423.66	76	336.72	82.23
Geographic areas							
New England	100	347.41	20	464.84	80	318.85	106.55
Middle Atlantic	100	354.33	30	415.86	70	328.02	88.27
East North Central	100	340.85	21	456.89	79	310.37	88.44
West North Central	100	340.63	26	430.69	74	309.30	87.34
South Atlantic	100	312.61	19	370.39	81	298.85	90.06
East South Central	100	311.17	26	362.93	74	293.29	93.61
West South Central	100	323.78	26	377.58	74	305.01	90.00
Mountain	100	337.29	25	451.66	75	300.16	93.24
Pacific	100	365.44	33	457.51	67	320.60	84.48

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	78	1	8	1	(⁵)	11	1
Worker characteristics								
Management, professional, and related	100	78	1	10	2	(⁵)	8	1
Management, business, and financial	100	77	1	11	3	(⁵)	8	1
Professional and related	100	79	1	9	2	(⁵)	8	1
Teachers	100	83	1	9	2	—	5	—
Primary, secondary, and special education school teachers	100	84	1	8	2	—	5	—
Registered nurses	100	75	—	10	2	—	12	—
Service	100	77	1	8	1	—	12	1
Protective service	100	78	—	7	1	—	12	—
Sales and office	100	74	(⁵)	9	1	(⁵)	15	(⁵)
Sales and related	100	68	—	7	—	—	24	(⁵)
Office and administrative support	100	77	(⁵)	10	1	—	11	1
Natural resources, construction, and maintenance	100	82	1	6	(⁵)	—	10	1
Construction, extraction, farming, fishing, and forestry	100	79	—	7	1	—	11	2
Installation, maintenance, and repair	100	84	—	5	—	—	9	—
Production, transportation, and material moving ...	100	83	1	5	(⁵)	—	10	1
Production	100	83	1	5	(⁵)	—	10	—
Transportation and material moving	100	83	1	4	1	—	10	2
Full time	100	78	1	8	1	(⁵)	11	1
Part time	100	76	—	8	1	—	14	—
Union	100	79	1	9	1	(⁵)	8	2
Nonunion	100	78	1	8	1	(⁵)	11	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	100	72	—	8	—	—	18	—
Lowest 25 percent	100	73	1	7	(⁵)	—	18	—
Second 25 percent	100	79	1	8	1	—	11	(⁵)
Third 25 percent	100	81	1	7	1	(⁵)	10	1
Highest 25 percent	100	78	1	10	2	(⁵)	8	1
Highest 10 percent	100	76	2	11	2	(⁵)	8	1
Establishment characteristics								
Goods-producing industries	100	82	—	5	(⁵)	—	10	—
Service-providing industries	100	77	1	9	1	(⁵)	11	1
Education and health services	100	79	—	11	2	—	7	1
Educational services	100	81	(⁵)	11	2	(⁵)	5	—
Elementary and secondary schools	100	83	1	8	2	(⁵)	6	—
Junior colleges, colleges, and universities	100	78	—	17	1	—	4	—
Health care and social assistance	100	78	—	11	1	—	9	1
Hospitals	100	74	—	11	1	—	12	—
Public administration	100	81	—	10	3	—	4	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	81	(⁵)	8	1	—	9	1
1 to 49 workers	100	80	(⁵)	9	1	—	9	1
50 to 99 workers	100	84	—	5	1	—	9	—
100 workers or more	100	77	1	8	1	(⁵)	12	1
100 to 499 workers	100	80	1	5	1	—	12	(⁵)
500 workers or more	100	74	1	11	2	—	11	1
Geographic areas								
New England	100	85	—	5	1	—	9	—
Middle Atlantic	100	78	—	8	1	1	11	—
East North Central	100	77	1	8	2	—	12	—
West North Central	100	79	—	10	—	—	10	—
South Atlantic	100	83	—	6	—	—	9	1
East South Central	100	75	—	8	—	—	—	—
West South Central	100	74	—	11	2	—	12	—
Mountain	100	74	(⁵)	10	1	—	13	1
Pacific	100	77	2	8	2	—	8	2
Average monthly employer premium ⁷	\$310.28	\$307.99	\$330.03	\$336.08	\$336.77	\$282.08	\$298.79	\$385.39

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.5 percent.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$758.65	12	\$936.01	88	\$734.38	\$347.93
Worker characteristics							
Management, professional, and related	100	805.79	10	972.84	90	786.51	352.47
Management, business, and financial	100	810.43	9	1,007.48	91	790.85	326.62
Professional and related	100	803.86	11	960.85	89	784.65	363.48
Teachers	100	796.42	15	993.42	85	762.06	417.84
Primary, secondary, and special education school teachers	100	788.36	15	1,027.41	85	746.52	440.58
Registered nurses	100	835.36	8	882.90	92	831.13	365.87
Service	100	720.79	12	905.97	88	696.68	360.17
Protective service	100	821.60	11	1,043.44	89	793.72	282.09
Sales and office	100	721.72	8	911.85	92	704.57	359.79
Sales and related	100	634.97	7	735.41	93	627.45	372.15
Office and administrative support	100	757.84	9	969.91	91	737.34	354.54
Natural resources, construction, and maintenance	100	730.34	22	924.88	78	674.06	351.74
Construction, extraction, farming, fishing, and forestry	100	701.73	29	861.95	71	635.17	369.19
Installation, maintenance, and repair	100	756.97	16	1,032.27	84	704.51	338.09
Production, transportation, and material moving ...	100	759.16	16	929.31	84	727.19	303.35
Production	100	782.19	15	945.03	85	754.41	293.79
Transportation and material moving	100	730.23	17	912.74	83	691.82	315.78
Full time	100	759.83	12	943.59	88	734.81	345.06
Part time	100	738.47	13	815.70	87	727.02	397.48
Union	100	920.51	33	950.91	67	905.49	291.36
Nonunion	100	713.18	6	913.44	94	700.09	359.26
Wage percentiles:²							
Lowest 10 percent	100	553.71	8	480.43	92	560.24	379.53
Lowest 25 percent	100	633.13	7	726.17	93	626.29	384.44
Second 25 percent	100	707.47	9	877.86	91	691.42	360.19
Third 25 percent	100	768.33	12	923.99	88	746.34	334.62
Highest 25 percent	100	834.25	16	998.95	84	802.45	334.85
Highest 10 percent	100	862.51	15	969.12	85	843.06	319.72
Establishment characteristics							
Goods-producing industries	100	769.73	18	901.31	82	741.43	303.78
Service-providing industries	100	755.95	11	950.04	89	732.80	357.83
Education and health services	100	787.42	10	959.95	90	768.53	394.34
Educational services	100	781.66	13	1,008.51	87	747.85	402.85
Elementary and secondary schools	100	771.72	16	1,009.11	84	725.70	435.82
Junior colleges, colleges, and universities	100	804.55	6	975.23	94	794.49	338.49
Health care and social assistance	100	793.00	7	871.00	93	787.26	386.64
Hospitals	100	847.12	5	830.34	95	848.08	311.21
Public administration	100	897.88	12	1,015.34	88	881.24	267.92

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$677.79	14	\$926.40	86	\$636.70	\$393.18
1 to 49 workers	100	670.92	14	932.46	86	626.81	396.31
50 to 99 workers	100	692.42	14	912.75	86	657.56	386.58
100 workers or more	100	803.59	11	943.00	89	786.64	323.72
100 to 499 workers	100	783.01	9	915.64	91	769.49	339.60
500 workers or more	100	820.07	12	959.73	88	800.82	310.58
Geographic areas							
New England	100	841.96	12	1,033.02	88	816.64	349.36
Middle Atlantic	100	848.86	22	935.45	78	824.04	323.49
East North Central	100	815.70	14	965.32	86	791.02	297.87
West North Central	100	765.13	12	893.43	88	747.29	337.54
South Atlantic	100	699.69	4	1,027.28	96	684.80	363.64
East South Central	100	625.18	6	786.28	94	614.51	367.34
West South Central	100	670.08	5	931.64	95	656.53	402.87
Mountain	100	701.12	10	836.97	90	685.99	379.56
Pacific	100	782.57	16	923.11	84	754.87	345.03

