

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$7.18	0.4	\$17.46	0.4	\$6.58	\$5.05
Worker characteristics						
Management, professional, and related	9.70	0.6	25.57	0.6	9.26	5.46
Management, business, and financial	13.11	0.8	49.34	0.8	13.38	7.31
Professional and related	11.13	0.7	27.70	0.7	10.67	6.88
Teachers	17.85	1.0	28.19	1.0	17.75	12.40
Primary, secondary, and special education school teachers	20.97	1.3	30.96	1.3	21.01	14.67
Registered nurses	26.17	1.2	56.83	1.2	26.87	14.82
Service	22.36	1.4	56.63	1.4	18.12	24.60
Protective service	21.89	1.4	52.00	1.4	22.87	44.30
Sales and office	8.48	0.6	33.86	0.6	8.12	6.30
Sales and related	14.46	0.8	94.27	0.8	12.90	12.99
Office and administrative support	9.84	0.7	34.68	0.7	10.31	6.87
Natural resources, construction, and maintenance	16.08	1.4	43.02	1.4	16.35	10.56
Construction, extraction, farming, fishing, and forestry	26.93	2.3	36.78	2.3	33.46	17.42
Installation, maintenance, and repair	21.99	1.7	90.15	1.7	18.99	11.30
Production, transportation, and material moving	11.20	0.9	24.06	0.9	12.10	8.40
Production	15.06	1.0	32.86	1.0	15.78	10.00
Transportation and material moving	18.51	1.5	28.99	1.5	20.82	14.23
Full time	7.13	0.5	17.16	0.5	6.63	5.24
Part time	21.26	1.3	55.02	1.3	22.71	20.02
Union	12.67	1.2	22.77	1.2	11.59	7.82
Nonunion	7.11	0.4	27.37	0.4	7.05	5.93
Average wage within the following categories: ²						
Lowest 25 percent	14.18	0.8	105.22	0.8	11.88	25.77
Lowest 10 percent	24.10	1.8	134.50	1.8	19.65	57.38
Second 25 percent	10.29	0.6	26.35	0.6	10.35	6.36
Third 25 percent	10.94	0.8	21.48	0.8	9.79	5.28
Highest 25 percent	8.19	0.6	24.51	0.6	7.28	4.96
Highest 10 percent	13.12	0.9	33.46	0.9	10.87	6.87
Establishment characteristics						
Goods-producing industries	10.18	1.0	26.35	1.0	11.09	7.85
Service-providing industries	8.55	0.5	21.43	0.5	7.52	5.82
Education and health services	13.17	0.6	28.71	0.6	13.14	8.69
Educational services	13.45	0.7	25.06	0.7	13.68	10.20
Elementary and secondary schools	17.15	1.0	27.13	1.0	16.79	11.29
Junior colleges, colleges, and universities	26.19	0.6	53.15	0.6	26.63	21.19
Healthcare and social assistance	20.13	1.1	54.20	1.1	20.11	12.69
Hospitals	16.89	0.9	45.33	0.9	17.41	11.11
Public administration	17.93	0.8	29.59	0.8	19.37	10.81

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	\$12.05	0.8	\$35.69	0.8	\$10.21	\$7.38
1 to 49 workers	12.38	1.0	36.79	1.0	11.37	9.28
50 to 99 workers	21.47	1.1	80.44	1.1	20.09	10.47
100 workers or more	7.01	0.4	15.19	0.4	7.12	6.84
100 to 499 workers	11.00	0.6	37.37	0.6	11.56	12.33
500 workers or more	7.62	0.7	12.27	0.7	8.02	6.32
Geographic areas						
New England	14.80	0.8	85.95	0.8	18.51	11.54
Middle Atlantic	23.95	1.9	27.97	1.9	22.45	5.68
East North Central	17.52	1.3	32.30	1.3	15.38	7.02
West North Central	24.85	1.3	28.46	1.3	26.84	17.64
South Atlantic	11.73	0.6	88.72	0.6	11.92	13.64
East South Central	27.96	1.2	99.54	1.2	28.86	26.02
West South Central	21.50	0.8	134.46	0.8	17.69	24.15
Mountain	23.68	2.0	108.13	2.0	20.74	19.80
Pacific	16.61	1.2	31.71	1.2	17.00	10.11

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

² The 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/glossary20112012.htm.