

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017**

(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	\$1,060.25	8	\$1,435.46	92	\$1,026.74	\$546.83
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,092.27	6	1,365.28	94	1,075.55	531.80
Management, business, and financial .....	100	1,096.12	4	1,376.96	96	1,083.75	501.48
Professional and related .....	100	1,089.92	7	1,360.80	93	1,070.41	550.83
Service .....	100	964.40	11	1,509.91	89	897.15	619.07
Protective service .....	100	1,077.07	—	—	—	—	—
Sales and office .....	100	999.59	6	1,405.59	94	973.83	563.23
Sales and related .....	100	958.29	5	1,434.83	95	931.48	560.07
Office and administrative support .....	100	1,019.46	6	1,393.65	94	994.41	564.76
Natural resources, construction, and maintenance	100	1,056.83	16	1,454.69	84	993.60	599.13
Construction, extraction, farming, fishing, and forestry .....	100	1,029.34	24	1,518.38	76	904.52	642.28
Installation, maintenance, and repair .....	100	1,077.35	9	1,344.42	91	1,051.68	571.00
Production, transportation, and material moving ...	100	1,134.04	11	1,473.33	89	1,089.76	489.03
Production .....	100	1,142.66	10	1,466.12	90	1,107.95	455.41
Transportation and material moving .....	100	1,123.44	14	1,479.54	86	1,066.31	532.37
Full time .....	100	1,064.68	8	1,428.91	92	1,034.14	539.01
Part time .....	100	991.14	15	1,486.78	85	900.90	679.83
Union .....	100	1,374.51	35	1,527.68	65	1,293.63	441.62
Nonunion .....	100	1,008.53	4	1,299.60	96	996.84	558.61
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	898.73	8	1,388.40	92	855.48	644.17
Lowest 10 percent .....	100	868.33	9	1,396.69	91	812.03	622.62
Second 25 percent .....	100	1,015.57	8	1,391.62	92	982.82	563.91
Third 25 percent .....	100	1,076.22	8	1,430.34	92	1,045.84	543.00
Highest 25 percent .....	100	1,136.56	9	1,486.03	91	1,103.50	502.71
Highest 10 percent .....	100	1,137.29	8	1,423.64	92	1,114.51	481.88
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,137.03	11	1,453.23	89	1,100.77	486.95
Construction .....	100	999.13	22	1,505.80	78	884.04	680.02
Manufacturing .....	100	1,179.27	8	1,416.03	92	1,158.01	435.11
Service-providing industries .....	100	1,037.65	8	1,428.37	92	1,005.58	563.93
Trade, transportation, and utilities .....	100	1,050.46	10	1,451.93	90	1,006.32	565.77
Wholesale trade .....	100	1,080.97	8	1,444.32	92	1,048.97	521.43
Retail trade .....	100	920.36	8	1,434.66	92	872.55	644.50
Transportation and warehousing .....	100	1,191.04	14	1,476.84	86	1,142.13	494.18
Utilities .....	100	1,374.05	—	—	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017—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	\$1,193.57	12	\$1,500.65	88	\$1,152.71	\$407.12
Financial activities .....	100	1,079.92	3	1,427.99	97	1,069.99	481.64
Finance and insurance .....	100	1,090.75	2	1,376.37	98	1,084.01	444.43
Credit intermediation and related activities .....	100	1,048.18	2	1,284.96	98	1,044.26	462.49
Insurance carriers and related activities .....	100	1,126.69	3	1,418.47	97	1,117.15	431.51
Real estate and rental and leasing .....	100	1,037.72	—	—	—	—	—
Professional and business services .....	100	950.02	5	1,253.41	95	935.56	553.66
Professional and technical services .....	100	956.65	5	1,113.58	95	948.51	561.01
Administrative and waste services .....	100	916.60	4	1,590.95	96	886.53	600.53
Education and health services .....	100	1,060.55	6	1,477.73	94	1,033.68	617.52
Educational services .....	100	1,110.17	4	1,618.04	96	1,089.69	562.56
Junior colleges, colleges, and universities .....	100	1,167.41	3	1,624.74	97	1,152.55	537.23
Health care and social assistance .....	100	1,051.00	6	1,461.57	94	1,022.61	628.38
Leisure and hospitality .....	100	978.51	—	—	—	—	—
Accommodation and food services .....	100	923.40	—	—	—	—	—
Other services .....	100	1,077.31	13	1,229.12	87	1,053.57	648.45
1 to 99 workers .....	100	986.90	8	1,346.57	92	957.79	608.91
1 to 49 workers .....	100	979.13	9	1,329.27	91	946.88	601.44
50 to 99 workers .....	100	1,003.99	6	1,405.94	94	981.00	624.81
100 workers or more .....	100	1,114.48	9	1,491.89	91	1,078.41	500.30
100 to 499 workers .....	100	1,039.76	7	1,495.44	93	1,006.34	554.88
500 workers or more .....	100	1,215.02	11	1,488.99	89	1,180.23	423.20
<b>Geographic areas</b>							
Northeast .....	100	1,154.18	12	1,467.88	88	1,113.68	500.99
New England .....	100	1,144.82	9	1,456.01	91	1,118.88	490.82
Middle Atlantic .....	100	1,157.15	13	1,470.18	87	1,111.93	504.40
South .....	100	1,016.54	6	1,450.19	94	989.45	577.80
South Atlantic .....	100	1,056.10	7	1,468.06	93	1,026.71	574.36
East South Central .....	100	1,004.01	7	1,398.21	93	975.12	527.68
West South Central .....	100	958.84	4	1,448.40	96	937.82	608.74
Midwest .....	100	1,069.21	8	1,404.70	92	1,041.32	528.05
East North Central .....	100	1,085.35	8	1,412.38	92	1,057.45	519.41
West North Central .....	100	1,034.68	8	1,386.96	92	1,007.05	546.42
West .....	100	1,040.91	10	1,415.71	90	1,001.06	554.16
Mountain .....	100	980.47	8	1,351.03	92	948.57	563.91
Pacific .....	100	1,070.00	11	1,439.39	89	1,027.03	549.34

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2017.

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/eb/glossary20162017.htm](http://www.bls.gov/ncs/eb/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.