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	81	1	7	1	(⁵)	10	1
Worker characteristics								
Management, professional, and related	100	81	1	8	2	(⁵)	8	(⁵)
Management, business, and financial	100	79	—	9	2	(⁵)	8	(⁵)
Professional and related	100	82	—	7	1	(⁵)	8	(⁵)
Teachers	100	86	—	7	1	—	5	—
Primary, secondary, and special education school teachers	100	86	—	6	1	—	6	—
Registered nurses	100	76	(⁵)	9	1	—	12	—
Service	100	80	—	7	1	—	11	—
Protective service	100	81	—	6	1	—	10	—
Sales and office	100	77	(⁵)	7	1	—	15	(⁵)
Sales and related	100	70	—	5	—	—	23	—
Office and administrative support	100	79	(⁵)	8	1	—	11	(⁵)
Natural resources, construction, and maintenance	100	83	(⁵)	5	1	—	10	1
Construction, extraction, farming, fishing, and forestry	100	80	—	6	(⁵)	—	11	2
Installation, maintenance, and repair	100	85	—	4	1	—	9	—
Production, transportation, and material moving	100	85	1	4	(⁵)	—	9	1
Production	100	85	—	5	(⁵)	—	9	—
Transportation and material moving	100	86	—	3	(⁵)	—	9	—
Full time	100	81	1	7	1	(⁵)	10	1
Part time	100	79	—	5	1	—	15	—
Union	100	82	1	7	1	(⁵)	8	1
Nonunion	100	80	1	7	1	(⁵)	11	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	100	79	—	4	—	—	16	—
Lowest 25 percent	100	76	1	5	(⁵)	—	18	—
Second 25 percent	100	81	(⁵)	7	1	—	11	(⁵)
Third 25 percent	100	83	(⁵)	6	1	(⁵)	9	1
Highest 25 percent	100	81	—	8	2	(⁵)	8	1
Highest 10 percent	100	80	—	9	2	(⁵)	8	1
Establishment characteristics								
Goods-producing industries	100	83	—	5	(⁵)	—	10	—
Service-providing industries	100	80	(⁵)	7	1	(⁵)	11	1
Education and health services	100	82	—	9	1	—	7	(⁵)
Educational services	100	84	—	8	1	(⁵)	6	—
Elementary and secondary schools	100	86	—	6	1	(⁵)	6	—
Junior colleges, colleges, and universities	100	82	—	13	1	—	3	—
Health care and social assistance	100	79	—	9	1	—	9	1
Hospitals	100	76	(⁵)	10	1	—	11	—
Public administration	100	84	—	8	3	—	5	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	83	(⁵)	6	(⁵)	—	10	1
1 to 49 workers	100	82	(⁵)	6	1	—	10	(⁵)
50 to 99 workers	100	85	—	4	(⁵)	—	9	—
100 workers or more	100	79	1	7	1	(⁵)	11	(⁵)
100 to 499 workers	100	82	1	5	1	—	12	(⁵)
500 workers or more	100	77	—	9	2	—	10	1
Geographic areas								
New England	100	86	—	4	1	—	9	—
Middle Atlantic	100	79	—	8	1	1	11	—
East North Central	100	79	1	7	2	—	12	(⁵)
West North Central	100	80	—	8	—	—	11	—
South Atlantic	100	86	—	4	(⁵)	—	9	—
East South Central	100	82	—	7	—	—	—	—
West South Central	100	78	—	8	2	—	11	—
Mountain	100	74	—	10	1	—	15	—
Pacific	100	80	—	7	2	—	9	2
Average monthly employer premium ⁷	\$734.38	\$733.24	\$737.32	\$770.56	\$793.45	\$788.51	\$715.56	\$691.03

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.5 percent.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 15. Medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$25.00	\$46.28	\$75.00	\$112.46	\$164.29	\$99.02	\$179.99	\$290.24	\$461.35	\$663.37
Worker characteristics										
Management, professional, and related	24.62	45.00	73.24	109.96	160.64	99.60	180.00	296.75	470.80	670.47
Management, business, and financial	26.58	46.00	73.00	108.33	151.66	100.70	173.05	280.95	440.00	618.36
Professional and related	23.52	44.67	73.39	110.98	165.65	97.74	180.00	301.23	482.83	701.67
Teachers	19.00	40.58	74.50	121.35	191.22	86.40	189.96	367.46	562.44	812.53
Primary, secondary, and special education school teachers	19.00	39.49	75.30	125.56	195.00	90.94	191.95	415.14	591.51	852.00
Registered nurses	30.32	46.00	75.83	121.76	183.00	99.60	200.14	323.37	445.66	737.68
Service	22.92	43.33	74.00	115.99	163.71	96.63	190.71	297.74	479.68	659.51
Protective service	20.00	31.35	57.83	89.16	139.77	72.69	130.77	234.00	375.00	561.21
Sales and office	26.00	50.00	78.00	116.99	171.07	104.48	192.00	305.17	474.71	675.29
Sales and related	28.69	53.84	87.18	128.50	186.38	104.33	215.82	317.35	484.91	698.60
Office and administrative support	25.13	48.80	75.81	110.10	161.77	105.30	187.44	299.66	472.56	663.82
Natural resources, construction, and maintenance	25.00	47.80	79.44	123.34	181.97	99.20	179.99	300.00	480.47	697.61
Construction, extraction, farming, fishing, and forestry	17.00	46.72	80.79	127.99	188.55	100.00	188.19	318.64	500.00	757.69
Installation, maintenance, and repair	28.85	48.90	79.00	120.21	178.56	99.00	168.71	281.65	453.00	664.63
Production, transportation, and material moving	26.08	46.00	71.49	106.70	151.67	83.97	153.65	254.75	381.06	602.29
Production	26.02	45.08	70.04	105.26	150.27	84.00	145.00	246.81	356.00	558.56
Transportation and material moving	26.47	46.58	72.82	108.33	160.00	79.49	164.33	264.07	416.91	644.32
Full time	25.00	46.35	74.88	111.05	160.78	99.60	179.71	287.80	456.42	659.27
Part time	27.68	44.86	81.49	145.81	222.99	85.47	190.65	330.69	542.17	728.78
Union	20.76	36.94	62.14	96.63	143.68	63.65	118.00	211.64	343.07	600.30
Nonunion	26.47	49.00	77.00	116.32	167.01	110.00	193.71	305.48	479.14	668.45
Establishment characteristics										
Goods-producing industries	26.48	46.00	73.01	106.59	153.00	94.00	159.35	253.62	390.00	588.02
Service-providing industries	24.87	46.28	75.48	114.06	167.30	99.20	183.20	301.00	477.96	678.61
Education and health services	22.05	43.11	74.50	111.83	170.08	99.02	194.04	339.00	517.00	755.34
Educational services	18.00	39.54	72.32	113.45	183.94	90.00	191.20	351.62	547.26	775.00
Elementary and secondary schools	18.00	37.18	73.85	121.76	192.82	88.87	190.04	425.24	589.19	852.00
Junior colleges, colleges, and universities	18.00	43.62	71.04	101.40	166.33	102.84	195.67	294.58	481.96	581.00
Health care and social assistance	28.02	45.50	76.02	110.22	162.49	99.60	197.15	331.50	472.64	728.99
Hospitals	23.07	46.00	68.33	107.23	166.00	93.16	170.68	271.00	385.69	520.94
Public administration	20.10	33.26	52.36	84.72	127.50	78.00	144.00	220.91	352.67	506.00
1 to 99 workers	30.54	52.87	86.61	127.56	181.53	113.00	206.40	331.45	522.93	733.17
1 to 49 workers	31.00	53.83	89.35	132.87	188.65	110.36	210.00	343.98	524.47	752.50
50 to 99 workers	28.50	50.34	81.00	124.00	169.90	120.00	202.00	317.00	519.96	720.75
100 workers or more	22.75	43.33	70.00	105.93	151.66	93.16	167.54	269.00	418.26	603.34
100 to 499 workers	26.00	45.49	74.18	110.22	153.76	99.60	178.30	287.15	441.97	648.64
500 workers or more	20.88	40.63	65.62	100.99	151.00	85.30	158.59	253.15	400.72	581.00

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$34.32	\$65.92	\$95.72	\$135.85	\$187.00	\$105.00	\$195.00	\$301.97	\$434.00	\$644.10
Middle Atlantic	28.51	46.83	72.32	111.42	159.54	86.66	157.80	258.00	398.64	659.27
East North Central	26.11	43.33	72.00	109.62	160.00	72.69	133.17	237.82	391.57	562.22
West North Central	26.72	47.80	69.65	104.83	156.72	108.00	190.65	282.73	436.66	639.03
South Atlantic	28.58	50.00	76.66	110.84	164.38	127.82	191.61	308.59	489.44	673.20
East South Central	20.67	47.02	78.64	118.98	183.94	132.49	206.47	330.69	517.00	617.71
West South Central	26.00	47.47	73.80	114.92	166.30	152.57	237.00	360.00	547.56	733.15
Mountain	20.39	41.77	82.02	120.00	164.47	99.02	190.23	305.45	466.38	705.01
Pacific	17.32	40.00	70.22	107.44	152.16	86.66	158.59	273.51	461.05	697.61

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or

less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	52	74	46	36	78	27	21	76
Worker characteristics									
Management, professional, and related	86	67	78	61	50	82	36	28	78
Management, business, and financial	94	76	81	68	57	84	36	30	81
Professional and related	82	63	77	57	46	81	35	27	76
Service	46	29	63	28	20	71	18	12	67
Protective service	56	36	65	22	16	71	16	9	57
Sales and office	72	51	70	47	35	74	24	18	74
Sales and related	63	41	65	41	27	66	20	14	70
Office and administrative support	78	57	73	51	40	78	26	20	76
Natural resources, construction, and maintenance	77	61	80	44	38	85	31	25	83
Construction, extraction, farming, fishing, and forestry	70	57	81	38	33	87	26	22	86
Installation, maintenance, and repair	84	66	79	51	43	84	36	29	80
Production, transportation, and material moving	77	58	76	49	39	79	30	24	78
Production	82	66	81	53	44	83	31	25	81
Transportation and material moving	72	51	71	45	33	74	29	22	75
Full time	86	65	75	56	45	79	33	25	77
Part time	24	13	56	16	10	63	10	6	65
Union	90	76	85	69	61	88	54	46	84
Nonunion	69	49	72	44	33	76	24	18	74
Wage percentiles:³									
Lowest 10 percent	25	13	50	13	8	62	—	—	—
Lowest 25 percent	38	22	57	22	14	63	12	8	63
Second 25 percent	77	54	71	49	36	74	26	19	73
Third 25 percent	86	67	78	54	44	81	32	26	80
Highest 25 percent	89	72	81	66	55	84	41	33	80
Highest 10 percent	90	73	80	69	58	85	41	33	79
Establishment characteristics									
Goods-producing industries	85	70	82	55	47	85	33	27	84
Construction	71	56	79	35	29	83	23	20	86
Manufacturing	91	75	83	64	54	85	37	31	83
Service-providing industries	68	48	71	44	34	76	26	19	74
Trade, transportation, and utilities	73	50	69	46	32	71	25	18	73
Wholesale trade	87	69	79	52	43	83	33	27	82
Retail trade	64	39	62	40	25	62	19	13	68
Transportation and warehousing	82	60	73	58	43	75	36	25	69
Utilities	95	83	87	66	60	90	40	35	87

