

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	73	59	81	72	54	75
<b>Worker characteristics</b>						
Management, professional, and related .....	88	76	86	88	68	78
Management, business, and financial .....	94	81	86	94	73	78
Professional and related .....	86	74	86	85	67	78
Teachers .....	85	74	87	85	68	80
Primary, secondary, and special education school teachers .....	95	83	88	95	77	81
Registered nurses .....	82	69	84	82	63	77
Service .....	48	35	74	48	33	70
Protective service .....	72	62	86	72	58	81
Sales and office .....	73	57	79	72	52	72
Sales and related .....	63	47	74	63	42	67
Office and administrative support .....	78	63	81	78	58	74
Natural resources, construction, and maintenance .....	77	62	81	77	59	77
Construction, extraction, farming, fishing, and forestry .....	71	59	82	71	57	80
Installation, maintenance, and repair .....	83	66	80	83	61	73
Production, transportation, and material moving .....	76	63	83	76	59	78
Production .....	82	70	84	82	65	80
Transportation and material moving .....	70	57	80	70	53	76
Full time .....	88	73	83	88	67	77
Part time .....	24	15	64	24	14	58
Union .....	94	83	89	93	77	82
Nonunion .....	69	55	80	69	50	73
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	39	26	66	39	24	62
Lowest 10 percent .....	22	13	58	22	12	56
Second 25 percent .....	77	61	79	77	56	73
Third 25 percent .....	88	75	85	87	69	79
Highest 25 percent .....	93	81	87	93	74	80
Highest 10 percent .....	95	84	89	94	75	79
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	73	85	85	69	81
Service-providing industries .....	70	57	81	70	52	74
Education and health services .....	80	65	82	79	60	76
Educational services .....	86	75	87	86	69	80
Elementary and secondary schools .....	89	77	86	88	70	79
Junior colleges, colleges, and universities .....	88	78	89	87	72	82
Health care and social assistance .....	75	58	78	75	54	73
Hospitals .....	89	78	87	89	71	80
Public administration .....	88	80	91	88	74	85

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	47	37	79	28	22	77	71	53	75
<b>Worker characteristics</b>									
Management, professional, and related .....	59	49	82	37	28	77	86	67	78
Management, business, and financial .....	67	56	83	41	32	78	93	72	77
Professional and related .....	56	46	82	35	27	77	84	65	78
Teachers .....	51	43	84	33	26	79	84	68	80
Primary, secondary, and special education school teachers .....	56	47	85	35	28	80	94	76	81
Registered nurses .....	60	47	79	31	22	71	79	61	78
Service .....	29	22	74	18	13	73	47	32	69
Protective service .....	49	41	84	33	27	80	70	57	81
Sales and office .....	46	35	77	25	19	77	71	51	72
Sales and related .....	39	28	72	19	14	76	61	41	67
Office and administrative support .....	50	40	79	29	22	78	77	57	74
Natural resources, construction, and maintenance .....	45	37	81	30	24	79	75	58	77
Construction, extraction, farming, fishing, and forestry .....	38	33	86	27	23	87	69	56	81
Installation, maintenance, and repair .....	52	41	77	34	25	73	81	60	74
Production, transportation, and material moving .....	48	38	80	29	23	79	74	58	78
Production .....	51	43	83	29	24	82	80	64	80
Transportation and material moving .....	44	34	76	29	22	76	69	52	75
Full time .....	57	46	80	34	26	78	86	66	76
Part time .....	14	9	67	9	6	68	23	13	58
Union .....	73	61	84	56	46	82	91	75	82
Nonunion .....	42	32	78	23	17	75	67	49	73
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	20	13	66	11	8	69	38	23	62
Lowest 10 percent .....	12	7	59	7	5	64	22	12	55
Second 25 percent .....	47	36	76	26	20	76	75	55	73
Third 25 percent .....	58	48	82	34	27	80	86	67	79
Highest 25 percent .....	67	55	83	44	34	78	91	73	80
Highest 10 percent .....	72	60	84	46	37	80	93	74	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	46	84	32	27	83	83	67	81
Service-providing industries .....	45	35	78	27	21	76	69	51	74
Education and health services .....	48	38	80	28	21	75	78	59	76
Educational services .....	51	43	83	33	25	77	85	68	79
Elementary and secondary schools .....	51	42	83	33	26	78	87	69	79
Junior colleges, colleges, and universities .....	57	48	84	34	26	76	87	72	82
Health care and social assistance .....	46	35	77	25	18	73	73	53	73
Hospitals .....	70	56	80	41	30	74	87	69	79
Public administration .....	62	53	86	48	39	82	86	73	85

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	58	44	77	57	42	73
1 to 49 workers .....	54	41	76	53	38	72
50 to 99 workers .....	69	54	78	69	51	74
100 workers or more .....	86	72	84	86	66	77
100 to 499 workers .....	82	66	80	82	60	74
500 workers or more .....	90	79	87	90	71	79
<b>Geographic areas</b>						
New England .....	71	59	83	70	51	72
Middle Atlantic .....	73	61	84	73	57	78
East North Central .....	73	59	81	72	54	75
West North Central .....	70	58	82	70	53	75
South Atlantic .....	73	57	78	73	53	72
East South Central .....	79	65	83	79	62	79
West South Central .....	71	56	79	71	53	74
Mountain .....	72	58	79	72	52	72
Pacific .....	73	62	85	72	56	77

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	29	22	77	17	13	76	56	41	73
1 to 49 workers .....	26	20	76	15	11	76	52	38	72
50 to 99 workers .....	40	31	78	25	19	76	67	49	74
100 workers or more .....	62	50	80	37	29	77	84	64	76
100 to 499 workers .....	56	44	78	29	23	78	80	59	73
500 workers or more .....	68	56	82	45	35	77	88	70	79
<b>Geographic areas</b>									
New England .....	50	40	79	21	17	80	68	49	72
Middle Atlantic .....	49	40	82	33	27	83	72	56	78
East North Central .....	48	38	78	27	20	74	71	53	75
West North Central .....	46	37	80	18	14	77	68	51	75
South Atlantic .....	41	31	76	26	18	67	71	51	72
East South Central .....	45	33	75	24	19	78	78	61	78
West South Central .....	35	27	76	18	13	73	69	51	75
Mountain .....	47	38	80	27	21	80	71	51	71
Pacific .....	57	47	82	42	34	82	71	55	77

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access

to or participating in health care.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	79	21	67	33
<b>Worker characteristics</b>				
Management, professional, and related .....	80	20	68	32
Management, business, and financial .....	78	22	68	32
Professional and related .....	81	19	68	32
Teachers .....	88	12	69	31
Primary, secondary, and special education school teachers .....	89	11	69	31
Registered nurses .....	75	25	65	35
Service .....	80	20	66	34
Protective service .....	84	16	73	27
Sales and office .....	75	25	64	36
Sales and related .....	70	30	61	39
Office and administrative support .....	77	23	66	34
Natural resources, construction, and maintenance	81	19	68	32
Construction, extraction, farming, fishing, and forestry .....	83	17	67	33
Installation, maintenance, and repair .....	79	21	68	32
Production, transportation, and material moving ...	79	21	71	29
Production .....	79	21	72	28
Transportation and material moving .....	78	22	69	31
Full time .....	79	21	67	33
Part time .....	76	24	66	34
Union .....	88	12	81	19
Nonunion .....	76	24	63	37
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	75	25	61	39
Lowest 10 percent .....	74	26	62	38
Second 25 percent .....	77	23	64	36
Third 25 percent .....	79	21	67	33
Highest 25 percent .....	81	19	71	29
Highest 10 percent .....	81	19	72	28
<b>Establishment characteristics</b>				
Goods-producing industries .....	79	21	71	29
Service-providing industries .....	79	21	66	34
Education and health services .....	82	18	66	34
Educational services .....	87	13	68	32
Elementary and secondary schools .....	89	11	69	31
Junior colleges, colleges, and universities	84	16	69	31
Health care and social assistance .....	77	23	63	37
Hospitals .....	74	26	65	35
Public administration .....	87	13	76	24

See footnotes at end of table.

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	78	22	63	37
1 to 49 workers .....	78	22	62	38
50 to 99 workers .....	78	22	64	36
100 workers or more .....	79	21	69	31
100 to 499 workers .....	77	23	67	33
500 workers or more .....	80	20	71	29
<b>Geographic areas</b>				
New England .....	75	25	69	31
Middle Atlantic .....	81	19	74	26
East North Central .....	79	21	72	28
West North Central .....	79	21	67	33
South Atlantic .....	76	24	61	39
East South Central .....	77	23	61	39
West South Central .....	78	22	60	40
Mountain .....	77	23	63	37
Pacific .....	81	19	69	31

<sup>1</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	81	19	70	30
<b>Worker characteristics</b>				
Management, professional, and related .....	83	17	71	29
Management, business, and financial .....	82	18	71	29
Professional and related .....	83	17	70	30
Teachers .....	87	13	67	33
Primary, secondary, and special education school teachers .....	88	12	66	34
Registered nurses .....	81	19	72	28
Service .....	81	19	66	34
Protective service .....	85	15	74	26
Sales and office .....	79	21	68	32
Sales and related .....	75	25	65	35
Office and administrative support .....	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry .....	83	17	68	32
Installation, maintenance, and repair .....	81	19	70	30
Production, transportation, and material moving ...	81	19	73	27
Production .....	81	19	74	26
Transportation and material moving .....	81	19	72	28
Full time .....	82	18	70	30
Part time .....	78	22	70	30
Union .....	89	11	82	18
Nonunion .....	79	21	66	34
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	78	22	63	37
Lowest 10 percent .....	75	25	62	38
Second 25 percent .....	80	20	67	33
Third 25 percent .....	82	18	70	30
Highest 25 percent .....	83	17	73	27
Highest 10 percent .....	84	16	75	25
<b>Establishment characteristics</b>				
Goods-producing industries .....	82	18	73	27
Service-providing industries .....	81	19	69	31
Education and health services .....	84	16	67	33
Educational services .....	87	13	67	33
Elementary and secondary schools .....	88	12	65	35
Junior colleges, colleges, and universities	86	14	70	30
Health care and social assistance .....	81	19	68	32
Hospitals .....	81	19	74	26
Public administration .....	89	11	78	22

See footnotes at end of table.

**Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	80	20	64	36
1 to 49 workers .....	80	20	64	36
50 to 99 workers .....	79	21	65	35
100 workers or more .....	82	18	72	28
100 to 499 workers .....	80	20	70	30
500 workers or more .....	84	16	74	26
<b>Geographic areas</b>				
New England .....	79	21	74	26
Middle Atlantic .....	83	17	76	24
East North Central .....	82	18	75	25
West North Central .....	83	17	71	29
South Atlantic .....	80	20	65	35
East South Central .....	80	20	62	38
West South Central .....	81	19	62	38
Mountain .....	81	19	67	33
Pacific .....	83	17	70	30

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

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

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(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	\$367.18	21	\$459.47	79	\$341.92	\$102.40
<b>Worker characteristics</b>							
Management, professional, and related .....	100	389.86	22	464.12	78	368.92	101.74
Management, business, and financial .....	100	375.04	19	457.15	81	356.01	102.14
Professional and related .....	100	395.74	23	466.35	77	374.33	101.57
Teachers .....	100	443.60	35	492.11	65	417.95	100.55
Primary, secondary, and special education school teachers .....	100	450.83	38	495.70	62	423.85	103.44
Registered nurses .....	100	390.97	14	564.09	86	363.89	100.37
Service .....	100	366.43	22	492.18	78	331.57	98.59
Protective service .....	100	423.56	27	487.05	73	399.50	98.20
Sales and office .....	100	346.42	18	439.96	82	326.30	106.49
Sales and related .....	100	306.01	14	399.61	86	290.70	114.63
Office and administrative support .....	100	363.29	19	452.26	81	342.11	102.87
Natural resources, construction, and maintenance	100	354.87	32	442.64	68	313.64	108.24
Construction, extraction, farming, fishing, and forestry .....	100	354.75	37	442.24	63	302.55	106.22
Installation, maintenance, and repair .....	100	354.99	27	443.18	73	322.76	109.89
Production, transportation, and material moving ...	100	354.59	20	459.32	80	327.65	97.75
Production .....	100	349.75	19	453.83	81	325.45	96.33
Transportation and material moving .....	100	360.17	22	464.71	78	330.30	99.46
Full time .....	100	367.48	21	458.47	79	342.64	101.30
Part time .....	100	362.58	22	474.31	78	330.73	119.43
Union .....	100	465.66	40	525.76	60	425.08	99.02
Nonunion .....	100	340.42	16	415.13	84	325.79	103.05
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	320.61	17	416.31	83	301.59	104.04
Lowest 10 percent .....	100	307.31	15	448.69	85	282.06	108.18
Second 25 percent .....	100	342.85	18	430.14	82	323.06	102.94
Third 25 percent .....	100	374.15	23	464.76	77	346.92	100.87
Highest 25 percent .....	100	397.09	24	483.18	76	369.60	102.61
Highest 10 percent .....	100	405.42	24	485.95	76	380.59	102.82
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	346.68	22	436.74	78	321.29	94.76
Service-providing industries .....	100	371.73	21	464.66	79	346.47	104.08
Education and health services .....	100	401.11	23	478.66	77	377.37	100.36
Educational services .....	100	428.49	32	480.20	68	404.53	99.22
Elementary and secondary schools .....	100	440.64	37	487.50	63	413.25	104.27
Junior colleges, colleges, and universities	100	407.57	21	452.66	79	395.37	91.02
Health care and social assistance .....	100	376.07	16	475.85	84	357.19	101.21
Hospitals .....	100	390.35	11	535.97	89	372.84	99.69
Public administration .....	100	454.63	31	504.82	69	431.83	87.49

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—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	\$343.25	27	\$436.06	73	\$309.27	\$113.95
1 to 49 workers .....	100	344.95	28	435.52	72	309.59	115.40
50 to 99 workers .....	100	339.34	24	437.54	76	308.59	110.81
100 workers or more .....	100	380.62	19	478.51	81	358.40	96.56
100 to 499 workers .....	100	361.47	16	456.99	84	343.03	99.17
500 workers or more .....	100	396.43	20	492.60	80	371.76	94.30
<b>Geographic areas</b>							
New England .....	100	384.88	13	462.24	87	373.72	118.04
Middle Atlantic .....	100	399.66	27	488.75	73	367.05	106.55
East North Central .....	100	369.51	19	456.24	81	349.36	97.41
West North Central .....	100	362.38	23	441.07	77	338.50	96.06
South Atlantic .....	100	343.27	17	422.11	83	327.19	100.97
East South Central .....	100	341.24	15	414.62	85	328.31	95.95
West South Central .....	100	344.61	23	412.71	77	323.95	103.06
Mountain .....	100	358.16	22	447.13	78	333.41	100.65
Pacific .....	100	385.87	27	507.19	73	340.20	106.07

