

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

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

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

See footnotes at end of table.

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

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

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

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

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

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