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	87	70	80	70	60	86	58	47	81
Financial activities	87	66	76	66	54	82	28	22	79
Finance and insurance	91	70	77	72	59	82	29	22	78
Credit intermediation and related activities	93	71	76	77	60	78	28	21	75
Insurance carriers and related activities	88	68	77	65	57	87	32	26	81
Real estate and rental and leasing	73	55	76	43	35	81	27	23	83
Professional and business services	68	50	74	42	34	81	27	20	74
Professional and technical services	84	64	76	51	42	83	33	25	76
Administrative and waste services	45	32	71	24	18	74	18	12	69
Education and health services	75	53	71	48	36	76	26	19	72
Educational services	78	58	75	49	38	76	28	19	69
Junior colleges, colleges, and universities	90	71	79	66	52	78	36	25	69
Health care and social assistance	74	53	71	47	36	76	26	19	73
Leisure and hospitality	37	24	63	27	18	68	—	—	—
Accommodation and food services	36	22	61	26	17	66	—	—	—
Other services	52	37	72	27	22	82	19	14	73
1 to 99 workers	59	42	72	30	23	77	18	13	73
1 to 49 workers	55	39	71	27	21	76	15	11	74
50 to 99 workers	71	51	72	40	31	78	26	19	72
100 workers or more	84	63	75	64	51	79	37	29	78
100 to 499 workers	81	59	73	58	43	75	31	24	78
500 workers or more	88	69	78	73	60	82	46	35	77
Geographic areas									
New England	70	50	71	51	40	79	22	16	74
Middle Atlantic	72	55	76	49	38	79	32	26	79
East North Central	72	53	73	45	35	78	23	17	74
West North Central	68	52	75	44	36	81	20	16	81
South Atlantic	72	51	71	44	33	74	26	18	69
East South Central	74	56	75	51	39	77	—	—	—
West South Central	66	47	71	39	29	74	19	14	75
Mountain	69	48	70	42	33	79	25	20	78
Pacific	72	56	78	54	44	81	37	29	78

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	69	51	73
Worker characteristics			
Management, professional, and related	84	65	78
Management, business, and financial	92	74	81
Professional and related	80	61	76
Service	44	28	63
Protective service	53	34	64
Sales and office	70	49	70
Sales and related	61	39	65
Office and administrative support	76	55	73
Natural resources, construction, and maintenance	73	58	80
Construction, extraction, farming, fishing, and forestry	67	54	81
Installation, maintenance, and repair	81	63	79
Production, transportation, and material moving	74	56	76
Production	79	63	80
Transportation and material moving	70	49	70
Full time	83	62	75
Part time	23	13	57
Union	88	74	84
Nonunion	67	48	72
Wage percentiles: ³			
Lowest 10 percent	24	12	50
Lowest 25 percent	37	21	57
Second 25 percent	75	52	70
Third 25 percent	83	65	78
Highest 25 percent	87	70	81
Highest 10 percent	89	71	80
Establishment characteristics			
Goods-producing industries	82	67	81
Construction	67	52	78
Manufacturing	88	73	82
Service-providing industries	66	47	71
Trade, transportation, and utilities	71	49	69
Wholesale trade	85	67	78
Retail trade	62	38	62
Transportation and warehousing	82	59	72
Utilities	92	80	88

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
Information	84	67	80
Financial activities	85	65	76
Finance and insurance	88	67	76
Credit intermediation and related activities	92	69	76
Insurance carriers and related activities	85	65	77
Real estate and rental and leasing	72	55	76
Professional and business services	65	48	73
Professional and technical services	81	61	76
Administrative and waste services	43	30	70
Education and health services	73	52	71
Educational services	76	56	74
Junior colleges, colleges, and universities	89	70	78
Health care and social assistance	73	52	71
Leisure and hospitality	36	23	63
Accommodation and food services	35	22	61
Other services	48	35	72
1 to 99 workers	57	41	71
1 to 49 workers	53	38	71
50 to 99 workers	68	49	72
100 workers or more	82	61	75
100 to 499 workers	79	57	72
500 workers or more	86	67	78
Geographic areas			
New England	69	48	71
Middle Atlantic	69	53	76
East North Central	71	52	73
West North Central	67	51	75
South Atlantic	70	50	71
East South Central	71	53	74
West South Central	63	45	71
Mountain	68	47	70
Pacific	69	53	78

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2009

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	70	30
Worker characteristics				
Management, professional, and related	81	19	71	29
Management, business, and financial	81	19	71	29
Professional and related	81	19	71	29
Service	78	22	66	34
Protective service	71	29	66	34
Sales and office	79	21	67	33
Sales and related	76	24	64	36
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	71	29
Construction, extraction, farming, fishing, and forestry	85	15	72	28
Installation, maintenance, and repair	80	20	71	29
Production, transportation, and material moving	82	18	74	26
Production	82	18	75	25
Transportation and material moving	82	18	73	27
Full time	81	19	70	30
Part time	78	22	67	33
Union	90	10	86	14
Nonunion	79	21	67	33
Wage percentiles: ¹				
Lowest 10 percent	75	25	63	37
Lowest 25 percent	76	24	63	37
Second 25 percent	79	21	67	33
Third 25 percent	81	19	70	30
Highest 25 percent	83	17	74	26
Highest 10 percent	82	18	74	26
Establishment characteristics				
Goods-producing industries	82	18	75	25
Construction	84	16	69	31
Manufacturing	82	18	76	24
Service-providing industries	80	20	68	32
Trade, transportation, and utilities	78	22	68	32
Wholesale trade	81	19	70	30
Retail trade	75	25	64	36
Transportation and warehousing	81	19	73	27
Utilities	84	16	79	21

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	83	17	77	23
Financial activities	82	18	70	30
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	68	32
Insurance carriers and related activities	82	18	72	28
Real estate and rental and leasing	84	16	67	33
Professional and business services	79	21	68	32
Professional and technical services	80	20	66	34
Administrative and waste services	75	25	66	34
Education and health services	82	18	68	32
Educational services	82	18	68	32
Junior colleges, colleges, and universities	80	20	69	31
Health care and social assistance	82	18	68	32
Leisure and hospitality	76	24	65	35
Accommodation and food services	75	25	64	36
Other services	83	17	67	33
1 to 99 workers	80	20	66	34
1 to 49 workers	81	19	66	34
50 to 99 workers	79	21	66	34
100 workers or more	81	19	73	27
100 to 499 workers	80	20	70	30
500 workers or more	81	19	76	24
Geographic areas				
New England	78	22	71	29
Middle Atlantic	82	18	74	26
East North Central	79	21	73	27
West North Central	80	20	71	29
South Atlantic	79	21	66	34
East South Central	78	22	66	34
West South Central	82	18	66	34
Mountain	79	21	67	33
Pacific	84	16	71	29

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$317.63	22	\$412.45	78	\$291.20	\$92.43
Worker characteristics							
Management, professional, and related	100	327.63	20	397.40	80	310.55	90.42
Management, business, and financial	100	327.03	19	435.26	81	300.89	87.12
Professional and related	100	327.98	20	376.26	80	316.06	92.29
Service	100	307.90	18	445.02	82	276.78	96.88
Protective service	100	215.48	7	373.94	93	203.15	92.66
Sales and office	100	299.98	18	374.99	82	283.24	95.55
Sales and related	100	268.85	15	343.32	85	255.28	102.00
Office and administrative support	100	315.20	20	387.15	80	297.63	92.23
Natural resources, construction, and maintenance	100	348.35	36	463.85	64	282.40	98.20
Construction, extraction, farming, fishing, and forestry	100	391.08	46	506.69	54	291.79	103.95
Installation, maintenance, and repair	100	308.35	27	395.53	73	275.91	94.22
Production, transportation, and material moving ...	100	315.37	24	412.97	76	284.68	85.24
Production	100	315.74	22	401.85	78	292.04	84.55
Transportation and material moving	100	314.88	27	424.81	73	274.11	86.23
Full time	100	317.60	22	410.89	78	291.65	91.42
Part time	100	318.12	22	435.72	78	284.30	108.02
Union	100	430.02	49	508.18	51	354.26	79.29
Nonunion	100	297.59	17	362.78	83	284.33	93.86
Wage percentiles: ¹							
Lowest 10 percent	100	259.48	15	329.92	85	246.89	94.25
Lowest 25 percent	100	275.43	16	344.17	84	262.56	99.92
Second 25 percent	100	297.32	18	373.46	82	281.15	94.51
Third 25 percent	100	320.72	24	416.65	76	290.85	91.31
Highest 25 percent	100	345.90	26	444.97	74	311.81	88.61
Highest 10 percent	100	341.08	22	438.24	78	313.97	87.61
Establishment characteristics							
Goods-producing industries	100	330.93	26	438.93	74	292.64	87.06
Construction	100	386.13	47	509.24	53	276.63	111.12
Manufacturing	100	313.06	20	387.79	80	294.71	81.80
Service-providing industries	100	313.28	20	401.32	80	290.76	94.06
Trade, transportation, and utilities	100	288.70	19	374.73	81	268.12	94.65
Wholesale trade	100	298.57	22	352.01	78	283.55	89.69
Retail trade	100	268.22	17	370.77	83	246.97	103.40
Transportation and warehousing	100	312.41	21	416.34	79	284.17	83.25
Utilities	100	333.48	16	372.93	84	325.94	81.23