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	75	1	12	1	( <sup>5</sup> )	10	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	74	1	13	2	1	9	( <sup>5</sup> )
Management, business, and financial .....	100	76	—	12	2	1	9	—
Professional and related .....	100	73	1	14	1	1	10	( <sup>5</sup> )
Teachers .....	100	75	—	14	2	1	6	—
Primary, secondary, and special education school teachers .....	100	76	1	12	2	—	7	—
Registered nurses .....	100	71	—	16	1	1	11	—
Service .....	100	75	1	10	1	1	12	( <sup>5</sup> )
Protective service .....	100	72	—	14	2	1	10	—
Sales and office .....	100	71	( <sup>5</sup> )	17	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Sales and related .....	100	66	—	22	—	—	12	( <sup>5</sup> )
Office and administrative support .....	100	73	( <sup>5</sup> )	15	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	100	80	—	8	( <sup>5</sup> )	—	10	1
Construction, extraction, farming, fishing, and forestry .....	100	80	—	8	1	—	9	—
Installation, maintenance, and repair .....	100	81	—	8	—	—	11	1
Production, transportation, and material moving .....	100	81	1	7	( <sup>5</sup> )	—	10	—
Production .....	100	80	—	7	( <sup>5</sup> )	—	11	—
Transportation and material moving .....	100	82	—	7	( <sup>5</sup> )	( <sup>5</sup> )	10	—
Full time .....	100	75	1	12	1	1	10	( <sup>5</sup> )
Part time .....	100	72	( <sup>5</sup> )	18	1	—	8	—
Union .....	100	74	1	11	2	2	10	1
Nonunion .....	100	75	( <sup>5</sup> )	13	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	100	75	—	14	—	—	11	—
Lowest 10 percent .....	100	81	—	8	—	—	10	—
Second 25 percent .....	100	73	( <sup>5</sup> )	15	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Third 25 percent .....	100	78	1	10	1	1	9	( <sup>5</sup> )
Highest 25 percent .....	100	74	1	12	2	1	11	1
Highest 10 percent .....	100	74	1	11	2	1	11	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	80	—	7	( <sup>5</sup> )	—	11	( <sup>5</sup> )
Service-providing industries .....	100	74	( <sup>5</sup> )	14	1	1	10	( <sup>5</sup> )
Education and health services .....	100	73	( <sup>5</sup> )	15	1	1	9	( <sup>5</sup> )
Educational services .....	100	74	—	16	2	1	6	—
Elementary and secondary schools .....	100	75	—	13	2	1	7	—
Junior colleges, colleges, and universities .....	100	72	—	22	1	1	3	—
Health care and social assistance .....	100	73	—	14	1	1	11	—
Hospitals .....	100	70	—	17	1	1	11	—
Public administration .....	100	71	—	18	5	3	3	—

See footnotes at end of table.

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	100	79	—	9	1	—	11	( <sup>5</sup> )
1 to 49 workers .....	100	78	—	9	1	—	11	( <sup>5</sup> )
50 to 99 workers .....	100	80	—	9	—	( <sup>5</sup> )	9	—
100 workers or more .....	100	73	1	14	1	1	10	( <sup>5</sup> )
100 to 499 workers .....	100	75	1	12	1	( <sup>5</sup> )	10	( <sup>5</sup> )
500 workers or more .....	100	71	—	16	2	1	10	—
<b>Geographic areas</b>								
New England .....	100	79	—	10	—	—	11	—
Middle Atlantic .....	100	76	—	8	( <sup>5</sup> )	3	11	—
East North Central .....	100	73	( <sup>5</sup> )	15	( <sup>5</sup> )	—	11	—
West North Central .....	100	75	—	13	—	—	10	—
South Atlantic .....	100	76	—	12	—	—	10	( <sup>5</sup> )
East South Central .....	100	76	—	15	—	—	8	—
West South Central .....	100	75	—	13	2	—	10	—
Mountain .....	100	73	—	12	1	—	14	—
Pacific .....	100	73	1	13	3	—	10	—

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

<sup>5</sup> Less than 0.5 percent.

<sup>6</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(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	\$853.41	10	\$1,115.64	90	\$823.64	\$402.85
<b>Worker characteristics</b>							
Management, professional, and related .....	100	903.87	10	1,177.47	90	875.14	407.73
Management, business, and financial .....	100	903.03	8	1,133.85	92	882.53	397.40
Professional and related .....	100	904.20	10	1,191.46	90	872.16	411.89
Teachers .....	100	884.57	12	1,272.58	88	829.72	465.58
Primary, secondary, and special education school teachers .....	100	874.21	14	1,277.50	86	806.12	492.20
Registered nurses .....	100	925.04	6	1,014.98	94	918.99	378.17
Service .....	100	802.31	9	1,145.96	91	766.66	426.03
Protective service .....	100	949.43	10	1,210.27	90	920.52	368.77
Sales and office .....	100	816.77	8	1,024.14	92	799.37	406.50
Sales and related .....	100	745.26	7	936.88	93	730.09	423.27
Office and administrative support .....	100	846.70	8	1,058.03	92	828.55	399.44
Natural resources, construction, and maintenance	100	817.63	17	1,117.53	83	755.76	423.18
Construction, extraction, farming, fishing, and forestry .....	100	774.23	22	1,078.09	78	688.15	453.04
Installation, maintenance, and repair .....	100	858.46	12	1,183.49	88	812.36	398.18
Production, transportation, and material moving ...	100	855.16	13	1,074.99	87	823.15	354.48
Production .....	100	858.78	12	1,104.08	88	824.78	340.92
Transportation and material moving .....	100	850.94	13	1,044.04	87	821.23	370.50
Full time .....	100	855.42	10	1,153.64	90	822.53	400.85
Part time .....	100	822.23	14	705.35	86	841.74	435.60
Union .....	100	1,044.85	28	1,130.09	72	1,012.14	347.81
Nonunion .....	100	801.86	5	1,095.93	95	784.84	414.18
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	714.08	7	925.68	93	697.09	441.13
Lowest 10 percent .....	100	662.54	8	624.73	92	665.80	441.28
Second 25 percent .....	100	789.03	7	1,036.33	93	770.39	411.00
Third 25 percent .....	100	863.97	10	1,091.99	90	838.72	388.59
Highest 25 percent .....	100	944.59	14	1,198.74	86	903.86	393.80
Highest 10 percent .....	100	988.56	15	1,190.27	85	953.69	383.42
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	842.40	14	1,076.15	86	803.45	356.10
Service-providing industries .....	100	855.83	9	1,128.96	91	827.83	412.55
Education and health services .....	100	857.63	9	1,120.97	91	832.77	447.54
Educational services .....	100	855.28	11	1,249.08	89	807.33	457.68
Elementary and secondary schools .....	100	848.53	14	1,256.83	86	781.04	496.98
Junior colleges, colleges, and universities	100	888.43	4	1,199.23	96	874.46	378.20
Health care and social assistance .....	100	859.83	7	921.84	93	855.49	438.49
Hospitals .....	100	972.09	4	1,207.34	96	962.27	355.52
Public administration .....	100	1,002.02	11	1,142.14	89	985.11	320.38

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—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	\$763.36	12	\$1,110.61	88	\$716.18	\$460.61
1 to 49 workers .....	100	759.48	12	1,152.81	88	705.76	464.85
50 to 99 workers .....	100	772.01	12	1,015.23	88	739.34	451.18
100 workers or more .....	100	902.80	9	1,119.22	91	880.80	372.13
100 to 499 workers .....	100	862.02	8	1,054.82	92	845.93	391.41
500 workers or more .....	100	936.21	10	1,157.99	90	910.25	355.84
<b>Geographic areas</b>							
New England .....	100	989.23	8	1,087.05	92	980.64	377.55
Middle Atlantic .....	100	980.30	19	1,146.40	81	940.85	390.04
East North Central .....	100	929.86	13	1,135.64	87	899.90	337.74
West North Central .....	100	850.45	11	1,030.77	89	827.46	379.27
South Atlantic .....	100	771.66	3	1,197.68	97	757.21	417.14
East South Central .....	100	712.79	5	1,072.74	95	693.68	449.84
West South Central .....	100	742.36	5	1,179.64	95	718.72	449.66
Mountain .....	100	790.38	9	1,107.19	91	757.62	417.80
Pacific .....	100	859.03	13	1,061.01	87	829.39	422.18

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	77	( <sup>5</sup> )	11	1	( <sup>5</sup> )	10	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	76	( <sup>5</sup> )	12	1	1	9	( <sup>5</sup> )
Management, business, and financial .....	100	77	—	11	2	1	9	—
Professional and related .....	100	76	( <sup>5</sup> )	12	1	1	10	( <sup>5</sup> )
Teachers .....	100	79	—	11	1	1	7	—
Primary, secondary, and special education school teachers .....	100	80	—	9	1	1	7	—
Registered nurses .....	100	72	—	16	1	1	10	—
Service .....	100	77	—	9	1	1	11	—
Protective service .....	100	77	—	11	2	1	9	—
Sales and office .....	100	73	( <sup>5</sup> )	15	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Sales and related .....	100	67	—	20	—	—	12	—
Office and administrative support .....	100	75	( <sup>5</sup> )	13	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	100	80	—	6	( <sup>5</sup> )	—	12	1
Construction, extraction, farming, fishing, and forestry .....	100	80	—	6	1	—	11	—
Installation, maintenance, and repair .....	100	81	—	6	( <sup>5</sup> )	—	12	( <sup>5</sup> )
Production, transportation, and material moving .....	100	83	1	6	( <sup>5</sup> )	—	9	—
Production .....	100	82	—	7	( <sup>5</sup> )	—	10	—
Transportation and material moving .....	100	84	—	5	—	( <sup>5</sup> )	9	—
Full time .....	100	77	( <sup>5</sup> )	11	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Part time .....	100	75	( <sup>5</sup> )	16	1	—	8	—
Union .....	100	77	1	9	1	2	10	( <sup>5</sup> )
Nonunion .....	100	77	( <sup>5</sup> )	11	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	100	77	—	12	—	—	11	—
Lowest 10 percent .....	100	85	—	5	—	—	9	—
Second 25 percent .....	100	75	( <sup>5</sup> )	13	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Third 25 percent .....	100	80	( <sup>5</sup> )	9	1	( <sup>5</sup> )	9	( <sup>5</sup> )
Highest 25 percent .....	100	76	—	10	1	1	10	—
Highest 10 percent .....	100	76	—	10	2	1	10	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	81	—	6	( <sup>5</sup> )	—	11	—
Service-providing industries .....	100	76	( <sup>5</sup> )	12	1	1	10	( <sup>5</sup> )
Education and health services .....	100	76	—	13	1	1	9	—
Educational services .....	100	78	—	13	1	1	6	—
Elementary and secondary schools .....	100	79	—	11	1	1	7	—
Junior colleges, colleges, and universities .....	100	76	—	19	1	1	3	—
Health care and social assistance .....	100	75	—	12	1	1	11	—
Hospitals .....	100	72	—	16	1	1	10	—
Public administration .....	100	76	—	13	4	2	5	—

See footnotes at end of table.

**Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	100	80	—	7	( <sup>5</sup> )	—	12	( <sup>5</sup> )
1 to 49 workers .....	100	79	—	7	( <sup>5</sup> )	—	13	( <sup>5</sup> )
50 to 99 workers .....	100	81	—	8	—	( <sup>5</sup> )	10	—
100 workers or more .....	100	75	1	13	1	1	9	( <sup>5</sup> )
100 to 499 workers .....	100	77	1	11	1	( <sup>5</sup> )	10	( <sup>5</sup> )
500 workers or more .....	100	74	—	14	1	1	9	—
<b>Geographic areas</b>								
New England .....	100	79	—	9	—	—	10	—
Middle Atlantic .....	100	78	—	8	( <sup>5</sup> )	3	10	—
East North Central .....	100	74	( <sup>5</sup> )	14	( <sup>5</sup> )	—	10	—
West North Central .....	100	76	—	12	—	—	11	—
South Atlantic .....	100	80	—	11	( <sup>5</sup> )	—	9	—
East South Central .....	100	81	—	13	—	—	6	—
West South Central .....	100	78	—	11	1	—	10	—
Mountain .....	100	72	—	11	1	—	16	—
Pacific .....	100	74	1	11	2	—	12	—

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

<sup>5</sup> Less than 0.5 percent.

<sup>6</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$32.50	\$54.92	\$86.66	\$127.74	\$185.16	\$126.00	\$214.72	\$335.13	\$531.00	\$768.87
<b>Worker characteristics</b>										
Management, professional, and related .....	30.76	54.18	86.05	127.77	185.52	126.55	220.98	340.00	549.66	780.00
Management, business, and financial .....	33.25	55.71	89.48	127.01	184.74	127.47	227.01	332.78	524.36	762.80
Professional and related .....	30.00	53.27	83.49	127.89	185.60	125.00	218.62	343.30	560.00	782.54
Teachers .....	20.00	42.00	75.83	127.01	191.34	103.41	220.00	400.79	660.18	872.24
Primary, secondary, and special education school teachers .....	20.90	41.85	76.13	127.37	192.05	102.85	213.46	460.72	667.00	910.03
Registered nurses .....	33.84	51.78	88.04	125.38	184.17	133.10	220.90	321.49	475.22	683.29
Service .....	25.00	48.07	82.47	129.99	176.74	121.96	220.98	364.05	567.70	815.09
Protective service .....	30.00	49.46	80.00	116.76	180.82	105.00	190.25	287.13	459.00	770.22
Sales and office .....	33.69	58.31	90.85	130.83	196.89	133.24	230.61	345.93	528.10	776.62
Sales and related .....	41.94	70.00	100.75	143.39	213.90	155.82	259.82	356.97	565.00	783.97
Office and administrative support .....	30.89	54.00	87.24	124.13	184.04	127.94	220.98	338.53	516.04	771.45
Natural resources, construction, and maintenance	34.66	60.00	90.77	135.30	203.25	131.01	214.35	350.49	558.99	786.35
Construction, extraction, farming, fishing, and forestry .....	32.22	55.56	89.78	135.23	203.25	149.27	217.50	390.84	580.44	897.86
Installation, maintenance, and repair .....	37.00	62.50	93.13	135.30	202.74	127.06	212.85	334.85	539.30	757.60
Production, transportation, and material moving ...	36.00	56.81	83.00	119.93	167.20	108.33	177.36	286.60	444.96	686.74
Production .....	36.03	57.20	84.00	116.03	160.41	110.00	173.32	273.00	421.08	632.46
Transportation and material moving .....	36.00	56.33	82.47	122.54	174.45	108.33	186.32	299.63	486.04	729.06
Full time .....	32.04	54.79	86.63	126.36	180.82	125.43	212.72	334.63	528.00	765.74
Part time .....	34.22	57.55	91.00	163.63	247.14	132.65	240.11	345.93	578.46	840.99
Union .....	25.72	45.92	72.00	114.99	175.18	80.58	143.24	243.38	425.72	748.33
Nonunion .....	33.84	56.96	89.23	129.99	185.87	145.00	231.79	352.44	550.56	771.24
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	29.42	54.51	88.57	132.00	185.12	140.99	240.11	384.22	593.00	822.93
Lowest 10 percent .....	33.58	54.66	88.83	140.64	192.87	174.28	240.11	392.21	578.46	770.34
Second 25 percent .....	35.00	56.70	86.90	127.18	184.86	134.00	220.00	346.57	532.64	791.37
Third 25 percent .....	30.46	54.16	85.00	126.29	181.33	119.00	205.00	324.32	516.56	751.70
Highest 25 percent .....	33.04	54.78	85.70	126.61	186.56	119.44	206.91	324.14	516.97	733.67
Highest 10 percent .....	32.76	54.40	84.99	128.86	186.67	115.96	202.77	313.70	488.10	730.14
<b>Establishment characteristics</b>										
Goods-producing industries .....	35.65	56.00	83.00	118.97	161.10	114.87	182.47	280.00	439.27	671.81
Service-providing industries .....	31.24	54.74	87.92	130.66	188.33	130.00	225.21	349.82	552.38	785.30
Education and health services .....	22.56	46.76	78.86	126.76	184.15	115.56	229.09	377.24	612.36	862.00
Educational services .....	20.00	39.99	74.27	125.68	187.00	106.30	228.00	395.00	648.00	831.00
Elementary and secondary schools .....	20.00	39.71	77.97	128.75	191.34	98.38	225.63	462.96	667.00	901.22
Junior colleges, colleges, and universities	20.00	39.99	69.15	113.00	181.23	121.31	230.38	355.37	513.00	667.00
Health care and social assistance .....	29.00	50.15	83.97	128.33	176.79	134.36	230.00	363.26	589.21	870.75
Hospitals .....	33.50	49.84	77.91	119.92	185.52	113.66	197.87	298.18	422.88	630.45
Public administration .....	23.07	39.99	66.81	98.80	149.14	89.00	175.00	279.74	419.62	623.45

See footnotes at end of table.

**Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$35.90	\$62.14	\$98.25	\$142.63	\$203.25	\$150.00	\$251.12	\$393.49	\$619.75	\$857.88
1 to 49 workers .....	34.38	61.66	99.00	146.90	212.32	140.65	250.00	403.62	631.62	862.00
50 to 99 workers .....	40.00	63.00	97.50	135.09	191.00	163.20	257.80	373.54	583.88	818.33
100 workers or more .....	31.00	51.86	80.68	119.70	173.26	115.96	198.25	311.17	479.30	690.76
100 to 499 workers .....	33.84	55.97	86.66	125.21	173.04	130.96	216.65	335.98	510.49	727.94
500 workers or more .....	27.15	48.07	74.51	113.02	174.00	105.97	186.27	293.81	457.43	667.00
<b>Geographic areas</b>										
New England .....	43.33	67.15	106.86	145.47	216.62	128.29	216.24	324.98	469.46	714.95
Middle Atlantic .....	35.00	58.34	88.13	135.81	198.01	111.91	201.43	312.00	503.77	796.10
East North Central .....	31.39	51.14	81.27	120.28	170.82	90.00	164.80	275.94	414.44	625.21
West North Central .....	32.50	53.92	82.38	117.68	174.23	124.86	214.47	313.73	494.60	705.79
South Atlantic .....	35.61	59.00	88.25	125.02	185.12	149.27	237.41	350.70	565.07	782.54
East South Central .....	20.00	41.77	83.96	126.93	176.58	155.09	258.09	400.00	667.00	764.00
West South Central .....	32.04	55.53	90.00	130.83	173.46	166.59	265.42	403.59	587.01	804.07
Mountain .....	32.91	51.43	86.66	129.41	177.44	134.00	220.98	339.00	547.34	769.80
Pacific .....	25.00	51.17	83.90	128.44	205.05	119.80	204.99	335.51	566.00	855.80

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	62	10	6	22	60	12	1	26
<b>Worker characteristics</b>								
Management, professional, and related .....	80	8	3	9	77	11	1	11
Management, business, and financial .....	84	10	1	5	85	9	1	5
Professional and related .....	78	7	4	11	74	11	1	13
Teachers .....	83	2	4	11	74	11	1	14
Primary, secondary, and special education school teachers .....	94	2	1	4	82	13	—	—
Registered nurses .....	78	4	5	13	71	10	1	17
Service .....	38	10	9	43	36	12	2	50
Protective service .....	68	3	5	23	65	6	7	22
Sales and office .....	62	10	8	19	59	14	1	26
Sales and related .....	53	10	13	24	47	16	1	36
Office and administrative support .....	68	10	6	17	65	13	1	21
Natural resources, construction, and maintenance .....	62	15	3	20	60	17	1	22
Construction, extraction, farming, fishing, and forestry .....	58	13	4	24	52	—	—	27
Installation, maintenance, and repair .....	66	17	2	15	67	—	—	16
Production, transportation, and material moving ... ..	62	13	4	20	64	12	1	23
Production .....	65	17	2	16	70	12	1	17
Transportation and material moving .....	60	10	6	24	58	12	1	29
Full time .....	76	12	2	10	75	13	1	11
Part time .....	20	4	18	58	13	11	2	74
Union .....	91	3	3	4	84	10	1	6
Nonunion .....	57	11	7	25	56	13	1	30
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	29	10	13	49	27	12	2	60
Lowest 10 percent .....	14	8	16	62	14	8	1	77
Second 25 percent .....	65	12	6	18	63	14	2	21
Third 25 percent .....	76	12	3	10	74	13	1	12
Highest 25 percent .....	86	7	2	5	82	10	1	7
Highest 10 percent .....	88	6	2	4	85	9	1	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	70	15	3	12	71	14	1	14
Service-providing industries .....	61	9	7	23	58	12	1	28
Education and health services .....	73	7	6	14	67	12	2	19
Educational services .....	83	3	4	10	76	10	1	13
Elementary and secondary schools .....	86	2	4	8	75	13	1	10
Junior colleges, colleges, and universities .....	85	3	3	10	83	5	1	12
Health care and social assistance .....	65	9	8	18	61	13	2	23
Hospitals .....	87	2	3	8	84	4	1	10
Public administration .....	87	1	3	9	81	7	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	29	44	1	27	49	24	5	22
<b>Worker characteristics</b>								
Management, professional, and related .....	44	44	1	11	60	28	2	10
Management, business, and financial .....	41	53	1	6	72	21	1	5
Professional and related .....	45	40	2	13	55	30	3	12
Teachers .....	71	14	3	12	32	53	1	14
Primary, secondary, and special education school teachers .....	88	7	1	4	24	71	—	—
Registered nurses .....	38	44	1	17	65	17	5	13
Service .....	17	30	1	51	26	21	8	44
Protective service .....	51	20	2	26	33	38	4	25
Sales and office .....	22	50	2	26	54	18	7	20
Sales and related .....	10	52	2	35	49	14	12	26
Office and administrative support .....	29	49	1	21	57	21	5	17
Natural resources, construction, and maintenance .....	30	47	( <sup>2</sup> )	23	49	28	3	20
Construction, extraction, farming, fishing, and forestry .....	30	42	( <sup>2</sup> )	28	43	28	4	25
Installation, maintenance, and repair .....	31	52	( <sup>2</sup> )	17	54	29	2	15
Production, transportation, and material moving ... ..	26	50	1	23	50	26	4	20
Production .....	23	59	( <sup>2</sup> )	18	59	23	2	16
Transportation and material moving .....	28	42	2	28	42	28	6	24
Full time .....	35	53	( <sup>2</sup> )	12	60	28	2	10
Part time .....	9	15	4	72	14	10	15	61
Union .....	80	13	2	5	40	53	1	5
Nonunion .....	19	49	1	30	50	18	6	26
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	7	31	2	59	24	15	11	50
Lowest 10 percent .....	3	19	2	76	11	11	14	64
Second 25 percent .....	24	53	1	22	53	24	5	18
Third 25 percent .....	35	52	1	12	59	29	2	10
Highest 25 percent .....	52	41	1	7	63	29	2	6
Highest 10 percent .....	52	43	1	5	68	27	2	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	28	57	( <sup>2</sup> )	15	63	22	3	12
Service-providing industries .....	29	41	1	29	46	24	6	24
Education and health services .....	43	36	2	19	46	33	5	16
Educational services .....	70	16	3	10	33	53	1	13
Elementary and secondary schools .....	82	6	4	8	21	67	1	11
Junior colleges, colleges, and universities .....	53	35	2	11	62	25	1	12
Health care and social assistance .....	24	50	1	25	56	19	7	18
Hospitals .....	49	39	1	10	71	18	3	8
Public administration .....	82	6	2	10	31	57	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	42	15	8	35	41	16	1	42
1 to 49 workers .....	38	15	8	38	37	17	1	45
50 to 99 workers .....	56	13	8	23	54	15	1	29
100 workers or more .....	80	6	4	10	77	9	1	13
100 to 499 workers .....	73	8	5	13	69	13	2	17
500 workers or more .....	86	4	3	7	84	5	1	9
<b>Geographic areas</b>								
New England .....	59	11	4	26	58	12	1	28
Middle Atlantic .....	64	9	6	21	58	15	1	26
East North Central .....	63	9	7	21	64	8	2	26
West North Central .....	62	8	8	22	61	9	2	28
South Atlantic .....	62	10	6	21	60	12	1	26
East South Central .....	66	13	5	16	68	11	1	20
West South Central .....	60	10	7	22	59	11	2	28
Mountain .....	62	10	6	22	60	12	1	27
Pacific .....	60	12	5	23	54	18	1	27

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	11	46	1	42	37	20	8	35
1 to 49 workers .....	9	44	1	46	34	19	8	39
50 to 99 workers .....	16	53	2	29	48	21	7	24
100 workers or more .....	45	41	1	13	58	27	3	11
100 to 499 workers .....	28	54	2	17	59	22	4	14
500 workers or more .....	61	29	1	9	58	32	2	8
<b>Geographic areas</b>								
New England .....	27	43	1	28	45	25	3	27
Middle Atlantic .....	33	40	1	26	47	26	5	22
East North Central .....	32	40	2	26	52	20	6	22
West North Central .....	28	43	2	28	48	22	6	23
South Atlantic .....	27	46	1	27	52	20	6	22
East South Central .....	31	47	1	20	46	32	4	17
West South Central .....	24	46	1	29	48	23	7	23
Mountain .....	23	49	2	26	50	22	5	23
Pacific .....	30	43	1	27	44	28	4	23

<sup>1</sup> 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.

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

<sup>3</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/eps/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	45	10	43	61
<b>Establishment characteristics</b>				
Goods-producing industries .....	42	8	40	61
Construction .....	32	8	30	50
Manufacturing .....	55	8	54	76
Service-providing industries .....	45	10	44	61
Trade, transportation, and utilities .....	50	9	49	67
Wholesale trade .....	56	6	55	78
Retail trade .....	48	8	46	62
Transportation and warehousing .....	48	19	45	66
Utilities .....	90	66	89	94
Information .....	72	31	72	82
Financial activities .....	65	26	63	76
Finance and insurance .....	73	33	72	82
Credit intermediation and related activities .....	86	46	85	92
Insurance carriers and related activities .....	58	22	58	65
Real estate and rental and leasing .....	49	—	45	62
Professional and business services .....	43	5	41	59
Professional and technical services .....	45	—	44	64
Administrative and waste services .....	34	—	32	46
Education and health services .....	52	8	51	65
Educational services .....	49	—	47	63
Junior colleges, colleges, and universities .....	92	13	92	95
Health care and social assistance .....	53	—	51	65
Leisure and hospitality .....	20	—	20	40
Accommodation and food services .....	20	—	20	37
Other services .....	28	—	26	43
1 to 99 workers .....	43	9	42	59
1 to 49 workers .....	42	8	40	58
50 to 99 workers .....	75	17	73	85
100 workers or more .....	79	28	76	92
100 to 499 workers .....	77	25	74	91
500 workers or more .....	93	48	90	96

See footnotes at end of table.

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011—Continued**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
New England .....	32	7	31	44
Middle Atlantic .....	45	12	42	62
East North Central .....	43	11	42	58
West North Central .....	49	9	48	59
South Atlantic .....	49	9	48	60
East South Central .....	44	10	42	65
West South Central .....	46	—	46	61
Mountain .....	48	10	45	65
Pacific .....	43	9	41	69

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

NOTE: Dash indicates no establishments 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	70	55	79	69	51	73
<b>Worker characteristics</b>						
Management, professional, and related .....	87	74	85	87	66	77
Management, business, and financial .....	95	81	85	94	72	76
Professional and related .....	84	71	84	83	64	77
Service .....	42	29	68	42	27	65
Protective service .....	47	33	71	47	32	68
Sales and office .....	71	55	77	71	50	70
Sales and related .....	63	46	74	63	42	66
Office and administrative support .....	77	61	79	76	55	73
Natural resources, construction, and maintenance	75	60	80	75	56	75
Construction, extraction, farming, fishing, and forestry .....	69	56	81	69	54	79
Installation, maintenance, and repair .....	82	64	78	81	58	72
Production, transportation, and material moving ...	76	62	82	75	58	77
Production .....	82	69	84	82	65	80
Transportation and material moving .....	70	55	80	69	52	75
Full time .....	86	70	81	85	64	75
Part time .....	23	15	62	23	13	57
Union .....	92	79	86	92	75	82
Nonunion .....	67	53	78	67	48	72
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	36	23	63	36	21	59
Lowest 10 percent .....	20	11	55	20	11	53
Second 25 percent .....	75	57	76	74	53	71
Third 25 percent .....	85	71	83	85	66	77
Highest 25 percent .....	91	79	86	91	71	79
Highest 10 percent .....	93	82	88	93	73	79
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	73	85	85	68	81
Construction .....	70	56	79	70	54	77
Manufacturing .....	91	78	87	90	73	81
Service-providing industries .....	67	52	78	66	47	71
Trade, transportation, and utilities .....	72	56	77	72	51	71
Wholesale trade .....	84	70	83	83	66	79
Retail trade .....	64	45	71	63	41	64
Transportation and warehousing .....	84	69	82	84	63	75
Utilities .....	95	89	94	95	82	86

