

Table 42. Health-related benefits: Access, civilian workers,¹ March 2017

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	18	22	20
Worker characteristics			
Management, professional, and related	29	35	32
Management, business, and financial	34	33	30
Professional and related	27	36	33
Teachers	26	56	51
Primary, secondary, and special education school teachers	24	61	53
Registered nurses	22	23	17
Service	9	13	11
Protective service	18	47	41
Sales and office	18	18	17
Sales and related	13	9	8
Office and administrative support	21	24	23
Natural resources, construction, and maintenance	12	17	17
Construction, extraction, farming, fishing, and forestry	7	12	13
Installation, maintenance, and repair	17	22	21
Production, transportation, and material moving	14	19	16
Production	14	16	14
Transportation and material moving	14	21	18
Full time	22	27	25
Part time	7	7	7
Union	25	56	50
Nonunion	17	17	15
Average wage within the following categories: ⁴			
Lowest 25 percent	7	7	6
Lowest 10 percent	4	4	3
Second 25 percent	15	17	16
Third 25 percent	22	28	27
Highest 25 percent	33	41	38
Highest 10 percent	37	41	38
Establishment characteristics			
Goods-producing industries	15	17	16
Service-providing industries	19	23	21
Education and health services	22	33	29
Educational services	31	59	54
Elementary and secondary schools	23	60	53
Junior colleges, colleges, and universities	51	67	65
Health care and social assistance	16	15	12
Hospitals	29	32	24
Public administration	28	72	71

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2017—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	10	10	10
1 to 49 workers	8	8	8
50 to 99 workers	14	17	14
100 workers or more	27	34	31
100 to 499 workers	19	22	20
500 workers or more	36	50	45
Geographic areas			
Northeast	17	24	23
New England	16	21	21
Middle Atlantic	18	25	24
South	21	25	22
South Atlantic	22	25	22
East South Central	19	25	21
West South Central	19	26	23
Midwest	16	20	18
East North Central	16	19	18
West North Central	15	21	19
West	18	19	17
Mountain	18	15	14
Pacific	18	21	19

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.