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$326.75	25	\$428.84	75	\$293.53	\$85.50
Financial activities	100	310.84	21	404.07	79	286.67	86.73
Finance and insurance	100	307.06	17	388.09	83	289.93	87.45
Credit intermediation and related activities	100	300.93	16	389.27	84	284.20	88.36
Insurance carriers and related activities	100	316.51	18	395.41	82	299.00	86.78
Real estate and rental and leasing	100	328.05	35	440.40	65	267.88	82.54
Professional and business services	100	316.84	22	429.09	78	284.48	98.01
Professional and technical services	100	307.25	24	371.16	76	286.94	97.13
Administrative and waste services	100	311.49	21	481.77	79	267.57	105.34
Education and health services	100	348.41	18	404.22	82	336.50	94.21
Educational services	100	360.29	17	458.65	83	340.33	98.84
Junior colleges, colleges, and universities	100	358.46	12	426.52	88	349.42	103.22
Health care and social assistance	100	346.33	18	395.17	82	335.82	93.40
Leisure and hospitality	100	272.39	18	391.21	82	246.75	95.48
Accommodation and food services	100	273.18	17	406.91	83	245.78	95.95
Other services	100	337.38	39	400.58	61	297.36	101.93
1 to 99 workers	100	311.43	30	402.23	70	272.46	101.97
1 to 49 workers	100	312.30	32	393.36	68	273.76	104.37
50 to 99 workers	100	309.46	25	428.23	75	269.78	97.04
100 workers or more	100	322.24	16	427.06	84	302.78	86.53
100 to 499 workers	100	320.50	15	435.63	85	299.45	88.44
500 workers or more	100	324.18	16	417.83	84	306.48	84.42
Geographic areas							
New England	100	322.38	18	458.10	82	293.30	108.53
Middle Atlantic	100	339.97	24	419.75	76	314.09	91.48
East North Central	100	318.12	20	437.52	80	288.59	92.67
West North Central	100	325.71	20	434.23	80	298.21	87.64
South Atlantic	100	294.22	16	358.34	84	282.10	94.21
East South Central	100	283.47	18	345.82	82	269.70	98.76
West South Central	100	316.22	21	386.03	79	297.83	87.99
Mountain	100	312.87	22	442.77	78	277.04	97.98
Pacific	100	331.01	32	421.00	68	288.93	84.85

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	78	1	7	1	(⁴)	12	1
Worker characteristics								
Management, professional, and related	100	78	2	9	2	(⁴)	9	1
Management, business, and financial	100	76	2	11	2	(⁴)	9	1
Professional and related	100	79	2	8	2	—	10	1
Service	100	75	—	7	1	—	15	—
Protective service	100	67	—	3	—	—	27	—
Sales and office	100	74	(⁴)	8	1	—	16	(⁴)
Sales and related	100	68	—	7	—	—	24	(⁴)
Office and administrative support	100	76	(⁴)	9	1	—	12	1
Natural resources, construction, and maintenance	100	82	1	5	—	—	11	2
Construction, extraction, farming, fishing, and forestry	100	79	—	5	—	—	13	3
Installation, maintenance, and repair	100	84	—	5	—	—	10	—
Production, transportation, and material moving ...	100	83	1	5	(⁴)	—	10	1
Production	100	83	1	5	(⁴)	—	10	—
Transportation and material moving	100	83	—	4	1	—	10	2
Full time	100	78	1	7	1	(⁴)	12	1
Part time	100	75	—	8	1	—	15	—
Union	100	79	2	4	—	(⁴)	11	3
Nonunion	100	77	1	8	1	(⁴)	12	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	100	70	—	9	—	—	—	—
Lowest 25 percent	100	73	1	6	(⁴)	—	19	—
Second 25 percent	100	77	1	7	1	—	14	1
Third 25 percent	100	80	1	6	1	(⁴)	11	1
Highest 25 percent	100	77	2	9	2	(⁴)	10	1
Highest 10 percent	100	76	2	9	2	(⁴)	10	1
Establishment characteristics								
Goods-producing industries	100	83	—	5	(⁴)	—	10	—
Construction	100	80	—	6	—	—	11	—
Manufacturing	100	84	—	4	(⁴)	—	10	—
Service-providing industries	100	76	1	8	1	(⁴)	13	1
Trade, transportation, and utilities	100	74	1	6	(⁴)	—	18	1
Wholesale trade	100	82	—	9	—	—	7	—
Retail trade	100	65	—	6	—	—	28	—
Transportation and warehousing	100	81	—	—	—	—	14	—
Utilities	100	81	—	—	4	—	4	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	86	—	6	—	—	7	—
Financial activities	100	72	—	13	2	(⁴)	11	1
Finance and insurance	100	70	1	15	2	(⁴)	11	1
Credit intermediation and related activities	100	74	—	16	—	—	8	—
Insurance carriers and related activities	100	68	1	8	3	—	17	—
Real estate and rental and leasing	100	83	—	—	—	—	—	—
Professional and business services	100	79	—	7	2	—	9	—
Professional and technical services	100	82	—	7	—	—	9	—
Administrative and waste services	100	74	—	—	—	—	—	—
Education and health services	100	78	—	10	2	—	9	1
Educational services	100	81	—	10	2	—	7	—
Junior colleges, colleges, and universities	100	78	—	12	2	—	7	—
Health care and social assistance	100	78	—	10	1	—	9	1
Leisure and hospitality	100	69	—	6	—	—	—	—
Accommodation and food services	100	69	—	8	—	—	—	—
Other services	100	83	—	—	—	—	—	—
1 to 99 workers	100	82	(⁴)	7	(⁴)	—	10	1
1 to 49 workers	100	80	1	8	(⁴)	—	9	1
50 to 99 workers	100	84	—	5	—	—	10	—
100 workers or more	100	75	1	7	1	(⁴)	14	1
100 to 499 workers	100	80	1	5	1	—	14	(⁴)
500 workers or more	100	70	2	10	2	—	15	1
Geographic areas								
New England	100	84	—	6	1	—	9	—
Middle Atlantic	100	79	—	6	1	1	12	—
East North Central	100	76	1	7	2	—	14	—
West North Central	100	79	—	8	—	—	11	—
South Atlantic	100	80	—	7	—	—	11	1
East South Central	100	73	—	7	—	—	—	—
West South Central	100	72	—	12	—	—	14	—
Mountain	100	73	1	10	—	—	15	1
Pacific	100	79	—	6	2	—	9	2
Average monthly employer premium ⁶	\$291.20	\$288.98	\$299.63	\$301.59	\$307.00	\$271.70	\$291.73	\$384.43

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$737.68	12	\$911.60	88	\$714.83	\$349.36
Worker characteristics							
Management, professional, and related	100	795.57	9	949.62	91	780.58	346.44
Management, business, and financial	100	800.08	9	1,003.40	91	780.61	329.63
Professional and related	100	793.03	9	919.99	91	780.57	355.93
Service	100	658.57	10	820.70	90	640.01	380.16
Protective service	100	568.59	3	721.99	97	563.56	317.90
Sales and office	100	704.00	8	890.18	92	688.85	366.58
Sales and related	100	631.16	7	730.74	93	624.05	372.96
Office and administrative support	100	739.78	8	955.93	92	721.13	363.41
Natural resources, construction, and maintenance	100	714.98	24	919.21	76	650.44	359.12
Construction, extraction, farming, fishing, and forestry	100	678.81	32	852.68	68	596.19	385.11
Installation, maintenance, and repair	100	747.37	17	1,034.31	83	689.96	340.19
Production, transportation, and material moving ...	100	754.39	16	921.34	84	723.24	301.94
Production	100	779.33	15	943.39	85	751.41	293.99
Transportation and material moving	100	720.65	17	896.31	83	683.82	313.06
Full time	100	739.60	12	919.91	88	716.04	345.79
Part time	100	707.05	12	789.25	88	695.31	406.86
Union	100	879.80	42	917.26	58	853.22	262.30
Nonunion	100	713.12	6	905.31	94	699.87	358.77
Wage percentiles: ¹							
Lowest 10 percent	100	560.91	9	434.47	91	572.78	366.64
Lowest 25 percent	100	624.20	8	720.45	92	616.36	382.35
Second 25 percent	100	686.47	8	823.75	92	674.94	364.75
Third 25 percent	100	735.17	12	898.67	88	713.36	345.20
Highest 25 percent	100	819.79	16	985.18	84	788.47	327.24
Highest 10 percent	100	826.16	13	937.06	87	809.95	321.30
Establishment characteristics							
Goods-producing industries	100	769.09	18	899.97	82	740.70	304.04
Construction	100	633.51	33	806.11	67	549.85	427.29
Manufacturing	100	808.64	14	979.64	86	781.02	276.42
Service-providing industries	100	727.42	10	918.67	90	707.15	362.81
Trade, transportation, and utilities	100	687.75	10	849.95	90	668.94	348.90
Wholesale trade	100	717.00	10	899.52	90	696.65	337.52
Retail trade	100	606.21	9	635.44	91	603.27	384.20
Transportation and warehousing	100	783.65	14	1,102.38	86	732.43	295.70
Utilities	100	905.25	10	1,000.67	90	894.30	282.61