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	45	35	78	26	20	76	68	50	73
<b>Worker characteristics</b>									
Management, professional, and related .....	61	50	81	36	28	76	85	65	77
Management, business, and financial .....	69	57	82	40	31	78	93	71	76
Professional and related .....	57	46	81	34	26	76	81	62	77
Service .....	25	18	70	15	10	71	41	26	64
Protective service .....	32	24	75	17	13	76	46	32	68
Sales and office .....	45	34	75	23	18	76	69	49	70
Sales and related .....	39	28	72	18	14	76	61	40	66
Office and administrative support .....	49	38	77	26	20	77	75	54	72
Natural resources, construction, and maintenance .....	43	35	80	29	23	78	73	55	76
Construction, extraction, farming, fishing, and forestry .....	35	30	86	26	22	88	67	53	79
Installation, maintenance, and repair .....	51	39	76	33	23	71	80	58	72
Production, transportation, and material moving .....	47	38	79	29	23	78	74	57	77
Production .....	51	42	83	29	24	82	80	64	80
Transportation and material moving .....	44	33	75	29	21	75	68	51	75
Full time .....	56	44	79	32	24	77	84	63	75
Part time .....	14	9	65	9	6	67	22	13	57
Union .....	72	60	83	57	46	81	90	74	82
Nonunion .....	42	32	77	23	17	75	66	47	72
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	18	11	64	10	7	68	34	20	59
Lowest 10 percent .....	11	6	56	7	4	63	20	10	52
Second 25 percent .....	46	34	74	24	18	75	73	51	71
Third 25 percent .....	55	45	81	31	24	79	83	64	77
Highest 25 percent .....	66	55	82	42	32	77	89	70	79
Highest 10 percent .....	71	59	84	44	35	79	91	72	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	46	84	32	27	83	83	67	81
Construction .....	32	28	85	22	19	87	68	52	77
Manufacturing .....	62	52	84	36	30	83	88	72	81
Service-providing industries .....	43	33	76	25	18	74	65	46	71
Trade, transportation, and utilities .....	45	33	74	24	18	75	70	50	71
Wholesale trade .....	49	40	81	30	24	80	83	65	79
Retail trade .....	37	25	68	17	12	73	62	40	65
Transportation and warehousing .....	63	48	77	38	28	72	82	61	74
Utilities .....	72	64	89	49	44	89	94	82	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	88	71	80	88	62	70
Financial activities .....	87	73	84	86	64	75
Finance and insurance .....	92	79	86	91	69	76
Credit intermediation and related activities .....	94	81	86	93	69	74
Insurance carriers and related activities .....	90	76	84	89	68	77
Real estate and rental and leasing .....	68	51	76	67	47	71
Professional and business services .....	67	56	83	67	50	75
Professional and technical services .....	84	72	86	83	65	78
Administrative and waste services .....	45	34	77	44	32	72
Education and health services .....	74	57	77	74	53	72
Educational services .....	78	61	79	78	56	73
Junior colleges, colleges, and universities .....	91	77	85	90	70	78
Health care and social assistance .....	73	56	77	73	52	72
Leisure and hospitality .....	34	22	63	34	20	60
Accommodation and food services .....	32	19	60	32	18	56
Other services .....	50	37	75	50	33	67
1 to 99 workers .....	57	43	76	56	41	72
1 to 49 workers .....	53	40	76	53	38	71
50 to 99 workers .....	68	52	77	68	50	73
100 workers or more .....	85	69	82	84	63	74
100 to 499 workers .....	81	64	79	81	58	72
500 workers or more .....	89	77	86	89	69	77
<b>Geographic areas</b>						
New England .....	69	56	81	68	47	70
Middle Atlantic .....	71	58	81	71	53	76
East North Central .....	71	57	80	71	53	75
West North Central .....	68	55	81	67	50	74
South Atlantic .....	69	52	76	69	48	70
East South Central .....	74	59	80	74	55	74
West South Central .....	67	52	77	67	48	72
Mountain .....	70	54	77	70	49	71
Pacific .....	69	57	83	69	52	76

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	76	56	73	58	40	69	86	60	70
Financial activities .....	65	52	80	34	27	80	84	63	75
Finance and insurance .....	71	57	80	37	30	80	89	67	76
Credit intermediation and related activities .....	75	59	79	39	31	79	92	68	74
Insurance carriers and related activities .....	65	54	82	36	30	82	86	66	76
Real estate and rental and leasing .....	41	31	75	24	18	75	65	46	70
Professional and business services .....	42	35	82	27	21	78	66	49	75
Professional and technical services .....	52	44	85	33	27	81	82	64	78
Administrative and waste services .....	24	19	79	17	13	73	44	31	72
Education and health services .....	45	34	76	24	17	72	72	52	72
Educational services .....	51	39	77	27	19	71	77	56	73
Junior colleges, colleges, and universities .....	66	52	79	36	25	70	90	70	78
Health care and social assistance .....	44	34	76	24	17	72	71	51	72
Leisure and hospitality .....	23	15	65	14	9	68	33	20	59
Accommodation and food services .....	22	14	63	13	9	66	31	17	56
Other services .....	26	21	79	18	13	69	48	32	68
1 to 99 workers .....	29	22	76	17	13	76	55	40	72
1 to 49 workers .....	25	19	76	14	11	76	52	37	72
50 to 99 workers .....	39	30	77	24	18	75	66	48	73
100 workers or more .....	64	50	79	36	28	76	83	61	74
100 to 499 workers .....	56	43	76	28	22	76	79	57	72
500 workers or more .....	73	59	81	47	36	76	87	67	77
<b>Geographic areas</b>									
New England .....	49	38	77	21	17	79	66	46	70
Middle Atlantic .....	46	37	80	30	24	81	69	52	75
East North Central .....	45	35	77	24	18	74	70	52	75
West North Central .....	45	35	79	19	15	78	66	49	74
South Atlantic .....	40	30	75	24	16	69	67	47	70
East South Central .....	51	38	75	30	23	78	73	54	74
West South Central .....	38	28	75	19	14	72	65	47	73
Mountain .....	43	34	79	25	20	79	69	49	70
Pacific .....	52	41	80	35	28	79	67	51	76

<sup>1</sup> 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.

<sup>2</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	76	24	66	34
<b>Worker characteristics</b>				
Management, professional, and related .....	76	24	66	34
Management, business, and financial .....	76	24	66	34
Professional and related .....	77	23	66	34
Service .....	76	24	62	38
Protective service .....	74	26	61	39
Sales and office .....	73	27	63	37
Sales and related .....	70	30	61	39
Office and administrative support .....	75	25	64	36
Natural resources, construction, and maintenance .....	79	21	67	33
Construction, extraction, farming, fishing, and forestry .....	82	18	66	34
Installation, maintenance, and repair .....	78	22	68	32
Production, transportation, and material moving .....	78	22	71	29
Production .....	79	21	72	28
Transportation and material moving .....	77	23	69	31
Full time .....	76	24	66	34
Part time .....	74	26	64	36
Union .....	87	13	81	19
Nonunion .....	74	26	63	37
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	74	26	61	39
Lowest 10 percent .....	72	28	60	40
Second 25 percent .....	74	26	63	37
Third 25 percent .....	76	24	65	35
Highest 25 percent .....	78	22	69	31
Highest 10 percent .....	77	23	69	31
<b>Establishment characteristics</b>				
Goods-producing industries .....	79	21	71	29
Construction .....	81	19	63	37
Manufacturing .....	79	21	73	27
Service-providing industries .....	75	25	64	36
Trade, transportation, and utilities .....	74	26	65	35
Wholesale trade .....	77	23	66	34
Retail trade .....	70	30	61	39
Transportation and warehousing .....	76	24	69	31
Utilities .....	81	19	77	23

See footnotes at end of table.

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	78	22	71	29
Financial activities .....	73	27	61	39
Finance and insurance .....	73	27	62	38
Credit intermediation and related activities .....	72	28	59	41
Insurance carriers and related activities .....	74	26	66	34
Real estate and rental and leasing .....	73	27	58	42
Professional and business services .....	76	24	67	33
Professional and technical services .....	78	22	67	33
Administrative and waste services .....	73	27	64	36
Education and health services .....	76	24	61	39
Educational services .....	77	23	60	40
Junior colleges, colleges, and universities .....	75	25	63	37
Health care and social assistance .....	76	24	62	38
Leisure and hospitality .....	75	25	62	38
Accommodation and food services .....	73	27	62	38
Other services .....	82	18	66	34
1 to 99 workers .....	77	23	62	38
1 to 49 workers .....	77	23	61	39
50 to 99 workers .....	77	23	63	37
100 workers or more .....	75	25	68	32
100 to 499 workers .....	75	25	66	34
500 workers or more .....	76	24	70	30
<b>Geographic areas</b>				
New England .....	72	28	67	33
Middle Atlantic .....	78	22	70	30
East North Central .....	76	24	70	30
West North Central .....	76	24	67	33
South Atlantic .....	74	26	62	38
East South Central .....	74	26	63	37
West South Central .....	76	24	62	38
Mountain .....	76	24	64	36
Pacific .....	78	22	64	36

<sup>1</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

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

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	80	20	69	31
<b>Worker characteristics</b>				
Management, professional, and related .....	81	19	71	29
Management, business, and financial .....	80	20	70	30
Professional and related .....	81	19	71	29
Service .....	78	22	63	37
Protective service .....	75	25	62	38
Sales and office .....	78	22	67	33
Sales and related .....	75	25	65	35
Office and administrative support .....	79	21	68	32
Natural resources, construction, and maintenance .....	81	19	68	32
Construction, extraction, farming, fishing, and forestry .....	82	18	66	34
Installation, maintenance, and repair .....	80	20	69	31
Production, transportation, and material moving .....	81	19	73	27
Production .....	81	19	73	27
Transportation and material moving .....	81	19	72	28
Full time .....	80	20	69	31
Part time .....	77	23	70	30
Union .....	89	11	83	17
Nonunion .....	78	22	67	33
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	76	24	63	37
Lowest 10 percent .....	72	28	61	39
Second 25 percent .....	78	22	66	34
Third 25 percent .....	80	20	69	31
Highest 25 percent .....	82	18	73	27
Highest 10 percent .....	82	18	74	26
<b>Establishment characteristics</b>				
Goods-producing industries .....	82	18	73	27
Construction .....	81	19	63	37
Manufacturing .....	82	18	75	25
Service-providing industries .....	79	21	68	32
Trade, transportation, and utilities .....	78	22	69	31
Wholesale trade .....	80	20	70	30
Retail trade .....	75	25	65	35
Transportation and warehousing .....	81	19	76	24
Utilities .....	84	16	79	21

See footnotes at end of table.

**Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	83	17	77	23
Financial activities .....	81	19	69	31
Finance and insurance .....	81	19	71	29
Credit intermediation and related activities .....	80	20	69	31
Insurance carriers and related activities .....	81	19	72	28
Real estate and rental and leasing .....	83	17	63	37
Professional and business services .....	78	22	67	33
Professional and technical services .....	79	21	68	32
Administrative and waste services .....	73	27	62	38
Education and health services .....	80	20	67	33
Educational services .....	80	20	64	36
Junior colleges, colleges, and universities .....	79	21	69	31
Health care and social assistance .....	81	19	67	33
Leisure and hospitality .....	75	25	62	38
Accommodation and food services .....	73	27	63	37
Other services .....	81	19	67	33
1 to 99 workers .....	79	21	64	36
1 to 49 workers .....	79	21	63	37
50 to 99 workers .....	78	22	65	35
100 workers or more .....	80	20	73	27
100 to 499 workers .....	79	21	70	30
500 workers or more .....	81	19	76	24
<b>Geographic areas</b>				
New England .....	77	23	72	28
Middle Atlantic .....	81	19	73	27
East North Central .....	80	20	73	27
West North Central .....	80	20	72	28
South Atlantic .....	77	23	64	36
East South Central .....	77	23	65	35
West South Central .....	80	20	65	35
Mountain .....	79	21	67	33
Pacific .....	82	18	68	32

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

(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	\$346.85	18	\$446.46	82	\$324.58	\$104.60
<b>Worker characteristics</b>							
Management, professional, and related .....	100	363.61	16	437.44	84	349.02	104.51
Management, business, and financial .....	100	358.51	16	442.04	84	343.06	105.09
Professional and related .....	100	366.28	17	435.22	83	352.20	104.20
Service .....	100	333.55	17	511.11	83	298.23	101.91
Protective service .....	100	328.82	8	469.34	92	317.04	112.16
Sales and office .....	100	332.60	16	425.61	84	315.40	108.63
Sales and related .....	100	303.87	13	398.70	87	289.30	115.06
Office and administrative support .....	100	346.72	17	436.13	83	328.75	105.33
Natural resources, construction, and maintenance	100	341.99	32	436.47	68	298.45	111.67
Construction, extraction, farming, fishing, and forestry .....	100	342.17	39	437.10	61	282.67	113.06
Installation, maintenance, and repair .....	100	341.83	25	435.56	75	310.46	110.61
Production, transportation, and material moving ...	100	350.07	20	457.62	80	323.80	97.45
Production .....	100	347.60	18	452.60	82	324.12	96.47
Transportation and material moving .....	100	353.11	21	462.95	79	323.39	98.72
Full time .....	100	346.52	18	444.67	82	324.81	103.62
Part time .....	100	351.40	20	468.43	80	321.33	118.59
Union .....	100	444.49	43	523.08	57	385.62	95.49
Nonunion .....	100	330.92	14	408.92	86	317.95	105.59
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	311.86	15	421.90	85	291.71	107.74
Lowest 10 percent .....	100	283.82	13	429.43	87	262.27	115.23
Second 25 percent .....	100	325.57	15	418.07	85	309.32	104.60
Third 25 percent .....	100	350.45	20	446.14	80	327.25	104.12
Highest 25 percent .....	100	372.55	21	468.98	79	347.35	103.83
Highest 10 percent .....	100	374.63	19	458.48	81	354.91	104.59
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	346.15	22	436.44	78	320.66	94.96
Construction .....	100	332.96	41	432.83	59	263.02	122.59
Manufacturing .....	100	348.04	17	435.45	83	330.39	89.71
Service-providing industries .....	100	347.05	17	450.25	83	325.68	107.28
Trade, transportation, and utilities .....	100	330.83	18	413.85	82	312.70	109.37
Wholesale trade .....	100	333.84	22	422.46	78	309.49	106.60
Retail trade .....	100	306.16	17	380.39	83	290.91	120.18
Transportation and warehousing .....	100	373.20	16	477.91	84	353.70	91.72
Utilities .....	100	385.94	16	439.09	84	376.04	90.75

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—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	\$366.20	24	\$495.86	76	\$326.21	\$89.22
Financial activities .....	100	347.88	17	438.49	83	329.93	99.35
Finance and insurance .....	100	351.60	14	459.00	86	334.04	98.42
Credit intermediation and related activities .....	100	346.35	14	444.28	86	330.09	98.17
Insurance carriers and related activities .....	100	351.21	12	446.71	88	338.48	96.78
Real estate and rental and leasing .....	100	328.30	30	387.18	70	303.55	105.31
Professional and business services .....	100	347.64	17	463.24	83	323.80	116.69
Professional and technical services .....	100	354.36	20	433.34	80	335.05	114.21
Administrative and waste services .....	100	339.11	14	578.03	86	299.25	127.47
Education and health services .....	100	371.66	15	470.51	85	354.78	103.94
Educational services .....	100	380.22	13	465.06	87	367.26	114.96
Junior colleges, colleges, and universities .....	100	386.98	9	468.61	91	378.74	113.47
Health care and social assistance .....	100	370.14	15	471.38	85	352.53	101.95
Leisure and hospitality .....	100	298.45	16	498.22	84	261.46	103.33
Accommodation and food services .....	100	289.83	12	545.59	88	254.95	105.88
Other services .....	100	373.81	30	458.55	70	337.56	114.87
1 to 99 workers .....	100	335.90	26	430.20	74	303.44	115.52
1 to 49 workers .....	100	339.80	27	433.58	73	304.44	116.92
50 to 99 workers .....	100	326.55	21	419.82	79	301.20	112.43
100 workers or more .....	100	354.96	13	470.51	87	337.96	97.69
100 to 499 workers .....	100	341.36	13	427.01	87	328.84	100.91
500 workers or more .....	100	370.76	13	520.43	87	348.57	93.96
<b>Geographic areas</b>							
New England .....	100	353.95	12	441.82	88	342.39	120.64
Middle Atlantic .....	100	384.33	22	498.69	78	351.31	109.05
East North Central .....	100	347.18	18	425.07	82	330.49	101.94
West North Central .....	100	342.23	16	422.34	84	327.08	97.98
South Atlantic .....	100	323.82	12	405.51	88	312.59	104.84
East South Central .....	100	327.48	14	422.98	86	311.62	108.45
West South Central .....	100	336.51	18	412.99	82	320.18	101.08
Mountain .....	100	334.44	20	432.71	80	309.15	104.13
Pacific .....	100	353.33	26	470.57	74	312.64	101.48

