

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	78	1	8	1	(⁵)	11	1
Worker characteristics								
Management, professional, and related	100	78	1	10	2	(⁵)	8	1
Management, business, and financial	100	77	1	11	3	(⁵)	8	1
Professional and related	100	79	1	9	2	(⁵)	8	1
Teachers	100	83	1	9	2	—	5	—
Primary, secondary, and special education school teachers	100	84	1	8	2	—	5	—
Registered nurses	100	75	—	10	2	—	12	—
Service	100	77	1	8	1	—	12	1
Protective service	100	78	—	7	1	—	12	—
Sales and office	100	74	(⁵)	9	1	(⁵)	15	(⁵)
Sales and related	100	68	—	7	—	—	24	(⁵)
Office and administrative support	100	77	(⁵)	10	1	—	11	1
Natural resources, construction, and maintenance	100	82	1	6	(⁵)	—	10	1
Construction, extraction, farming, fishing, and forestry	100	79	—	7	1	—	11	2
Installation, maintenance, and repair	100	84	—	5	—	—	9	—
Production, transportation, and material moving	100	83	1	5	(⁵)	—	10	1
Production	100	83	1	5	(⁵)	—	10	—
Transportation and material moving	100	83	1	4	1	—	10	2
Full time	100	78	1	8	1	(⁵)	11	1
Part time	100	76	—	8	1	—	14	—
Union	100	79	1	9	1	(⁵)	8	2
Nonunion	100	78	1	8	1	(⁵)	11	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	100	72	—	8	—	—	18	—
Lowest 25 percent	100	73	1	7	(⁵)	—	18	—
Second 25 percent	100	79	1	8	1	—	11	(⁵)
Third 25 percent	100	81	1	7	1	(⁵)	10	1
Highest 25 percent	100	78	1	10	2	(⁵)	8	1
Highest 10 percent	100	76	2	11	2	(⁵)	8	1
Establishment characteristics								
Goods-producing industries	100	82	—	5	(⁵)	—	10	—
Service-providing industries	100	77	1	9	1	(⁵)	11	1
Education and health services	100	79	—	11	2	—	7	1
Educational services	100	81	(⁵)	11	2	(⁵)	5	—
Elementary and secondary schools	100	83	1	8	2	(⁵)	6	—
Junior colleges, colleges, and universities	100	78	—	17	1	—	4	—
Health care and social assistance	100	78	—	11	1	—	9	1
Hospitals	100	74	—	11	1	—	12	—
Public administration	100	81	—	10	3	—	4	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	81	(⁵)	8	1	—	9	1
1 to 49 workers	100	80	(⁵)	9	1	—	9	1
50 to 99 workers	100	84	—	5	1	—	9	—
100 workers or more	100	77	1	8	1	(⁵)	12	1
100 to 499 workers	100	80	1	5	1	—	12	(⁵)
500 workers or more	100	74	1	11	2	—	11	1
Geographic areas								
New England	100	85	—	5	1	—	9	—
Middle Atlantic	100	78	—	8	1	1	11	—
East North Central	100	77	1	8	2	—	12	—
West North Central	100	79	—	10	—	—	10	—
South Atlantic	100	83	—	6	—	—	9	1
East South Central	100	75	—	8	—	—	—	—
West South Central	100	74	—	11	2	—	12	—
Mountain	100	74	(⁵)	10	1	—	13	1
Pacific	100	77	2	8	2	—	8	2
Average monthly employer premium ⁷	\$310.28	\$307.99	\$330.03	\$336.08	\$336.77	\$282.08	\$298.79	\$385.39

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 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.

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

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

⁵ Less than 0.5 percent.

⁶ 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.

⁷ Average premium is for all workers.

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/glossary20082009.htm.