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$835.87	17	\$1,217.69	83	\$756.72	\$293.09
Financial activities	100	736.82	9	938.26	91	716.01	350.80
Finance and insurance	100	749.43	8	933.62	92	734.19	339.51
Credit intermediation and related activities	100	711.99	5	1,021.05	95	697.17	351.38
Insurance carriers and related activities	100	788.75	8	922.42	92	776.43	328.83
Real estate and rental and leasing	100	679.26	17	947.66	83	623.38	408.32
Professional and business services	100	742.28	10	960.99	90	719.17	360.16
Professional and technical services	100	727.49	8	888.12	92	712.62	388.79
Administrative and waste services	100	669.65	11	1,075.33	89	619.10	338.87
Education and health services	100	778.97	6	861.00	94	773.40	400.09
Educational services	100	773.40	6	940.24	94	763.57	400.76
Junior colleges, colleges, and universities	100	809.68	2	1,012.98	98	804.77	378.14
Health care and social assistance	100	779.98	7	848.72	93	775.20	399.97
Leisure and hospitality	100	589.47	9	662.95	91	581.87	354.32
Accommodation and food services	100	578.29	8	615.19	92	575.06	355.83
Other services	100	737.73	17	1,175.13	83	650.44	378.14
1 to 99 workers	100	666.58	15	916.08	85	624.06	398.41
1 to 49 workers	100	663.20	15	924.32	85	617.82	400.40
50 to 99 workers	100	674.10	14	896.75	86	637.80	394.04
100 workers or more	100	789.77	9	906.55	91	777.58	315.45
100 to 499 workers	100	764.65	8	857.40	92	756.56	340.04
500 workers or more	100	817.54	11	946.08	89	801.60	287.35
Geographic areas							
New England	100	776.62	10	967.62	90	755.07	364.44
Middle Atlantic	100	811.12	16	891.14	84	796.08	339.28
East North Central	100	768.24	14	926.76	86	742.68	313.60
West North Central	100	738.25	12	851.82	88	722.16	325.27
South Atlantic	100	697.59	5	1,042.75	95	678.04	361.29
East South Central	100	655.09	8	795.03	92	642.50	359.57
West South Central	100	705.90	6	946.26	94	689.87	378.07
Mountain	100	686.62	11	850.74	89	666.23	383.14
Pacific	100	733.56	17	910.97	83	697.69	354.06

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	79	1	6	1	(⁴)	12	1
Worker characteristics								
Management, professional, and related	100	80	—	8	1	(⁴)	9	1
Management, business, and financial	100	79	—	9	1	(⁴)	9	—
Professional and related	100	80	—	7	1	—	10	1
Service	100	77	—	6	1	—	14	—
Protective service	100	68	—	3	—	—	26	—
Sales and office	100	75	(⁴)	7	1	—	16	(⁴)
Sales and related	100	70	—	5	(⁴)	—	23	—
Office and administrative support	100	78	(⁴)	8	1	—	12	(⁴)
Natural resources, construction, and maintenance	100	83	—	5	—	—	11	2
Construction, extraction, farming, fishing, and forestry	100	79	—	5	—	—	13	2
Installation, maintenance, and repair	100	85	—	4	—	—	9	—
Production, transportation, and material moving ...	100	85	1	4	(⁴)	—	9	1
Production	100	85	—	5	(⁴)	—	9	—
Transportation and material moving	100	86	—	3	(⁴)	—	9	—
Full time	100	80	1	6	1	(⁴)	12	1
Part time	100	78	—	5	1	—	16	—
Union	100	83	1	3	—	—	9	3
Nonunion	100	79	1	7	1	(⁴)	12	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	100	77	—	5	—	—	16	—
Lowest 25 percent	100	75	—	5	(⁴)	—	18	—
Second 25 percent	100	78	(⁴)	6	(⁴)	—	14	(⁴)
Third 25 percent	100	82	(⁴)	6	1	(⁴)	11	1
Highest 25 percent	100	80	—	7	1	(⁴)	9	1
Highest 10 percent	100	79	—	8	2	—	9	1
Establishment characteristics								
Goods-producing industries	100	84	—	4	(⁴)	—	10	—
Construction	100	81	—	6	—	—	12	—
Manufacturing	100	84	—	4	(⁴)	—	9	—
Service-providing industries	100	78	(⁴)	7	1	(⁴)	13	1
Trade, transportation, and utilities	100	76	1	5	(⁴)	—	18	1
Wholesale trade	100	83	—	7	—	—	8	—
Retail trade	100	67	—	4	—	—	27	—
Transportation and warehousing	100	83	—	2	—	—	13	—
Utilities	100	82	—	—	4	—	4	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	84	—	6	—	—	9	—
Financial activities	100	76	—	11	2	(⁴)	11	—
Finance and insurance	100	74	—	13	2	(⁴)	11	—
Credit intermediation and related activities	100	76	—	15	—	—	7	—
Insurance carriers and related activities	100	73	—	6	3	—	17	—
Real estate and rental and leasing	100	86	—	—	—	—	—	—
Professional and business services	100	83	—	5	2	—	9	—
Professional and technical services	100	85	—	5	—	—	9	—
Administrative and waste services	100	79	—	6	—	—	11	—
Education and health services	100	79	—	9	1	—	10	1
Educational services	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities	100	80	—	11	2	—	6	—
Health care and social assistance	100	79	—	9	1	—	10	1
Leisure and hospitality	100	73	—	6	—	—	19	—
Accommodation and food services	100	74	—	7	—	—	17	—
Other services	100	84	—	—	—	—	9	—
1 to 99 workers	100	83	(⁴)	6	(⁴)	—	10	1
1 to 49 workers	100	82	(⁴)	6	(⁴)	—	11	(⁴)
50 to 99 workers	100	85	—	4	—	—	10	—
100 workers or more	100	77	1	7	1	(⁴)	13	1
100 to 499 workers	100	80	1	4	1	—	13	(⁴)
500 workers or more	100	73	—	10	2	—	13	1
Geographic areas								
New England	100	85	—	5	1	—	9	—
Middle Atlantic	100	80	—	6	1	1	12	—
East North Central	100	77	1	7	2	—	13	(⁴)
West North Central	100	80	—	7	—	—	12	—
South Atlantic	100	82	—	5	(⁴)	—	11	—
East South Central	100	79	—	6	—	—	—	—
West South Central	100	75	—	10	—	—	13	—
Mountain	100	74	—	10	—	—	16	—
Pacific	100	82	—	4	1	—	10	2
Average monthly employer premium ⁶	\$714.83	\$715.87	\$725.68	\$718.15	\$762.30	\$771.38	\$703.54	\$677.60

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 15. Medical care benefits: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2009

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$28.21	\$49.75	\$77.88	\$115.70	\$165.65	\$100.41	\$183.62	\$289.96	\$450.09	\$664.51
Worker characteristics										
Management, professional, and related	28.82	47.66	76.34	110.84	158.80	101.25	181.48	290.41	441.90	654.42
Management, business, and financial	28.50	47.67	76.13	110.23	153.77	100.70	175.00	285.20	433.65	625.00
Professional and related	29.00	47.66	76.49	111.09	163.22	101.83	183.62	294.47	442.75	661.86
Service	25.85	49.98	81.01	126.90	168.49	99.60	211.00	312.89	504.72	695.36
Protective service	17.52	21.38	71.49	132.62	148.58	59.57	72.69	234.00	540.86	647.64
Sales and office	29.26	52.15	80.90	119.63	173.38	114.82	200.00	313.10	477.57	688.40
Sales and related	29.19	54.00	88.00	130.07	187.92	103.99	216.65	319.47	485.72	696.52
Office and administrative support	29.44	51.40	78.00	112.66	164.87	120.12	194.99	307.77	474.71	681.46
Natural resources, construction, and maintenance	28.24	49.84	82.44	128.00	188.55	108.00	186.94	305.00	488.64	721.42
Construction, extraction, farming, fishing, and forestry	25.00	48.12	86.66	135.00	212.42	108.00	215.00	337.00	526.20	779.12
Installation, maintenance, and repair	30.93	50.00	79.78	123.24	181.53	108.00	168.99	286.00	460.14	668.92
Production, transportation, and material moving ...	26.65	46.35	72.00	107.37	152.16	83.97	153.90	254.75	379.80	602.29
Production	26.08	45.08	70.52	105.73	150.68	84.00	145.00	246.97	355.31	558.56
Transportation and material moving	28.84	49.20	73.66	108.62	160.32	76.88	167.26	263.37	404.99	639.91
Full time	28.27	49.83	77.30	114.59	162.60	100.85	182.72	287.00	446.09	658.48
Part time	28.00	46.00	83.25	149.60	222.99	90.00	206.47	346.16	558.74	738.93
Union	22.32	39.00	65.34	96.63	132.02	65.00	113.00	203.79	297.29	466.15
Nonunion	29.59	50.00	80.00	118.97	170.08	110.00	193.58	300.38	469.45	673.20
Establishment characteristics										
Goods-producing industries	26.65	46.28	73.01	106.80	153.76	94.00	159.54	254.00	389.97	588.02
Construction	28.00	53.86	92.40	149.13	221.00	140.08	240.65	407.30	588.02	801.26
Manufacturing	26.02	44.98	69.33	101.80	144.92	85.00	145.00	231.00	327.00	507.45
Service-providing industries	29.00	50.00	80.00	119.31	170.91	103.00	192.50	305.45	473.19	685.21
Trade, transportation, and utilities	29.04	51.00	78.00	120.03	178.44	99.67	182.72	290.15	460.08	682.53
Wholesale trade	25.29	47.66	73.00	107.17	161.13	100.00	174.62	278.34	450.45	646.00
Retail trade	28.60	55.90	91.00	138.00	198.00	102.46	225.14	333.64	522.21	730.88
Transportation and warehousing	30.00	50.61	70.52	107.00	173.33	99.00	172.08	242.65	346.64	631.98
Utilities	28.71	48.00	75.26	106.00	151.46	108.00	165.35	273.38	366.17	488.64
Information	19.92	41.99	74.88	105.10	145.54	80.41	145.54	230.92	330.48	547.86
Financial activities	26.87	46.84	76.00	108.00	154.99	124.99	205.50	307.82	463.11	643.57
Finance and insurance	27.06	48.29	77.17	109.34	153.40	122.00	201.48	300.00	436.00	618.00
Credit intermediation and related activities	25.66	49.00	76.99	108.95	152.04	127.65	205.75	312.33	448.96	644.00
Insurance carriers and related activities	28.01	46.84	77.00	112.38	159.20	116.00	188.72	295.00	437.46	598.00
Real estate and rental and leasing	25.00	43.25	71.17	103.84	162.27	143.00	230.17	327.44	565.62	693.75