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	76	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	75	—	11	1	—	11	1
Management, business, and financial .....	100	78	—	10	1	( <sup>4</sup> )	9	—
Professional and related .....	100	74	—	12	1	—	12	( <sup>4</sup> )
Service .....	100	76	—	8	( <sup>4</sup> )	—	15	( <sup>4</sup> )
Protective service .....	100	64	—	9	—	—	25	—
Sales and office .....	100	71	( <sup>4</sup> )	17	( <sup>4</sup> )	( <sup>4</sup> )	11	( <sup>4</sup> )
Sales and related .....	100	66	—	22	—	—	12	( <sup>4</sup> )
Office and administrative support .....	100	73	( <sup>4</sup> )	14	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Natural resources, construction, and maintenance	100	82	—	6	—	—	11	1
Construction, extraction, farming, fishing, and forestry .....	100	82	—	5	—	—	10	—
Installation, maintenance, and repair .....	100	81	—	7	—	—	11	1
Production, transportation, and material moving ...	100	82	1	7	( <sup>4</sup> )	—	10	—
Production .....	100	80	—	7	( <sup>4</sup> )	—	11	—
Transportation and material moving .....	100	83	—	6	—	—	9	—
Full time .....	100	76	1	11	1	( <sup>4</sup> )	12	( <sup>4</sup> )
Part time .....	100	73	( <sup>4</sup> )	18	( <sup>4</sup> )	—	8	—
Union .....	100	77	1	6	—	—	14	1
Nonunion .....	100	76	( <sup>4</sup> )	12	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	100	74	—	13	—	—	12	—
Lowest 10 percent .....	100	80	—	8	—	—	—	—
Second 25 percent .....	100	73	( <sup>4</sup> )	14	( <sup>4</sup> )	( <sup>4</sup> )	12	( <sup>4</sup> )
Third 25 percent .....	100	79	( <sup>4</sup> )	9	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Highest 25 percent .....	100	76	—	10	1	—	12	1
Highest 10 percent .....	100	75	—	10	1	—	13	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	81	—	6	—	—	11	( <sup>4</sup> )
Construction .....	100	85	—	6	—	—	7	—
Manufacturing .....	100	80	—	6	—	—	12	—
Service-providing industries .....	100	74	( <sup>4</sup> )	12	1	( <sup>4</sup> )	12	( <sup>4</sup> )
Trade, transportation, and utilities .....	100	69	( <sup>4</sup> )	17	—	—	13	( <sup>4</sup> )
Wholesale trade .....	100	80	—	10	—	—	8	—
Retail trade .....	100	59	—	27	—	—	14	—
Transportation and warehousing .....	100	78	—	6	—	—	15	—
Utilities .....	100	81	—	—	—	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	82	—	5	—	—	11	—
Financial activities .....	100	73	—	17	1	1	8	—
Finance and insurance .....	100	71	—	19	1	1	8	—
Credit intermediation and related activities .....	100	74	—	21	—	—	4	—
Insurance carriers and related activities .....	100	67	—	16	—	—	14	—
Real estate and rental and leasing .....	100	86	—	—	—	—	—	—
Professional and business services .....	100	80	—	8	1	—	10	—
Professional and technical services .....	100	81	—	7	—	—	9	—
Administrative and waste services .....	100	83	—	—	—	—	7	—
Education and health services .....	100	75	—	12	1	( <sup>4</sup> )	12	—
Educational services .....	100	79	—	10	3	—	7	—
Junior colleges, colleges, and universities .....	100	76	—	13	4	—	7	—
Health care and social assistance .....	100	74	—	12	1	—	12	—
Leisure and hospitality .....	100	75	—	6	—	—	18	—
Accommodation and food services .....	100	74	—	7	—	—	17	—
Other services .....	100	76	—	6	—	—	16	—
1 to 99 workers .....	100	80	—	9	—	—	11	( <sup>4</sup> )
1 to 49 workers .....	100	79	—	9	—	—	12	( <sup>4</sup> )
50 to 99 workers .....	100	81	—	8	—	—	10	—
100 workers or more .....	100	73	1	13	1	( <sup>4</sup> )	12	( <sup>4</sup> )
100 to 499 workers .....	100	75	1	12	—	—	11	1
500 workers or more .....	100	71	—	14	1	—	13	( <sup>4</sup> )
<b>Geographic areas</b>								
New England .....	100	79	—	8	—	—	12	—
Middle Atlantic .....	100	77	—	8	1	1	11	—
East North Central .....	100	73	( <sup>4</sup> )	14	1	—	12	—
West North Central .....	100	76	—	12	—	—	10	—
South Atlantic .....	100	77	—	10	—	—	11	( <sup>4</sup> )
East South Central .....	100	79	—	10	—	—	11	—
West South Central .....	100	73	—	15	1	—	11	—
Mountain .....	100	73	—	12	—	—	14	—
Pacific .....	100	76	—	10	1	—	12	—

<sup>1</sup> 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.

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

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

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

<sup>5</sup> The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

(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	\$835.52	10	\$1,086.33	90	\$808.29	\$404.03
<b>Worker characteristics</b>							
Management, professional, and related .....	100	901.27	8	1,142.65	92	878.89	404.65
Management, business, and financial .....	100	893.10	8	1,142.87	92	872.01	409.33
Professional and related .....	100	905.53	9	1,142.56	91	882.52	402.19
Service .....	100	739.50	8	1,125.40	92	705.38	447.00
Protective service .....	100	752.62	3	1,148.86	97	741.44	492.29
Sales and office .....	100	799.48	7	992.79	93	784.13	411.08
Sales and related .....	100	741.54	7	934.95	93	726.45	424.30
Office and administrative support .....	100	828.12	7	1,020.72	93	812.70	404.53
Natural resources, construction, and maintenance	100	803.16	18	1,109.84	82	734.39	434.77
Construction, extraction, farming, fishing, and forestry .....	100	751.59	24	1,067.41	76	650.92	478.77
Installation, maintenance, and repair .....	100	849.63	13	1,180.66	87	799.97	400.21
Production, transportation, and material moving ...	100	851.37	12	1,070.45	88	820.16	351.14
Production .....	100	854.70	12	1,104.52	88	820.76	341.60
Transportation and material moving .....	100	847.22	13	1,031.58	87	819.40	363.24
Full time .....	100	837.91	9	1,134.29	91	807.01	401.81
Part time .....	100	801.83	15	654.78	85	827.29	437.09
Union .....	100	1,011.92	35	1,078.59	65	976.09	330.98
Nonunion .....	100	807.53	6	1,093.74	94	789.90	412.03
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	708.51	8	903.89	92	691.63	433.32
Lowest 10 percent .....	100	617.45	8	580.37	92	620.51	438.14
Second 25 percent .....	100	770.75	7	981.18	93	755.81	412.76
Third 25 percent .....	100	834.10	9	1,070.26	91	809.70	399.79
Highest 25 percent .....	100	931.22	13	1,175.40	87	894.00	389.67
Highest 10 percent .....	100	955.71	12	1,157.50	88	927.22	387.47
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	841.99	14	1,075.16	86	802.81	356.75
Construction .....	100	676.90	24	1,026.10	76	564.51	535.21
Manufacturing .....	100	880.54	12	1,108.41	88	849.65	316.82
Service-providing industries .....	100	833.62	8	1,091.90	92	809.79	416.98
Trade, transportation, and utilities .....	100	817.72	10	937.59	90	804.87	395.17
Wholesale trade .....	100	837.19	7	1,021.23	93	822.53	388.26
Retail trade .....	100	721.80	10	760.80	90	717.25	439.87
Transportation and warehousing .....	100	970.62	11	1,206.11	89	942.00	318.79
Utilities .....	100	1,041.57	10	1,228.94	90	1,020.65	302.56

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—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	\$977.20	15	\$1,462.50	85	\$888.83	\$327.17
Financial activities .....	100	842.86	5	1,075.41	95	829.61	396.56
Finance and insurance .....	100	870.32	4	1,179.36	96	855.87	385.34
Credit intermediation and related activities .....	100	832.30	3	1,083.14	97	824.47	398.48
Insurance carriers and related activities .....	100	891.79	5	1,270.27	95	872.67	369.34
Real estate and rental and leasing .....	100	694.49	—	—	—	—	—
Professional and business services .....	100	862.43	10	1,315.60	90	814.05	430.56
Professional and technical services .....	100	893.86	10	1,368.17	90	841.70	447.44
Administrative and waste services .....	100	763.71	—	—	—	—	—
Education and health services .....	100	846.66	6	910.45	94	842.74	450.37
Educational services .....	100	840.32	1	1,230.34	99	834.60	472.06
Junior colleges, colleges, and universities .....	100	920.71	1	1,503.84	99	914.63	412.93
Health care and social assistance .....	100	847.81	7	897.68	93	844.30	446.22
Leisure and hospitality .....	100	670.12	8	1,168.82	92	624.94	417.75
Accommodation and food services .....	100	666.84	7	1,172.54	93	626.70	405.49
Other services .....	100	819.38	14	1,155.53	86	764.18	437.87
1 to 99 workers .....	100	752.64	12	1,100.42	88	704.33	466.98
1 to 49 workers .....	100	750.74	12	1,149.47	88	694.93	471.52
50 to 99 workers .....	100	757.06	12	983.46	88	726.18	456.43
100 workers or more .....	100	895.49	8	1,070.89	92	880.13	360.52
100 to 499 workers .....	100	839.78	7	978.05	93	829.48	389.21
500 workers or more .....	100	959.92	9	1,150.45	91	940.26	326.45
<b>Geographic areas</b>							
New England .....	100	923.06	7	1,010.00	93	916.48	392.65
Middle Atlantic .....	100	942.57	13	1,136.97	87	912.54	407.64
East North Central .....	100	881.47	12	1,081.34	88	854.28	352.74
West North Central .....	100	828.66	11	956.84	89	812.41	364.98
South Atlantic .....	100	768.75	4	1,198.74	96	750.35	422.31
East South Central .....	100	766.55	7	1,072.85	93	742.72	435.14
West South Central .....	100	787.34	6	1,196.70	94	758.95	423.34
Mountain .....	100	782.87	11	1,109.42	89	743.74	411.62
Pacific .....	100	804.97	13	1,027.47	87	771.57	430.43

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	77	( <sup>4</sup> )	10	( <sup>4</sup> )	( <sup>4</sup> )	11	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	77	—	10	1	( <sup>4</sup> )	11	—
Management, business, and financial .....	100	79	—	9	1	( <sup>4</sup> )	10	—
Professional and related .....	100	76	—	11	1	( <sup>4</sup> )	12	—
Service .....	100	77	—	8	( <sup>4</sup> )	—	14	—
Protective service .....	100	65	—	8	—	—	25	—
Sales and office .....	100	72	( <sup>4</sup> )	15	( <sup>4</sup> )	( <sup>4</sup> )	11	( <sup>4</sup> )
Sales and related .....	100	67	—	20	—	—	12	—
Office and administrative support .....	100	75	( <sup>4</sup> )	13	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Natural resources, construction, and maintenance .....	100	81	—	5	—	—	13	1
Construction, extraction, farming, fishing, and forestry .....	100	80	—	5	—	—	12	—
Installation, maintenance, and repair .....	100	81	—	6	—	—	13	—
Production, transportation, and material moving ...	100	83	1	6	( <sup>4</sup> )	—	9	—
Production .....	100	82	—	7	( <sup>4</sup> )	—	10	—
Transportation and material moving .....	100	86	—	4	—	—	9	—
Full time .....	100	77	( <sup>4</sup> )	10	( <sup>4</sup> )	( <sup>4</sup> )	12	( <sup>4</sup> )
Part time .....	100	75	( <sup>4</sup> )	16	( <sup>4</sup> )	—	8	—
Union .....	100	80	1	5	—	—	13	1
Nonunion .....	100	77	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	100	77	—	11	—	—	12	—
Lowest 10 percent .....	100	85	—	5	—	—	10	—
Second 25 percent .....	100	74	( <sup>4</sup> )	13	( <sup>4</sup> )	( <sup>4</sup> )	12	( <sup>4</sup> )
Third 25 percent .....	100	80	( <sup>4</sup> )	8	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Highest 25 percent .....	100	77	—	9	1	—	12	( <sup>4</sup> )
Highest 10 percent .....	100	77	—	9	1	—	12	( <sup>4</sup> )
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	81	—	6	( <sup>4</sup> )	—	11	—
Construction .....	100	83	—	5	—	—	10	—
Manufacturing .....	100	81	—	7	( <sup>4</sup> )	—	11	—
Service-providing industries .....	100	76	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Trade, transportation, and utilities .....	100	72	( <sup>4</sup> )	15	—	—	13	—
Wholesale trade .....	100	83	—	8	—	—	7	—
Retail trade .....	100	61	—	24	—	—	14	—
Transportation and warehousing .....	100	79	—	4	—	—	15	—
Utilities .....	100	82	—	—	—	—	—	—

See footnotes at end of table.

**Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	83	—	6	—	—	12	—
Financial activities .....	100	74	—	16	1	1	8	—
Finance and insurance .....	100	72	—	18	1	1	7	—
Credit intermediation and related activities .....	100	75	—	20	—	—	4	—
Insurance carriers and related activities .....	100	70	—	15	1	—	12	—
Real estate and rental and leasing .....	100	84	—	—	—	—	—	—
Professional and business services .....	100	82	—	7	1	—	10	—
Professional and technical services .....	100	83	—	7	—	—	10	—
Administrative and waste services .....	100	82	—	—	—	—	8	—
Education and health services .....	100	76	—	11	1	( <sup>4</sup> )	11	—
Educational services .....	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities .....	100	78	—	12	2	—	7	—
Health care and social assistance .....	100	76	—	12	( <sup>4</sup> )	—	11	—
Leisure and hospitality .....	100	73	—	6	—	—	19	—
Accommodation and food services .....	100	76	—	7	—	—	15	—
Other services .....	100	80	—	5	—	—	14	—
1 to 99 workers .....	100	80	—	7	—	—	12	( <sup>4</sup> )
1 to 49 workers .....	100	79	—	7	—	—	13	( <sup>4</sup> )
50 to 99 workers .....	100	82	—	7	—	—	10	—
100 workers or more .....	100	75	1	12	1	( <sup>4</sup> )	11	( <sup>4</sup> )
100 to 499 workers .....	100	77	1	12	( <sup>4</sup> )	—	10	—
500 workers or more .....	100	73	—	13	1	( <sup>4</sup> )	12	—
<b>Geographic areas</b>								
New England .....	100	79	—	8	—	—	11	—
Middle Atlantic .....	100	80	—	8	1	1	10	—
East North Central .....	100	73	( <sup>4</sup> )	14	( <sup>4</sup> )	—	11	—
West North Central .....	100	77	—	11	—	—	11	—
South Atlantic .....	100	79	—	9	—	—	11	—
East South Central .....	100	82	—	9	—	—	9	—
West South Central .....	100	76	—	13	1	—	10	—
Mountain .....	100	72	—	11	—	—	17	—
Pacific .....	100	77	—	9	1	—	13	—

<sup>1</sup> 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.