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$32.31	\$52.99	\$84.91	\$126.61	\$177.20	\$108.76	\$190.65	\$307.43	\$488.21	\$689.60
Professional and technical services	32.00	54.00	85.08	126.61	174.00	140.00	201.42	322.00	523.82	714.03
Administrative and waste services	23.26	51.17	93.95	138.93	222.99	72.69	191.72	323.37	478.00	689.60
Education and health services	29.60	46.39	79.28	113.45	166.58	106.02	208.03	339.06	498.35	750.00
Educational services	32.32	54.20	85.98	121.94	190.00	158.40	243.06	335.30	486.00	696.19
Junior colleges, colleges, and universities	33.34	55.82	92.00	135.49	210.00	174.56	253.77	331.22	478.25	639.83
Health care and social assistance	29.60	45.50	77.90	111.83	163.71	99.60	202.07	340.24	498.35	756.91
Leisure and hospitality	20.39	53.34	82.86	130.00	168.00	129.67	227.07	285.89	448.47	615.80
Accommodation and food services	22.65	60.45	89.70	131.41	168.99	132.76	229.62	300.15	448.47	615.80
Other services	37.59	58.01	84.40	132.60	192.40	104.97	207.00	323.76	491.19	688.46
1 to 99 workers	31.66	54.16	87.70	129.57	182.80	115.03	211.70	335.20	527.48	747.64
1 to 49 workers	32.00	55.00	90.00	133.95	193.35	112.00	213.10	345.72	527.98	754.80
50 to 99 workers	30.26	52.11	82.50	124.57	172.00	124.97	206.40	318.49	526.20	730.88
100 workers or more	25.84	45.99	72.07	108.00	151.66	99.00	168.03	262.60	392.00	587.30
100 to 499 workers	26.68	47.19	75.81	110.65	153.76	100.70	182.50	286.47	426.51	633.15
500 workers or more	23.44	44.63	68.66	103.20	150.07	89.71	155.99	233.07	346.16	481.96
Geographic areas										
New England	38.04	70.04	96.00	135.85	198.97	117.51	210.27	322.00	448.00	663.02
Middle Atlantic	31.77	49.83	75.23	114.87	164.74	99.60	168.48	277.31	411.64	673.10
East North Central	28.61	47.08	76.06	115.42	165.62	82.10	153.61	258.89	410.00	572.95
West North Central	31.63	48.50	69.24	104.11	154.05	105.00	190.65	280.10	425.80	588.85
South Atlantic	30.00	51.09	81.01	119.06	173.88	124.80	202.00	316.31	479.19	682.53
East South Central	30.00	54.21	84.00	124.00	194.99	109.62	206.47	299.21	479.46	672.41
West South Central	26.00	47.47	71.85	108.33	153.00	122.06	202.00	329.31	498.35	689.86
Mountain	27.86	49.12	86.33	123.40	159.50	99.90	203.52	309.00	463.80	656.78
Pacific	17.33	43.05	70.52	108.17	151.24	99.00	174.00	280.18	485.40	695.36

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	73	84	54	47	86	38	30	81
Worker characteristics									
Management, professional, and related	90	74	82	55	47	86	38	30	81
Professional and related	89	73	82	54	46	86	37	30	81
Teachers	89	73	82	53	46	87	34	28	83
Primary, secondary, and special education school teachers	95	77	82	58	50	87	36	30	82
Registered nurses	92	73	79	61	50	83	42	31	74
Service	81	69	85	49	42	85	35	28	81
Protective service	89	77	87	59	52	87	42	34	82
Sales and office	88	75	84	57	50	87	40	33	82
Office and administrative support	89	75	84	57	49	86	40	33	82
Natural resources, construction, and maintenance	95	83	88	62	55	89	41	33	79
Production, transportation, and material moving ...	83	70	84	58	49	85	35	29	82
Full time	99	83	84	61	53	86	42	34	81
Part time	27	19	71	17	14	79	13	11	78
Union	95	80	84	70	61	87	51	43	85
Nonunion	81	68	83	42	35	85	27	20	74
Wage percentiles: ²									
Lowest 10 percent	51	40	78	21	16	76	13	9	71
Lowest 25 percent	68	56	81	34	28	83	22	17	74
Second 25 percent	91	79	86	59	51	86	42	33	79
Third 25 percent	95	79	84	58	51	88	39	33	83
Highest 25 percent	97	80	83	68	58	86	47	39	84
Highest 10 percent	97	80	83	70	60	86	50	44	88
Establishment characteristics									
Service-providing industries	88	73	83	54	47	86	38	30	81
Education and health services	89	73	82	52	45	86	35	28	81
Educational services	88	72	82	51	43	86	34	27	82
Elementary and secondary schools	89	72	81	51	43	85	34	27	80
Junior colleges, colleges, and universities	86	74	86	49	43	88	33	28	87
Health care and social assistance	91	76	83	62	52	84	43	33	78
Hospitals	94	76	81	62	51	84	40	30	75
Public administration	88	76	86	59	51	86	43	35	80
1 to 99 workers	75	64	86	42	36	86	31	25	81
1 to 49 workers	69	59	86	35	31	88	24	19	80
50 to 99 workers	85	73	85	52	45	85	41	34	83
100 workers or more	89	74	83	56	48	86	39	31	81
100 to 499 workers	84	72	86	56	50	89	37	31	85
500 workers or more	91	75	82	56	48	85	39	31	79

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	94	82	87	59	52	88	49	38	78
Local government	86	70	82	53	45	85	34	28	82
Geographic areas									
New England	85	69	81	51	46	89	22	20	88
Middle Atlantic	87	78	90	59	53	89	43	39	92
East North Central	81	63	78	65	54	83	47	37	79
West North Central	83	68	82	53	44	82	12	9	76
South Atlantic	91	75	83	46	38	84	39	25	64
East South Central	93	79	84	23	18	79	12	8	67
West South Central	90	76	84	23	19	83	16	12	78
Mountain	87	69	79	73	64	87	34	28	80
Pacific	90	77	86	84	76	90	72	64	89

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	86	72	83
Worker characteristics			
Management, professional, and related	89	73	82
Professional and related	88	72	82
Teachers	87	72	82
Primary, secondary, and special education school teachers	93	76	81
Registered nurses	91	72	79
Service	79	67	85
Protective service	87	76	87
Sales and office	87	74	84
Office and administrative support	88	74	84
Natural resources, construction, and maintenance	93	82	88
Production, transportation, and material moving	83	69	83
Full time	97	82	84
Part time	27	19	71
Union	94	79	84
Nonunion	81	67	83
Wage percentiles: ²			
Lowest 10 percent	50	39	78
Lowest 25 percent	67	55	81
Second 25 percent	90	78	86
Third 25 percent	94	78	84
Highest 25 percent	95	79	83
Highest 10 percent	96	80	83
Establishment characteristics			
Service-providing industries	86	72	83
Education and health services	88	72	82
Educational services	87	71	82
Elementary and secondary schools	88	71	81
Junior colleges, colleges, and universities	86	73	85
Health care and social assistance	90	74	83
Hospitals	91	73	80
Public administration	87	75	86
1 to 99 workers	74	63	85
1 to 49 workers	68	58	86
50 to 99 workers	84	71	84
100 workers or more	88	73	83
100 to 499 workers	83	71	86
500 workers or more	90	74	82

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
State government	93	82	87
Local government	84	69	82
Geographic areas			
New England	82	67	81
Middle Atlantic	85	77	91
East North Central	79	62	78
West North Central	82	66	80
South Atlantic	90	74	82
East South Central	93	78	84
West South Central	88	74	84
Mountain	87	68	79
Pacific	89	77	86

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	90	10	73	27
Worker characteristics				
Management, professional, and related	90	10	72	28
Professional and related	89	11	71	29
Teachers	90	10	70	30
Primary, secondary, and special education school teachers	90	10	68	32
Registered nurses	87	13	75	25
Service	90	10	75	25
Protective service	90	10	79	21
Sales and office	90	10	76	24
Office and administrative support	90	10	75	25
Natural resources, construction, and maintenance Production, transportation, and material moving ...	90	10	76	24
.....	91	9	75	25
Full time	90	10	73	27
Part time	88	12	76	24
Union	91	9	81	19
Nonunion	89	11	66	34
Wage percentiles: ¹				
Lowest 10 percent	89	11	61	39
Lowest 25 percent	90	10	67	33
Second 25 percent	90	10	76	24
Third 25 percent	90	10	73	27
Highest 25 percent	90	10	76	24
Highest 10 percent	91	9	81	19
Establishment characteristics				
Service-providing industries	90	10	73	27
Education and health services	90	10	70	30
Educational services	90	10	69	31
Elementary and secondary schools	90	10	68	32
Junior colleges, colleges, and universities	90	10	72	28
Health care and social assistance	87	13	76	24
Hospitals	88	12	75	25
Public administration	90	10	79	21
1 to 99 workers	91	9	72	28
1 to 49 workers	92	8	71	29
50 to 99 workers	91	9	74	26
100 workers or more	90	10	73	27
100 to 499 workers	90	10	74	26
500 workers or more	89	11	73	27

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	89	11	75	25
Local government	90	10	73	27
Geographic areas				
New England	87	13	83	17
Middle Atlantic	93	7	91	9
East North Central	90	10	85	15
West North Central	91	9	71	29
South Atlantic	88	12	66	34
East South Central	91	9	58	42
West South Central	87	13	54	46
Mountain	92	8	70	30
Pacific	89	11	79	21

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$416.36	38	\$441.77	62	\$400.86	\$77.67
Worker characteristics							
Management, professional, and related	100	423.65	38	447.89	62	408.74	81.70
Professional and related	100	423.37	39	451.40	61	405.70	83.64
Teachers	100	433.77	43	454.58	57	418.24	87.51
Primary, secondary, and special education school teachers	100	441.39	42	469.08	58	421.04	91.33
Registered nurses	100	391.26	27	431.87	73	376.35	79.31
Service	100	403.68	37	425.05	63	390.95	73.81
Protective service	100	408.88	35	437.31	65	393.26	69.37
Sales and office	100	409.23	38	443.56	62	388.57	72.47
Office and administrative support	100	411.46	37	448.83	63	389.47	73.12
Natural resources, construction, and maintenance	100	410.03	34	432.37	66	398.27	71.16
Production, transportation, and material moving ...	100	413.37	44	443.83	56	389.25	69.07
Full time	100	415.80	38	440.62	62	400.60	76.79
Part time	100	429.26	36	470.34	64	406.51	97.38
Union	100	452.82	41	485.98	59	429.62	80.98
Nonunion	100	381.83	35	392.22	65	376.29	74.84
Wage percentiles: ¹							
Lowest 10 percent	100	365.90	37	368.75	63	364.22	85.67
Lowest 25 percent	100	389.53	40	409.23	60	376.41	80.31
Second 25 percent	100	409.87	37	441.04	63	391.37	73.00
Third 25 percent	100	412.43	38	427.91	62	403.03	72.77
Highest 25 percent	100	441.16	37	475.11	63	421.13	83.17
Highest 10 percent	100	450.03	39	472.53	61	435.87	79.58
Establishment characteristics							
Service-providing industries	100	417.03	38	441.84	62	401.77	77.78
Education and health services	100	413.92	39	435.11	61	400.40	83.52
Educational services	100	417.35	40	434.95	60	405.40	85.10
Elementary and secondary schools	100	425.44	42	445.76	58	410.47	91.27
Junior colleges, colleges, and universities	100	388.30	34	389.39	66	387.73	68.12
Health care and social assistance	100	391.51	29	436.56	71	372.83	74.80
Hospitals	100	380.17	34	420.27	66	359.77	76.00
Public administration	100	417.62	35	452.03	65	399.24	69.21
1 to 99 workers	100	425.67	45	440.19	55	413.91	72.87
1 to 49 workers	100	410.87	45	421.75	55	402.03	69.41
50 to 99 workers	100	444.07	45	463.26	55	428.62	77.17
100 workers or more	100	415.15	37	442.02	63	399.37	78.21
100 to 499 workers	100	435.68	42	477.80	58	405.21	79.44
500 workers or more	100	408.25	35	427.73	65	397.61	77.84

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$400.35	27	\$443.65	73	\$384.49	\$69.82
Local government	100	422.53	42	441.31	58	408.85	81.50
Geographic areas							
New England	100	453.76	28	483.06	72	442.53	96.99
Middle Atlantic	100	411.94	52	408.49	48	415.66	68.08
East North Central	100	459.18	26	534.25	74	432.99	64.64
West North Central	100	397.53	47	424.90	53	373.12	85.63
South Atlantic	100	374.06	30	391.50	70	366.47	73.28
East South Central	100	386.66	46	381.11	54	391.45	72.18
West South Central	100	347.19	41	364.42	59	335.01	98.42
Mountain	100	439.86	37	473.69	63	420.28	68.58
Pacific	100	492.74	36	576.83	64	445.35	83.02

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
All workers	100	81	(⁴)	12	2	(⁴)	4
Worker characteristics							
Management, professional, and related	100	80	(⁴)	12	3	(⁴)	4
Professional and related	100	81	(⁴)	12	2	—	4
Teachers	100	82	1	11	—	—	5
Primary, secondary, and special education school teachers	100	83	1	9	—	—	5
Registered nurses	100	77	—	15	—	—	5
Service	100	82	—	10	1	—	5
Protective service	100	83	—	9	1	—	5
Sales and office	100	82	—	11	3	—	2
Office and administrative support	100	83	—	12	2	—	3
Natural resources, construction, and maintenance	100	81	—	12	2	—	4
Production, transportation, and material moving ...	100	84	—	10	—	—	5
Full time	100	81	(⁴)	12	2	(⁴)	4
Part time	100	81	—	10	3	—	—
Union	100	78	1	14	2	—	5
Nonunion	100	84	—	10	3	—	3
Wage percentiles: ⁵							
Lowest 10 percent	100	83	—	9	—	—	7
Lowest 25 percent	100	82	1	10	3	(⁴)	4
Second 25 percent	100	84	—	11	2	—	3
Third 25 percent	100	83	—	9	2	—	4
Highest 25 percent	100	77	(⁴)	15	3	—	4
Highest 10 percent	100	73	—	18	3	—	5
Establishment characteristics							
Service-providing industries	100	81	(⁴)	11	2	(⁴)	4
Education and health services	100	81	(⁴)	12	2	(⁴)	4
Educational services	100	82	(⁴)	12	1	(⁴)	4
Elementary and secondary schools	100	83	1	8	2	—	5
Junior colleges, colleges, and universities	100	77	—	21	—	—	—
Health care and social assistance	100	78	—	17	—	—	2
Hospitals	100	82	—	13	—	—	—
Public administration	100	81	—	10	3	—	4
1 to 99 workers	100	74	—	14	7	—	5
1 to 49 workers	100	65	—	19	9	—	—
50 to 99 workers	100	85	—	8	—	—	3
100 workers or more	100	82	(⁴)	11	2	(⁴)	4
100 to 499 workers	100	86	—	9	2	—	3
500 workers or more	100	81	1	12	2	(⁴)	4

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
State government	100	74	—	20	4	—	1
Local government	100	85	1	7	1	(⁴)	5
Geographic areas							
New England	100	90	—	—	—	—	—
Middle Atlantic	100	70	—	20	—	1	—
East North Central	100	81	—	15	—	—	4
West North Central	100	77	—	—	—	—	—
South Atlantic	100	95	—	1	—	—	2
East South Central	100	83	—	—	—	—	—
West South Central	100	79	—	—	—	—	6
Mountain	100	79	—	—	7	—	—
Pacific	100	70	—	19	6	—	2
Average monthly employer premium ⁶	\$400.86	\$394.18	\$630.68	\$440.47	\$393.73	\$387.70	\$401.69

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$836.11	14	\$1,012.97	86	\$808.27	\$342.50
Worker characteristics							
Management, professional, and related	100	826.64	13	1,004.22	87	799.21	365.40
Professional and related	100	820.67	14	1,001.52	86	791.37	375.88
Teachers	100	802.52	16	1,003.34	84	763.02	412.85
Primary, secondary, and special education school teachers	100	795.44	15	1,042.16	85	750.46	433.63
Registered nurses	100	891.86	8	1,066.95	92	876.20	290.96
Service	100	853.29	14	1,037.67	86	822.86	315.66
Protective service	100	906.78	14	1,068.24	86	880.81	268.54
Sales and office	100	845.06	13	996.03	87	821.54	309.24
Office and administrative support	100	846.27	13	1,011.46	87	821.40	308.52
Natural resources, construction, and maintenance	100	837.67	11	1,007.91	89	815.66	307.52
Production, transportation, and material moving	100	846.92	18	1,060.96	82	801.48	329.97
Full time	100	833.13	14	1,016.84	86	804.38	342.36
Part time	100	905.61	15	931.93	85	900.92	346.00
Union	100	966.15	24	1,017.34	76	950.37	316.31
Nonunion	100	713.53	4	989.85	96	701.42	362.20
Wage percentiles: ¹							
Lowest 10 percent	100	654.72	3	949.49	97	646.47	405.43
Lowest 25 percent	100	733.69	8	1,039.53	92	707.44	379.63
Second 25 percent	100	855.01	13	1,011.48	87	831.94	308.10
Third 25 percent	100	834.44	12	995.66	88	812.62	329.54
Highest 25 percent	100	888.24	19	1,014.83	81	858.48	354.01
Highest 10 percent	100	958.27	23	979.46	77	951.87	314.76
Establishment characteristics							
Service-providing industries	100	836.17	14	1,011.89	86	808.35	343.15
Education and health services	100	796.75	14	1,010.60	86	762.70	387.46
Educational services	100	783.27	14	1,013.66	86	744.46	403.30
Elementary and secondary schools	100	777.07	17	1,019.06	83	728.62	433.94
Junior colleges, colleges, and universities	100	801.78	7	968.65	93	788.64	315.96
Health care and social assistance	100	884.18	9	979.94	91	874.33	290.48
Hospitals	100	857.83	10	902.19	90	852.85	287.05
Public administration	100	897.88	12	1,015.34	88	881.24	267.92
1 to 99 workers	100	830.16	9	1,151.79	91	798.13	326.40
1 to 49 workers	100	801.26	8	1,183.69	92	767.56	332.36
50 to 99 workers	100	866.21	10	1,120.34	90	837.18	318.80
100 workers or more	100	836.88	14	1,001.47	86	809.66	344.72
100 to 499 workers	100	875.48	15	1,068.17	85	840.32	337.21
500 workers or more	100	823.94	14	976.42	86	799.59	347.19