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

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

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

<sup>5</sup> The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$35.84	\$59.22	\$89.72	\$131.07	\$186.67	\$133.71	\$220.00	\$335.81	\$522.12	\$774.00
<b>Worker characteristics</b>										
Management, professional, and related .....	35.65	59.00	90.08	132.25	187.87	144.35	228.76	338.00	522.13	779.40
Management, business, and financial .....	35.00	59.22	92.50	130.10	188.33	134.53	238.50	339.00	542.17	781.71
Professional and related .....	36.57	59.00	89.06	133.91	187.03	149.05	225.21	338.00	516.85	771.45
Service .....	26.70	51.33	88.67	135.00	176.74	142.78	236.19	391.00	589.21	860.82
Protective service .....	42.35	72.97	88.98	143.02	185.40	157.65	226.82	407.95	838.02	1031.68
Sales and office .....	38.00	62.34	93.75	133.02	198.00	139.05	237.17	347.59	525.00	784.86
Sales and related .....	41.94	70.47	101.23	145.00	213.90	155.82	262.31	360.39	565.00	783.97
Office and administrative support .....	35.00	59.22	90.00	127.38	185.99	134.37	227.52	342.70	513.00	785.66
Natural resources, construction, and maintenance .....	39.33	62.50	93.45	140.36	204.03	141.40	221.96	369.28	567.13	822.94
Construction, extraction, farming, fishing, and forestry .....	36.83	60.56	92.05	140.36	210.13	163.12	231.00	410.33	636.38	956.05
Installation, maintenance, and repair .....	41.03	64.80	94.98	140.00	203.08	134.00	219.75	337.16	539.30	769.26
Production, transportation, and material moving .....	36.83	57.55	83.46	120.00	167.00	108.64	178.30	286.33	437.76	684.61
Production .....	36.29	57.20	84.00	116.54	160.15	110.00	174.00	274.57	421.08	632.46
Transportation and material moving .....	36.83	58.06	82.50	122.54	175.28	108.17	186.32	297.17	473.97	721.79
Full time .....	36.08	59.22	89.70	129.98	183.60	132.72	217.99	335.13	517.61	770.63
Part time .....	34.46	60.00	91.61	163.63	247.14	164.21	248.37	345.93	581.38	840.99
Union .....	32.22	49.69	77.00	115.98	160.31	90.99	152.44	247.41	398.13	643.73
Nonunion .....	37.00	60.36	91.00	132.48	188.33	145.00	230.60	345.08	534.96	781.83
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	33.69	56.60	92.50	137.50	193.34	130.00	235.53	381.09	576.69	828.76
Lowest 10 percent .....	39.26	63.16	98.78	160.58	200.00	179.99	248.37	392.21	561.00	729.06
Second 25 percent .....	38.31	59.92	88.83	130.16	188.66	136.53	222.12	342.00	525.32	803.96
Third 25 percent .....	35.06	59.20	89.23	129.99	184.15	130.83	216.06	333.00	519.65	781.71
Highest 25 percent .....	36.09	59.22	89.91	129.96	186.67	134.59	217.82	324.32	500.76	723.08
Highest 10 percent .....	37.80	59.00	89.47	134.84	188.33	137.35	221.88	323.98	487.00	720.14
<b>Establishment characteristics</b>										
Goods-producing industries .....	35.65	56.00	83.00	118.97	161.23	114.87	181.64	280.00	441.76	675.98
Construction .....	38.65	63.65	100.80	155.99	212.32	170.00	267.67	454.99	655.39	976.55
Manufacturing .....	35.65	54.00	77.91	110.82	150.00	109.33	168.99	261.67	391.48	597.89
Service-providing industries .....	35.99	60.02	92.08	135.00	190.65	141.77	235.34	353.10	546.89	798.40
Trade, transportation, and utilities .....	37.28	63.70	93.75	137.82	206.72	123.93	226.32	342.05	513.21	748.94
Wholesale trade .....	40.45	63.82	88.75	131.68	190.22	116.99	216.65	339.98	514.99	723.72
Retail trade .....	44.89	74.82	108.73	157.96	227.14	183.40	293.14	394.30	584.39	820.65
Transportation and warehousing .....	26.50	50.00	80.76	114.67	193.25	81.00	168.58	272.56	390.02	624.30
Utilities .....	35.00	49.05	75.92	109.67	149.00	112.57	168.00	285.02	367.10	458.98

See footnotes at end of table.

**Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$31.94	\$50.93	\$80.83	\$113.32	\$153.13	\$111.70	\$155.83	\$274.57	\$387.54	\$598.58
Financial activities .....	37.97	56.40	89.80	121.11	169.14	148.01	247.21	347.17	490.53	720.59
Finance and insurance .....	38.00	56.63	91.48	121.00	165.67	139.52	247.19	335.53	475.08	698.05
Credit intermediation and related activities .....	40.00	61.31	91.99	121.00	160.99	152.00	250.63	350.33	498.68	711.35
Insurance carriers and related activities .....	31.70	53.09	89.75	120.85	172.26	137.02	240.06	331.77	465.92	686.00
Real estate and rental and leasing .....	—	—	—	—	—	212.85	249.02	383.47	576.80	840.83
Professional and business services .....	45.00	67.15	96.92	144.00	198.22	171.97	236.19	352.27	573.45	795.00
Professional and technical services .....	44.44	66.99	96.56	142.00	194.13	191.00	263.08	382.81	645.13	822.69
Administrative and waste services .....	43.33	67.30	99.05	160.94	256.14	162.72	221.61	381.09	608.01	822.94
Education and health services .....	31.91	53.82	89.01	133.02	190.40	140.65	241.00	376.71	603.17	874.14
Educational services .....	45.31	63.81	102.14	143.38	207.42	202.80	288.64	397.12	619.23	825.00
Junior colleges, colleges, and universities .....	47.77	62.34	102.60	141.80	200.96	208.00	272.00	369.28	482.91	670.95
Health care and social assistance .....	30.00	51.00	87.14	129.16	177.65	134.53	231.89	367.44	598.80	889.86
Leisure and hospitality .....	37.00	59.78	94.18	141.45	170.72	150.00	248.37	384.22	508.00	710.17
Accommodation and food services .....	38.52	63.16	101.10	146.47	176.58	163.43	250.90	384.22	498.85	661.65
Other services .....	49.63	69.14	104.69	153.16	195.30	164.81	231.72	396.00	618.00	887.89
1 to 99 workers .....	37.92	63.83	100.00	144.39	204.41	154.57	259.50	398.82	625.84	862.00
1 to 49 workers .....	35.61	63.51	100.06	150.00	213.99	146.63	256.53	404.60	647.36	862.00
50 to 99 workers .....	41.03	64.80	99.25	136.16	193.85	166.60	264.62	375.56	583.60	832.27
100 workers or more .....	35.08	56.42	83.16	122.38	172.26	123.93	199.81	305.62	443.48	663.00
100 to 499 workers .....	37.00	60.00	88.56	125.82	173.99	138.82	219.08	334.28	498.85	723.08
500 workers or more .....	34.46	54.39	77.91	115.00	169.99	111.24	182.46	277.00	400.51	565.02
<b>Geographic areas</b>										
New England .....	43.76	69.85	109.71	148.69	229.13	144.35	229.11	335.96	494.30	728.74
Middle Atlantic .....	36.74	60.00	92.14	139.36	200.00	129.99	210.68	329.05	524.36	833.02
East North Central .....	34.12	57.14	86.64	125.21	172.29	110.00	190.00	296.00	436.97	639.27
West North Central .....	33.04	54.49	83.69	119.92	176.31	112.76	212.85	300.00	456.15	664.26
South Atlantic .....	38.02	61.53	90.20	131.31	188.33	154.57	247.06	359.94	553.06	807.33
East South Central .....	40.00	65.00	95.48	132.83	186.29	143.53	236.19	370.38	567.68	851.04
West South Central .....	34.00	56.33	88.25	125.85	173.32	139.46	236.98	387.39	565.02	793.00
Mountain .....	39.00	60.60	92.99	135.46	186.72	143.00	232.64	340.66	538.57	769.80
Pacific .....	30.24	54.17	84.00	126.61	192.17	136.00	222.87	352.27	571.90	828.76

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	58	12	7	24	56	13	1	29
<b>Worker characteristics</b>								
Management, professional, and related .....	76	11	4	10	76	11	1	12
Management, business, and financial .....	83	11	1	5	85	10	1	5
Professional and related .....	73	10	5	12	72	12	1	15
Service .....	30	11	10	49	29	13	2	56
Protective service .....	39	7	9	44	39	—	—	38
Sales and office .....	60	11	9	20	57	14	1	28
Sales and related .....	52	10	13	24	47	16	1	36
Office and administrative support .....	65	11	6	18	63	13	1	23
Natural resources, construction, and maintenance .....	59	16	3	22	56	19	1	24
Construction, extraction, farming, fishing, and forestry .....	54	14	5	27	47	—	—	30
Installation, maintenance, and repair .....	63	18	2	17	65	—	—	18
Production, transportation, and material moving .....	61	14	4	20	63	12	1	24
Production .....	64	17	2	16	70	12	1	17
Transportation and material moving .....	59	11	6	24	57	13	1	30
Full time .....	71	15	3	12	72	14	1	13
Part time .....	19	4	18	59	12	11	2	75
Union .....	87	5	2	6	82	9	1	8
Nonunion .....	54	13	7	26	54	14	1	31
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	25	11	14	51	23	12	1	63
Lowest 10 percent .....	12	8	16	63	12	8	1	79
Second 25 percent .....	61	14	5	20	60	15	2	24
Third 25 percent .....	71	14	3	12	70	15	1	14
Highest 25 percent .....	82	9	2	7	80	11	1	8
Highest 10 percent .....	85	8	2	5	84	9	2	6
<b>Establishment characteristics</b>								
Goods-producing industries .....	70	15	3	12	71	14	1	14
Construction .....	53	17	5	25	45	—	—	29
Manufacturing .....	76	14	2	8	80	10	1	9
Service-providing industries .....	55	11	7	26	53	13	1	32
Trade, transportation, and utilities .....	61	10	10	18	56	16	1	27
Wholesale trade .....	68	15	4	13	66	18	1	16
Retail trade .....	55	9	14	23	46	18	1	35
Transportation and warehousing .....	73	11	4	12	75	9	1	14
Utilities .....	94	—	—	4	92	3	1	4

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	19	51	1	30	52	17	6	25
<b>Worker characteristics</b>								
Management, professional, and related .....	27	60	1	13	72	15	3	10
Management, business, and financial .....	32	62	( 1 )	5	80	15	1	5
Professional and related .....	24	59	1	16	69	15	4	13
Service .....	7	34	( 1 )	58	27	15	10	49
Protective service .....	6	40	1	52	38	9	8	45
Sales and office .....	17	54	2	28	56	15	8	21
Sales and related .....	10	53	2	35	49	14	12	25
Office and administrative support .....	21	55	1	23	61	15	5	19
Natural resources, construction, and maintenance .....	24	51	( 1 )	25	51	24	3	22
Construction, extraction, farming, fishing, and forestry .....	22	46	( 1 )	31	45	24	5	27
Installation, maintenance, and repair .....	26	56	—	—	56	25	2	17
Production, transportation, and material moving ...	24	52	1	24	51	24	4	20
Production .....	23	59	( 1 )	18	59	23	2	16
Transportation and material moving .....	25	45	1	29	43	26	6	25
Full time .....	23	63	( 1 )	14	65	20	3	12
Part time .....	7	16	3	74	15	8	16	60
Union .....	69	22	1	7	51	40	2	6
Nonunion .....	14	53	1	32	52	15	6	26
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5	31	2	63	22	13	12	52
Lowest 10 percent .....	3	18	2	78	10	10	15	65
Second 25 percent .....	14	60	1	25	56	18	5	20
Third 25 percent .....	24	61	( 1 )	15	63	22	3	12
Highest 25 percent .....	36	54	1	9	75	16	2	7
Highest 10 percent .....	37	56	1	7	80	13	2	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	28	57	( 1 )	15	64	21	3	13
Construction .....	16	54	( 1 )	30	45	25	5	25
Manufacturing .....	31	59	( 1 )	9	70	20	2	8
Service-providing industries .....	17	49	1	33	50	16	7	27
Trade, transportation, and utilities .....	18	54	2	26	53	19	8	20
Wholesale trade .....	15	68	1	16	65	18	4	13
Retail trade .....	11	52	3	33	48	15	11	25
Transportation and warehousing .....	35	49	—	—	49	35	3	13
Utilities .....	82	13	—	—	90	5	1	4

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information .....	81	6	3	9	82	5	1	12
Financial activities .....	78	8	3	11	78	8	1	13
Finance and insurance .....	86	5	3	6	86	5	1	8
Credit intermediation and related activities .....	89	4	3	4	89	4	1	6
Insurance carriers and related activities .....	84	5	4	8	81	7	2	10
Real estate and rental and leasing .....	46	21	4	29	51	16	2	31
Professional and business services .....	52	14	4	29	55	11	2	31
Professional and technical services .....	68	15	4	13	70	13	1	15
Administrative and waste services .....	29	15	6	50	33	11	3	53
Education and health services .....	64	10	8	19	60	13	2	24
Educational services .....	69	8	4	18	67	11	1	22
Junior colleges, colleges, and universities .....	88	3	2	8	85	5	1	9
Health care and social assistance .....	63	10	8	19	59	14	2	25
Leisure and hospitality .....	21	13	10	56	21	13	1	65
Accommodation and food services .....	19	13	10	58	19	—	—	67
Other services .....	36	13	5	46	36	—	—	49
1 to 99 workers .....	41	15	8	35	40	16	1	42
1 to 49 workers .....	37	16	8	39	36	17	1	46
50 to 99 workers .....	54	14	8	24	53	15	1	31
100 workers or more .....	77	8	5	11	75	9	1	14
100 to 499 workers .....	72	10	6	13	68	13	2	17
500 workers or more .....	83	5	3	8	84	4	1	10
<b>Geographic areas</b>								
New England .....	56	12	4	28	56	12	1	31
Middle Atlantic .....	60	10	6	24	54	16	1	28
East North Central .....	61	10	7	22	62	9	2	27
West North Central .....	58	10	8	25	58	9	1	31
South Atlantic .....	57	12	7	24	56	13	1	30
East South Central .....	58	16	6	20	63	11	1	25
West South Central .....	55	12	8	25	56	11	2	32
Mountain .....	58	12	7	24	56	14	1	29
Pacific .....	54	15	5	26	50	19	1	30

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information .....	43	44	1	12	79	9	3	9
Financial activities .....	42	44	1	14	75	11	3	11
Finance and insurance .....	51	40	1	8	84	7	3	6
Credit intermediation and related activities .....	55	39	1	6	87	7	3	4
Insurance carriers and related activities ....	48	41	( <sup>1</sup> )	11	82	7	4	8
Real estate and rental and leasing .....	—	58	—	33	42	25	4	29
Professional and business services .....	—	55	—	33	50	17	4	29
Professional and technical services .....	—	74	—	16	67	17	4	13
Administrative and waste services .....	—	38	—	56	27	17	6	50
Education and health services .....	19	54	1	26	57	16	7	19
Educational services .....	—	64	—	20	65	13	2	20
Junior colleges, colleges, and universities .....	16	74	—	—	86	4	2	8
Health care and social assistance .....	20	53	1	26	56	17	8	19
Leisure and hospitality .....	—	32	—	66	19	15	10	56
Accommodation and food services .....	—	30	—	68	18	14	9	58
Other services .....	—	40	—	50	31	19	4	46
1 to 99 workers .....	8	48	1	43	38	18	8	36
1 to 49 workers .....	7	46	( <sup>1</sup> )	47	34	18	8	39
50 to 99 workers .....	12	56	2	30	50	18	7	25
100 workers or more .....	31	53	1	15	69	16	4	12
100 to 499 workers .....	21	60	1	18	65	17	5	14
500 workers or more .....	45	44	1	11	74	14	3	8
<b>Geographic areas</b>								
New England .....	19	49	1	31	52	16	4	28
Middle Atlantic .....	24	47	1	29	52	19	5	24
East North Central .....	25	46	1	28	54	17	6	23
West North Central .....	—	49	—	32	52	15	7	25
South Atlantic .....	15	54	1	30	54	15	7	24
East South Central .....	17	57	1	25	53	21	6	20
West South Central .....	14	53	( <sup>1</sup> )	33	52	15	8	26
Mountain .....	13	56	2	29	55	14	6	25
Pacific .....	19	50	1	30	48	21	5	26

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	88	78	90	87	72	83
<b>Worker characteristics</b>						
Management, professional, and related .....	90	80	89	89	73	82
Professional and related .....	89	79	89	89	73	82
Teachers .....	89	79	89	89	73	82
Primary, secondary, and special education school teachers .....	98	87	89	98	81	82
Service .....	81	73	90	81	68	84
Protective service .....	88	81	92	88	76	86
Sales and office .....	88	79	90	88	73	82
Office and administrative support .....	89	80	90	89	73	82
Natural resources, construction, and maintenance .....	95	86	91	95	82	86
Production, transportation, and material moving ...	84	76	90	82	69	84
Full time .....	99	89	90	99	82	83
Part time .....	26	21	80	26	18	69
Union .....	96	87	91	95	78	82
Nonunion .....	81	71	88	81	67	83
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	69	60	87	69	57	82
Lowest 10 percent .....	54	45	84	54	43	81
Second 25 percent .....	91	83	91	91	77	84
Third 25 percent .....	94	85	90	94	79	84
Highest 25 percent .....	97	88	90	97	79	81
Highest 10 percent .....	97	89	91	97	79	82
<b>Establishment characteristics</b>						
Service-providing industries .....	88	78	90	87	72	83
Education and health services .....	89	79	89	89	72	81
Educational services .....	89	79	89	88	72	81
Elementary and secondary schools .....	89	79	88	89	72	80
Junior colleges, colleges, and universities .....	86	79	92	86	73	84
Health care and social assistance .....	91	81	89	91	75	83
Hospitals .....	94	83	89	94	77	82
Public administration .....	88	80	91	88	74	85
1 to 99 workers .....	74	66	89	74	63	85
1 to 49 workers .....	68	60	88	67	57	85
50 to 99 workers .....	84	76	90	84	72	86
100 workers or more .....	90	80	90	89	74	82
100 to 499 workers .....	85	76	90	85	71	84
500 workers or more .....	91	82	90	91	74	82

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	55	47	86	39	31	80	86	71	83
<b>Worker characteristics</b>									
Management, professional, and related .....	55	47	85	39	30	78	89	72	82
Professional and related .....	55	47	85	37	29	78	88	72	81
Teachers .....	53	46	86	35	28	80	88	72	82
Primary, secondary, and special education school teachers .....	59	50	86	37	30	80	97	79	82
Service .....	50	43	86	37	29	80	79	66	84
Protective service .....	61	53	87	44	36	81	86	73	85
Sales and office .....	60	51	86	43	36	82	86	71	83
Office and administrative support .....	59	51	86	43	36	83	87	72	83
Natural resources, construction, and maintenance .....	64	56	88	40	34	85	94	81	86
Production, transportation, and material moving .....	56	48	86	36	30	86	81	68	84
Full time .....	62	54	86	44	35	80	97	81	83
Part time .....	17	13	78	12	9	75	26	18	69
Union .....	73	63	86	54	46	84	93	77	82
Nonunion .....	41	35	85	26	19	73	80	67	83
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	34	29	85	23	17	75	68	55	82
Lowest 10 percent .....	19	16	82	13	9	72	53	43	80
Second 25 percent .....	60	52	87	42	33	80	89	75	84
Third 25 percent .....	60	52	85	42	34	81	93	78	84
Highest 25 percent .....	68	58	85	50	41	82	96	78	81
Highest 10 percent .....	71	61	86	52	44	85	96	79	82
<b>Establishment characteristics</b>									
Service-providing industries .....	55	47	86	39	31	80	86	71	83
Education and health services .....	52	45	85	35	27	78	88	71	81
Educational services .....	51	44	85	34	27	79	88	71	81
Elementary and secondary schools .....	51	43	84	34	27	78	88	70	80
Junior colleges, colleges, and universities .....	52	45	88	34	27	79	86	73	84
Health care and social assistance .....	61	52	87	40	31	77	89	74	83
Hospitals .....	62	52	85	36	27	76	92	76	82
Public administration .....	62	53	86	48	39	82	86	73	85
1 to 99 workers .....	42	37	87	29	24	81	72	62	85
1 to 49 workers .....	39	33	84	25	20	78	66	56	85
50 to 99 workers .....	47	42	90	36	30	85	83	70	85
100 workers or more .....	57	49	86	40	32	80	88	73	82
100 to 499 workers .....	53	48	89	34	28	84	82	69	84
500 workers or more .....	59	50	84	43	34	79	90	74	82

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	94	86	92	94	81	86
Local government .....	86	76	89	85	70	81
<b>Geographic areas</b>						
New England .....	84	75	89	84	68	81
Middle Atlantic .....	87	81	94	87	77	88
East North Central .....	80	69	86	79	61	77
West North Central .....	84	72	85	84	66	79
South Atlantic .....	90	80	88	90	75	84
East South Central .....	95	86	91	95	86	91
West South Central .....	90	76	85	90	74	82
Mountain .....	87	78	90	87	65	75
Pacific .....	90	87	96	90	75	83

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	60	53	89	47	36	78	92	79	86
Local government .....	54	46	84	36	29	81	84	68	81
<b>Geographic areas</b>									
New England .....	53	47	89	20	17	86	81	66	81
Middle Atlantic .....	64	58	90	50	45	90	85	76	89
East North Central .....	66	54	82	47	34	73	79	60	77
West North Central .....	51	43	84	11	8	70	77	60	78
South Atlantic .....	47	39	84	40	24	61	89	75	84
East South Central .....	24	17	69	6	5	84	95	86	91
West South Central .....	21	19	87	14	11	80	90	74	82
Mountain .....	73	63	86	36	31	86	87	65	75
Pacific .....	85	75	88	78	70	89	89	74	83

<sup>1</sup> 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.

<sup>2</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>3</sup> The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	88	12	72	28
<b>Worker characteristics</b>				
Management, professional, and related .....	88	12	72	28
Professional and related .....	88	12	71	29
Teachers .....	90	10	71	29
Primary, secondary, and special education school teachers .....	90	10	70	30
Service .....	87	13	73	27
Protective service .....	87	13	76	24
Sales and office .....	88	12	72	28
Office and administrative support .....	88	12	73	27
Natural resources, construction, and maintenance Production, transportation, and material moving ...	88	12	72	28
Full time .....	88	12	72	28
Part time .....	85	15	72	28
Union .....	89	11	80	20
Nonunion .....	86	14	62	38
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	87	13	64	36
Lowest 10 percent .....	86	14	58	42
Second 25 percent .....	88	12	73	27
Third 25 percent .....	88	12	71	29
Highest 25 percent .....	89	11	76	24
Highest 10 percent .....	91	9	81	19
<b>Establishment characteristics</b>				
Service-providing industries .....	88	12	72	28
Education and health services .....	88	12	70	30
Educational services .....	89	11	70	30
Elementary and secondary schools .....	89	11	69	31
Junior colleges, colleges, and universities	89	11	72	28
Health care and social assistance .....	83	17	70	30
Hospitals .....	81	19	68	32
Public administration .....	87	13	76	24
1 to 99 workers .....	91	9	72	28
1 to 49 workers .....	91	9	72	28
50 to 99 workers .....	90	10	71	29
100 workers or more .....	88	12	72	28
100 to 499 workers .....	90	10	72	28
500 workers or more .....	87	13	72	28

See footnotes at end of table.

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	87	13	75	25
Local government .....	89	11	71	29
<b>Geographic areas</b>				
New England .....	87	13	78	22
Middle Atlantic .....	90	10	88	12
East North Central .....	90	10	82	18
West North Central .....	91	9	66	34
South Atlantic .....	85	15	60	40
East South Central .....	86	14	53	47
West South Central .....	85	15	51	49
Mountain .....	84	16	59	41
Pacific .....	89	11	81	19

<sup>1</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

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

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	88	12	71	29
<b>Worker characteristics</b>				
Management, professional, and related .....	88	12	70	30
Professional and related .....	88	12	69	31
Teachers .....	89	11	69	31
Primary, secondary, and special education school teachers .....	88	12	67	33
Service .....	88	12	73	27
Protective service .....	88	12	77	23
Sales and office .....	89	11	73	27
Office and administrative support .....	88	12	73	27
Natural resources, construction, and maintenance .....	89	11	73	27
Production, transportation, and material moving .....	88	12	73	27
Full time .....	88	12	71	29
Part time .....	84	16	71	29
Union .....	89	11	80	20
Nonunion .....	88	12	64	36
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	88	12	64	36
Lowest 10 percent .....	89	11	58	42
Second 25 percent .....	89	11	74	26
Third 25 percent .....	89	11	71	29
Highest 25 percent .....	88	12	75	25
Highest 10 percent .....	90	10	80	20
<b>Establishment characteristics</b>				
Service-providing industries .....	88	12	71	29
Education and health services .....	88	12	68	32
Educational services .....	88	12	67	33
Elementary and secondary schools .....	88	12	66	34
Junior colleges, colleges, and universities .....	89	11	71	29
Health care and social assistance .....	85	15	72	28
Hospitals .....	85	15	73	27
Public administration .....	89	11	78	22
1 to 99 workers .....	91	9	71	29
1 to 49 workers .....	91	9	72	28
50 to 99 workers .....	90	10	70	30
100 workers or more .....	88	12	72	28
100 to 499 workers .....	89	11	72	28
500 workers or more .....	88	12	72	28

See footnotes at end of table.

**Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	87	13	74	26
Local government .....	89	11	71	29
<b>Geographic areas</b>				
New England .....	86	14	82	18
Middle Atlantic .....	91	9	89	11
East North Central .....	90	10	85	15
West North Central .....	92	8	69	31
South Atlantic .....	88	12	66	34
East South Central .....	88	12	54	46
West South Central .....	86	14	52	48
Mountain .....	89	11	66	34
Pacific .....	86	14	77	23

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011**

(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	\$443.22	34	\$485.97	66	\$421.65	\$92.26
<b>Worker characteristics</b>							
Management, professional, and related .....	100	445.93	34	491.98	66	422.49	94.26
Professional and related .....	100	444.66	34	492.36	66	420.40	96.08
Teachers .....	100	454.89	38	496.41	62	429.21	97.04
Primary, secondary, and special education school teachers .....	100	458.36	39	499.82	61	431.58	102.57
Service .....	100	438.05	33	471.35	67	421.76	89.60
Protective service .....	100	450.12	33	488.22	67	431.35	92.81
Sales and office .....	100	444.61	33	488.81	67	423.24	87.47
Office and administrative support .....	100	446.01	32	494.83	68	423.38	87.90
Natural resources, construction, and maintenance .....	100	433.19	34	476.98	66	410.12	86.44
Production, transportation, and material moving ...	100	440.26	36	476.70	64	419.60	104.86
Full time .....	100	443.53	34	485.51	66	422.36	90.90
Part time .....	100	435.34	34	497.63	66	403.96	126.02
Union .....	100	488.39	38	529.05	62	463.91	102.50
Nonunion .....	100	400.12	30	433.91	70	385.88	83.58
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	411.84	33	446.69	67	394.51	88.38
Lowest 10 percent .....	100	393.68	30	396.84	70	392.32	80.13
Second 25 percent .....	100	442.39	33	487.34	67	419.80	88.22
Third 25 percent .....	100	446.03	34	482.23	66	427.00	86.41
Highest 25 percent .....	100	463.50	33	515.65	67	437.73	102.60
Highest 10 percent .....	100	486.81	38	522.16	62	465.53	97.08
<b>Establishment characteristics</b>							
Service-providing industries .....	100	443.66	34	486.06	66	422.15	92.43
Education and health services .....	100	436.40	34	482.84	66	412.43	94.82
Educational services .....	100	438.47	35	481.37	65	414.89	94.84
Elementary and secondary schools .....	100	444.42	38	488.63	62	417.54	102.48
Junior colleges, colleges, and universities .....	100	419.28	28	449.71	72	407.33	74.88
Health care and social assistance .....	100	422.53	24	497.07	76	398.36	94.70
Hospitals .....	100	418.80	27	480.30	73	396.21	99.16
Public administration .....	100	454.63	31	504.82	69	431.83	87.49
1 to 99 workers .....	100	446.39	43	484.57	57	417.07	84.92
1 to 49 workers .....	100	435.97	41	458.62	59	420.54	82.67
50 to 99 workers .....	100	459.71	47	513.08	53	412.06	88.15
100 workers or more .....	100	442.81	32	486.22	68	422.14	93.04
100 to 499 workers .....	100	468.18	34	515.88	66	443.16	86.95
500 workers or more .....	100	434.56	32	475.69	68	415.59	94.94

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—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	\$431.72	21	\$507.16	79	\$411.96	\$77.96
Local government .....	100	447.63	38	481.58	62	426.44	99.32
<b>Geographic areas</b>							
New England .....	100	510.20	17	520.15	83	508.22	106.92
Middle Atlantic .....	100	462.58	45	468.38	55	457.86	92.08
East North Central .....	100	489.33	25	572.64	75	461.05	70.61
West North Central .....	100	435.56	50	462.70	50	408.36	84.31
South Atlantic .....	100	406.39	33	442.02	67	389.07	84.57
East South Central .....	100	372.06	17	398.56	83	366.77	67.15
West South Central .....	100	371.15	42	412.32	58	341.47	112.27
Mountain .....	100	468.45	28	496.46	72	457.66	82.81
Pacific .....	100	505.20	33	611.51	67	452.45	124.78