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$860.74	4	\$1,104.02	96	\$849.69	\$278.69
Local government	100	826.53	17	1,004.02	83	789.66	371.17
Geographic areas							
New England	100	1,114.99	18	1,184.91	82	1,099.39	280.07
Middle Atlantic	100	997.80	48	993.42	52	1,001.81	223.07
East North Central	100	1,060.64	16	1,142.84	84	1,045.48	215.08
West North Central	100	866.60	11	1,063.94	89	841.12	383.34
South Atlantic	100	706.50	1	776.43	99	705.74	370.90
East South Central	100	546.05	1	550.75	99	546.01	386.34
West South Central	100	559.69	—	—	—	—	—
Mountain	100	763.76	6	719.26	94	766.39	364.98
Pacific	100	954.12	15	969.98	85	951.27	314.04

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
All workers	100	85	8	2	(³)	5
Worker characteristics						
Management, professional, and related	100	84	9	2	(³)	4
Professional and related	100	85	9	1	(³)	4
Teachers	100	86	8	1	—	5
Primary, secondary, and special education school teachers	100	86	6	1	—	6
Registered nurses	100	82	11	—	—	5
Service	100	86	8	1	—	5
Protective service	100	86	8	—	—	5
Sales and office	100	86	8	2	—	4
Office and administrative support	100	86	8	2	—	4
Natural resources, construction, and maintenance	100	84	8	2	—	6
Production, transportation, and material moving ...	100	85	7	—	—	6
Full time	100	85	8	2	(³)	5
Part time	100	83	8	1	—	—
Union	100	81	10	—	—	6
Nonunion	100	87	7	2	—	3
Wage percentiles: ⁴						
Lowest 10 percent	100	88	6	—	—	6
Lowest 25 percent	100	87	7	2	(³)	4
Second 25 percent	100	87	8	1	—	4
Third 25 percent	100	86	7	1	—	5
Highest 25 percent	100	81	12	2	—	5
Highest 10 percent	100	78	16	2	—	4
Establishment characteristics						
Service-providing industries	100	85	8	2	(³)	5
Education and health services	100	85	9	1	(³)	4
Educational services	100	85	8	1	(³)	5
Elementary and secondary schools	100	86	6	1	(³)	6
Junior colleges, colleges, and universities	100	84	15	—	—	2
Health care and social assistance	100	82	13	—	—	2
Hospitals	100	87	9	—	—	3
Public administration	100	84	8	3	—	5
1 to 99 workers	100	82	9	4	—	5
1 to 49 workers	100	78	—	6	—	6
50 to 99 workers	100	87	7	—	—	3
100 workers or more	100	85	8	1	(³)	5
100 to 499 workers	100	89	6	1	—	4
500 workers or more	100	84	9	1	(³)	5

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
State government	100	79	15	3	—	—
Local government	100	87	5	1	(³)	6
Geographic areas						
New England	100	91	—	—	—	—
Middle Atlantic	100	73	19	—	1	7
East North Central	100	85	11	—	—	3
West North Central	100	81	—	—	—	5
South Atlantic	100	97	1	—	—	2
East South Central	100	89	—	—	—	—
West South Central	100	85	—	—	—	6
Mountain	100	74	—	5	—	—
Pacific	100	75	14	4	—	6
Average monthly employer premium ⁵	\$808.27	\$794.69	\$918.91	\$848.99	\$955.26	\$833.76

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did 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/glossary20082009.htm.

Table 15. Medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$18.00	\$35.00	\$60.00	\$94.99	\$151.00	\$79.13	\$162.99	\$292.90	\$489.44	\$661.00
Worker characteristics										
Management, professional, and related	18.00	38.66	64.21	104.14	165.74	86.03	176.57	312.85	509.92	725.70
Professional and related	18.00	38.40	67.31	110.10	171.46	85.21	179.49	321.42	517.00	751.59
Teachers	18.00	37.39	71.83	116.15	190.26	79.09	176.57	365.19	563.00	815.04
Primary, secondary, and special education school teachers	19.00	38.66	75.15	125.00	195.00	90.94	187.13	417.00	589.19	852.00
Registered nurses	23.77	41.18	60.56	105.09	146.55	86.66	169.26	235.78	398.60	536.54
Service	19.96	35.49	55.68	87.45	138.16	78.83	158.59	266.99	430.00	584.48
Protective service	22.73	34.71	54.16	80.79	124.00	78.00	143.08	234.00	357.00	514.52
Sales and office	15.75	30.00	52.27	90.00	139.20	78.00	149.90	258.80	453.31	584.26
Office and administrative support	15.94	30.00	52.00	92.15	140.00	78.00	149.90	253.48	453.31	581.00
Natural resources, construction, and maintenance	16.88	29.00	54.07	88.57	141.42	61.10	149.32	239.00	431.80	563.00
Production, transportation, and material moving ...	18.18	33.09	55.56	84.12	143.10	84.58	137.86	255.80	457.30	643.68
Full time	18.00	34.86	60.00	94.02	149.03	80.38	166.10	294.58	489.44	661.00
Part time	24.22	41.00	59.49	114.82	184.00	63.75	132.87	255.80	474.79	696.23
Union	19.85	35.00	57.20	96.63	166.30	60.00	122.97	213.27	402.46	733.26
Nonunion	18.00	35.00	61.29	93.46	143.40	115.89	195.67	343.95	503.53	629.70
Establishment characteristics										
Service-providing industries	18.00	35.00	60.00	95.00	152.93	79.13	163.35	293.46	489.44	661.00
Education and health services	17.87	36.35	65.66	107.03	174.00	86.33	180.00	338.62	537.02	756.00
Educational services	17.36	34.61	67.31	110.98	182.11	80.36	180.00	356.00	559.20	785.50
Elementary and secondary schools	17.70	36.00	72.00	123.50	195.81	87.38	187.79	430.00	589.19	845.57
Junior colleges, colleges, and universities	15.75	30.00	54.07	76.46	121.76	76.42	174.72	258.80	489.44	563.00
Health care and social assistance	22.95	48.40	64.00	98.06	135.90	110.00	175.25	275.33	400.50	517.00
Hospitals	26.00	43.33	59.49	101.53	135.97	93.41	177.28	284.33	393.58	517.00
Public administration	20.10	33.26	52.36	84.72	127.50	78.00	144.00	220.91	352.67	506.00
1 to 99 workers	24.22	41.00	61.10	91.37	146.38	82.00	158.85	294.58	457.00	629.70
1 to 49 workers	16.88	38.47	60.51	90.12	146.38	82.00	166.51	301.66	489.44	595.52
50 to 99 workers	25.73	45.00	63.58	91.37	141.64	82.00	153.98	289.76	425.00	634.00
100 workers or more	18.00	34.66	59.49	96.50	153.00	79.09	163.90	292.76	489.44	661.77
100 to 499 workers	20.00	37.00	64.00	100.00	148.80	74.38	150.00	292.76	489.44	661.00
500 workers or more	17.73	33.47	58.00	94.99	155.02	82.52	167.03	292.90	489.44	662.20
State government	23.30	44.00	55.68	86.85	123.00	89.79	164.92	228.70	363.47	517.00
Local government	17.00	32.46	60.66	103.95	168.74	78.83	162.83	311.48	515.60	736.94

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$27.21	\$50.68	\$76.46	\$141.45	\$169.24	\$78.43	\$161.68	\$213.27	\$357.00	\$494.68
Middle Atlantic	21.23	35.17	48.80	72.32	130.57	40.00	95.54	213.27	247.62	406.13
East North Central	20.00	31.00	50.54	79.16	127.86	53.93	78.00	143.08	275.72	431.80
West North Central	17.00	42.00	69.65	110.10	195.00	120.00	192.60	333.72	526.15	785.50
South Atlantic	21.67	43.98	59.45	91.47	129.29	134.19	180.00	294.58	489.44	629.70
East South Central	18.00	23.00	54.07	93.26	171.11	150.00	216.25	473.46	545.35	581.00
West South Central	25.00	47.06	86.00	129.00	208.03	270.90	343.98	438.13	606.16	817.00
Mountain	10.00	20.78	33.47	86.46	207.14	79.09	150.00	273.20	514.52	774.83
Pacific	15.75	27.30	65.81	105.52	161.24	63.75	114.90	243.06	380.69	719.86

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.