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011**

(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	\$919.10	12	\$1,205.86	88	\$881.19	\$398.44
<b>Worker characteristics</b>							
Management, professional, and related .....	100	909.36	12	1,231.05	88	866.93	414.46
Professional and related .....	100	902.01	12	1,250.95	88	854.50	428.43
Teachers .....	100	899.46	14	1,272.59	86	836.92	453.17
Primary, secondary, and special education school teachers .....	100	893.60	16	1,282.72	84	821.63	476.40
Service .....	100	936.20	12	1,175.37	88	903.24	379.27
Protective service .....	100	1,004.03	12	1,214.17	88	975.41	330.90
Sales and office .....	100	937.77	10	1,178.71	90	909.68	373.34
Office and administrative support .....	100	937.70	10	1,189.01	90	908.71	373.66
Natural resources, construction, and maintenance .....	100	902.54	10	1,200.75	90	869.60	361.42
Production, transportation, and material moving ...	100	924.92	17	1,136.23	83	881.44	419.58
Full time .....	100	917.80	12	1,209.36	88	879.23	397.32
Part time .....	100	951.42	11	1,116.80	89	929.95	426.49
Union .....	100	1,078.75	20	1,221.38	80	1,042.42	361.95
Nonunion .....	100	766.81	3	1,118.75	97	754.24	427.17
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	796.10	7	1,203.50	93	767.16	444.88
Lowest 10 percent .....	100	706.90	3	1,160.32	97	691.49	494.75
Second 25 percent .....	100	938.19	11	1,144.49	89	913.91	361.62
Third 25 percent .....	100	908.08	10	1,184.66	90	877.84	383.88
Highest 25 percent .....	100	999.67	18	1,243.83	82	947.74	404.56
Highest 10 percent .....	100	1,097.99	24	1,229.12	76	1,056.37	366.55
<b>Establishment characteristics</b>							
Service-providing industries .....	100	919.46	12	1,205.39	88	881.44	399.39
Education and health services .....	100	870.46	12	1,240.32	88	820.28	444.00
Educational services .....	100	858.37	13	1,249.52	87	800.96	454.32
Elementary and secondary schools .....	100	855.36	15	1,260.58	85	784.49	487.80
Junior colleges, colleges, and universities .....	100	870.08	6	1,170.20	94	850.37	357.38
Health care and social assistance .....	100	951.14	6	1,114.82	94	940.21	379.92
Hospitals .....	100	947.39	8	1,118.67	92	932.32	372.87
Public administration .....	100	1,002.02	11	1,142.14	89	985.11	320.38
1 to 99 workers .....	100	909.34	9	1,303.45	91	871.41	377.10
1 to 49 workers .....	100	907.95	8	1,245.47	92	880.47	357.28
50 to 99 workers .....	100	911.10	10	1,357.11	90	859.50	403.16
100 workers or more .....	100	920.34	12	1,196.79	88	882.48	401.27
100 to 499 workers .....	100	979.33	12	1,293.44	88	937.46	403.65
500 workers or more .....	100	901.29	12	1,166.55	88	864.65	400.49

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—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	\$940.99	2	\$1,085.19	98	\$937.34	\$322.09
Local government .....	100	910.65	15	1,213.41	85	856.27	432.33
<b>Geographic areas</b>							
New England .....	100	1,255.17	12	1,265.68	88	1,253.70	313.29
Middle Atlantic .....	100	1,130.81	42	1,158.28	58	1,110.63	284.47
East North Central .....	100	1,185.57	17	1,342.32	83	1,154.33	254.03
West North Central .....	100	929.16	12	1,292.09	88	881.99	431.05
South Atlantic .....	100	780.89	1	1,177.07	99	778.22	401.30
East South Central .....	100	594.56	—	—	—	—	—
West South Central .....	100	596.49	—	—	—	—	—
Mountain .....	100	824.77	—	—	—	—	—
Pacific .....	100	1,051.84	12	1,192.47	88	1,032.89	393.14

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$20.00	\$38.00	\$67.31	\$103.66	\$174.00	\$93.00	\$192.97	\$328.58	\$580.22	\$748.52
<b>Worker characteristics</b>										
Management, professional, and related .....	20.00	38.02	71.28	111.96	175.18	92.00	197.69	361.72	580.44	780.70
Professional and related .....	20.00	38.00	72.32	115.67	176.41	91.94	204.98	373.27	600.96	813.95
Teachers .....	20.00	38.00	72.32	119.96	182.00	95.16	188.80	377.24	648.39	842.36
Primary, secondary, and special education school teachers .....	20.00	39.58	76.11	126.30	189.08	96.44	188.92	415.62	667.00	882.44
Service .....	20.00	39.28	65.75	101.98	155.04	98.22	190.04	295.00	516.23	694.00
Protective service .....	26.19	43.89	69.16	103.06	175.47	90.57	176.13	277.16	404.15	633.28
Sales and office .....	20.00	33.50	61.48	95.56	153.45	93.00	192.97	294.58	545.47	685.00
Office and administrative support .....	20.00	32.50	60.47	95.78	153.45	93.00	192.97	301.93	545.47	685.00
Natural resources, construction, and maintenance .....	22.64	36.03	69.48	101.98	144.28	80.16	175.00	294.58	490.34	640.04
Production, transportation, and material moving ...	22.27	40.00	73.00	114.58	171.00	98.38	171.30	308.72	541.70	828.94
Full time .....	20.00	38.00	67.00	102.21	171.00	95.16	192.97	328.00	580.44	748.33
Part time .....	25.41	47.37	88.57	162.19	235.63	66.93	171.36	354.70	559.05	821.25
Union .....	23.07	41.44	65.75	114.58	187.64	75.00	131.96	243.38	461.37	841.78
Nonunion .....	20.00	37.00	69.12	100.00	153.32	142.97	247.58	394.66	580.44	711.08
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	20.00	36.00	66.90	101.98	169.48	150.00	243.38	421.95	630.42	762.70
Lowest 10 percent .....	—	—	—	—	—	181.46	286.74	494.32	667.00	798.53
Second 25 percent .....	20.00	38.00	65.75	98.80	151.00	89.00	175.00	294.58	504.32	670.94
Third 25 percent .....	20.21	39.28	65.89	95.03	158.33	96.84	189.00	304.73	563.52	748.52
Highest 25 percent .....	20.73	39.99	72.32	123.22	192.05	78.33	167.65	309.49	560.73	815.18
Highest 10 percent .....	20.00	36.58	61.31	114.44	176.41	73.43	150.00	266.19	473.47	701.00
<b>Establishment characteristics</b>										
Service-providing industries .....	20.00	38.00	67.31	103.81	174.00	93.00	192.97	329.19	580.44	748.52
Education and health services .....	20.00	37.00	68.57	107.84	175.18	95.37	209.47	379.91	638.58	815.09
Educational services .....	20.00	36.00	70.00	110.90	176.41	93.00	212.00	394.60	660.18	831.00
Elementary and secondary schools .....	20.00	38.00	76.11	126.30	185.52	95.37	216.34	461.37	667.00	896.38
Junior colleges, colleges, and universities .....	—	—	—	—	—	89.00	204.98	335.52	559.05	667.00
Health care and social assistance .....	20.00	45.12	65.75	101.41	153.00	130.20	199.32	294.58	543.70	685.10
Hospitals .....	—	—	—	—	—	144.16	210.74	308.01	494.39	683.29
Public administration .....	23.07	39.99	66.81	98.80	149.14	89.00	175.00	279.74	419.62	623.45
1 to 99 workers .....	22.64	38.00	65.00	93.46	131.94	90.57	175.00	299.40	552.65	709.27
1 to 49 workers .....	20.00	36.00	61.90	93.46	136.00	84.60	156.61	294.44	519.00	667.00
50 to 99 workers .....	29.01	43.73	71.00	93.46	126.36	120.25	205.00	308.72	617.90	762.00
100 workers or more .....	20.00	38.00	69.00	105.00	175.18	93.00	193.12	334.60	580.44	748.52
100 to 499 workers .....	20.00	38.00	69.16	109.39	171.00	98.38	200.62	364.34	580.65	766.00
500 workers or more .....	20.00	38.02	67.72	104.00	176.41	90.00	192.97	325.11	578.94	748.33

See footnotes at end of table.

**Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$20.00	\$38.00	\$62.85	\$87.94	\$123.34	\$93.00	\$193.12	\$265.98	\$436.20	\$667.00
Local government .....	20.00	38.00	74.80	120.00	183.16	91.94	188.05	359.99	583.60	820.71
<b>Geographic areas</b>										
New England .....	41.27	65.00	91.85	143.13	176.94	65.00	183.04	278.03	407.93	537.29
Middle Atlantic .....	25.72	48.75	60.67	94.24	181.95	55.00	119.80	243.38	321.94	540.56
East North Central .....	16.54	34.85	50.47	75.74	123.44	61.76	89.00	160.99	277.52	541.70
West North Central .....	30.57	50.00	81.06	103.99	138.94	130.20	223.00	369.00	598.32	844.81
South Atlantic .....	23.84	50.87	80.00	93.46	134.84	140.00	219.79	322.14	580.44	711.08
East South Central .....	—	—	—	—	—	187.95	294.44	551.11	667.00	685.00
West South Central .....	28.00	49.54	93.00	139.66	191.34	265.42	377.00	459.10	648.39	842.36
Mountain .....	20.00	29.42	40.01	85.70	166.69	—	—	—	—	—
Pacific .....	19.24	33.89	73.00	144.28	338.50	66.17	139.35	279.74	526.53	943.08

<sup>1</sup> 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.

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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

**Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	86	1	4	9	79	9	1	11
<b>Worker characteristics</b>								
Management, professional, and related .....	88	1	3	7	80	10	1	10
Professional and related .....	88	1	3	7	79	10	1	10
Teachers .....	88	1	3	8	78	10	1	11
Primary, secondary, and special education school teachers .....	98	—	—	1	85	12	—	—
Service .....	79	2	5	15	73	8	2	18
Protective service .....	88	—	—	9	83	5	1	10
Sales and office .....	87	—	—	8	80	9	1	11
Office and administrative support .....	88	—	—	7	80	9	1	10
Natural resources, construction, and maintenance .....	93	—	—	4	90	6	—	—
Production, transportation, and material moving .....	81	—	6	—	73	9	3	15
Full time .....	98	1	1	1	90	9	(1)	1
Part time .....	22	4	19	55	18	8	5	69
Union .....	94	1	3	2	85	10	1	3
Nonunion .....	79	2	4	15	73	8	1	18
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	67	3	8	23	60	9	2	29
Lowest 10 percent .....	50	3	10	37	44	9	2	44
Second 25 percent .....	90	1	4	5	83	9	1	8
Third 25 percent .....	93	1	1	4	85	9	1	5
Highest 25 percent .....	96	1	1	2	88	9	1	2
Highest 10 percent .....	96	1	2	2	88	8	1	2
<b>Establishment characteristics</b>								
Service-providing industries .....	86	1	4	9	78	9	1	11
Education and health services .....	87	1	4	7	79	10	1	10
Educational services .....	87	1	4	8	78	10	1	10
Elementary and secondary schools .....	88	1	4	7	77	12	1	10
Junior colleges, colleges, and universities .....	83	3	3	11	81	5	1	13
Health care and social assistance .....	90	1	3	6	82	—	—	9
Hospitals .....	93	—	—	5	88	6	—	—
Public administration .....	87	1	3	9	81	7	1	11
1 to 99 workers .....	72	2	7	20	62	12	2	24
1 to 49 workers .....	65	2	8	25	60	7	3	30
50 to 99 workers .....	83	—	—	11	64	20	2	14
100 workers or more .....	88	1	3	7	81	8	1	10
100 to 499 workers .....	83	2	4	11	72	13	1	14
500 workers or more .....	90	1	3	6	84	7	1	8

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	80	7	3	9	29	58	1	12
<b>Worker characteristics</b>								
Management, professional, and related .....	84	5	3	8	30	59	1	10
Professional and related .....	84	5	3	8	29	60	1	10
Teachers .....	86	3	3	9	26	62	( 1 )	11
Primary, secondary, and special education school teachers .....	97	—	—	1	21	77	—	2
Service .....	72	9	4	15	26	55	1	18
Protective service .....	81	7	3	9	30	58	1	11
Sales and office .....	79	9	2	10	31	57	2	10
Office and administrative support .....	81	8	2	9	31	58	2	9
Natural resources, construction, and maintenance .....	87	8	1	4	32	63	—	—
Production, transportation, and material moving ...	73	9	—	—	22	61	1	16
Full time .....	91	7	1	1	34	65	—	—
Part time .....	21	5	17	57	5	21	5	69
Union .....	93	2	3	2	27	68	1	4
Nonunion .....	70	11	4	15	31	50	1	18
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	59	10	6	24	24	45	3	28
Lowest 10 percent .....	43	11	9	38	17	36	4	43
Second 25 percent .....	83	8	4	5	31	60	1	8
Third 25 percent .....	88	6	1	5	31	63	1	5
Highest 25 percent .....	93	4	1	2	31	66	( 1 )	3
Highest 10 percent .....	91	6	2	2	35	61	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	80	7	3	9	29	58	1	12
Education and health services .....	82	6	4	8	29	60	1	11
Educational services .....	84	4	4	8	25	63	1	11
Elementary and secondary schools .....	87	2	4	7	18	71	1	10
Junior colleges, colleges, and universities .....	74	12	3	11	48	38	—	—
Health care and social assistance .....	68	23	—	—	53	38	1	8
Hospitals .....	68	26	1	5	58	36	1	5
Public administration .....	82	6	2	10	31	57	1	11
1 to 99 workers .....	62	12	5	21	25	49	2	24
1 to 49 workers .....	54	13	5	28	24	44	3	29
50 to 99 workers .....	75	9	5	11	26	58	—	—
100 workers or more .....	83	6	3	8	30	60	1	10
100 to 499 workers .....	76	9	4	11	26	59	1	14
500 workers or more .....	86	5	3	6	31	60	1	8

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government .....	92	—	—	6	86	8	( 1 )	6
Local government .....	84	1	5	10	76	9	1	13
<b>Geographic areas</b>								
New England .....	79	5	4	12	70	14	1	14
Middle Atlantic .....	86	—	—	7	81	6	3	11
East North Central .....	78	1	7	14	76	4	2	18
West North Central .....	83	—	—	10	76	—	—	14
South Atlantic .....	90	1	1	9	83	7	( 1 )	9
East South Central .....	92	—	—	5	85	—	—	5
West South Central .....	88	2	2	8	76	14	—	—
Mountain .....	86	—	—	10	83	—	—	12
Pacific .....	89	1	3	7	75	15	1	10

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government .....	86	7	—	—	43	50	—	—
Local government .....	79	7	4	11	24	61	1	13
<b>Geographic areas</b>								
New England .....	76	—	—	12	—	75	—	16
Middle Atlantic .....	84	3	5	9	18	69	—	—
East North Central .....	73	6	6	14	40	39	3	18
West North Central .....	72	—	—	11	30	53	—	—
South Atlantic .....	87	3	1	9	45	45	( <sup>1</sup> )	9
East South Central .....	82	—	—	5	25	70	—	—
West South Central .....	75	15	1	9	24	66	1	9
Mountain .....	81	6	3	11	20	67	1	12
Pacific .....	85	5	3	8	25	65	1	10

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

<sup>2</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).