

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2009**

(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	\$758.65	12	\$936.01	88	\$734.38	\$347.93
<b>Worker characteristics</b>							
Management, professional, and related .....	100	805.79	10	972.84	90	786.51	352.47
Management, business, and financial .....	100	810.43	9	1,007.48	91	790.85	326.62
Professional and related .....	100	803.86	11	960.85	89	784.65	363.48
Teachers .....	100	796.42	15	993.42	85	762.06	417.84
Primary, secondary, and special education school teachers .....	100	788.36	15	1,027.41	85	746.52	440.58
Registered nurses .....	100	835.36	8	882.90	92	831.13	365.87
Service .....	100	720.79	12	905.97	88	696.68	360.17
Protective service .....	100	821.60	11	1,043.44	89	793.72	282.09
Sales and office .....	100	721.72	8	911.85	92	704.57	359.79
Sales and related .....	100	634.97	7	735.41	93	627.45	372.15
Office and administrative support .....	100	757.84	9	969.91	91	737.34	354.54
Natural resources, construction, and maintenance	100	730.34	22	924.88	78	674.06	351.74
Construction, extraction, farming, fishing, and forestry .....	100	701.73	29	861.95	71	635.17	369.19
Installation, maintenance, and repair .....	100	756.97	16	1,032.27	84	704.51	338.09
Production, transportation, and material moving ...	100	759.16	16	929.31	84	727.19	303.35
Production .....	100	782.19	15	945.03	85	754.41	293.79
Transportation and material moving .....	100	730.23	17	912.74	83	691.82	315.78
Full time .....	100	759.83	12	943.59	88	734.81	345.06
Part time .....	100	738.47	13	815.70	87	727.02	397.48
Union .....	100	920.51	33	950.91	67	905.49	291.36
Nonunion .....	100	713.18	6	913.44	94	700.09	359.26
<b>Wage percentiles:<sup>2</sup></b>							
Lowest 10 percent .....	100	553.71	8	480.43	92	560.24	379.53
Lowest 25 percent .....	100	633.13	7	726.17	93	626.29	384.44
Second 25 percent .....	100	707.47	9	877.86	91	691.42	360.19
Third 25 percent .....	100	768.33	12	923.99	88	746.34	334.62
Highest 25 percent .....	100	834.25	16	998.95	84	802.45	334.85
Highest 10 percent .....	100	862.51	15	969.12	85	843.06	319.72
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	769.73	18	901.31	82	741.43	303.78
Service-providing industries .....	100	755.95	11	950.04	89	732.80	357.83
Education and health services .....	100	787.42	10	959.95	90	768.53	394.34
Educational services .....	100	781.66	13	1,008.51	87	747.85	402.85
Elementary and secondary schools .....	100	771.72	16	1,009.11	84	725.70	435.82
Junior colleges, colleges, and universities	100	804.55	6	975.23	94	794.49	338.49
Health care and social assistance .....	100	793.00	7	871.00	93	787.26	386.64
Hospitals .....	100	847.12	5	830.34	95	848.08	311.21
Public administration .....	100	897.88	12	1,015.34	88	881.24	267.92

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2009—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
1 to 99 workers .....	100	\$677.79	14	\$926.40	86	\$636.70	\$393.18
1 to 49 workers .....	100	670.92	14	932.46	86	626.81	396.31
50 to 99 workers .....	100	692.42	14	912.75	86	657.56	386.58
100 workers or more .....	100	803.59	11	943.00	89	786.64	323.72
100 to 499 workers .....	100	783.01	9	915.64	91	769.49	339.60
500 workers or more .....	100	820.07	12	959.73	88	800.82	310.58
<b>Geographic areas</b>							
New England .....	100	841.96	12	1,033.02	88	816.64	349.36
Middle Atlantic .....	100	848.86	22	935.45	78	824.04	323.49
East North Central .....	100	815.70	14	965.32	86	791.02	297.87
West North Central .....	100	765.13	12	893.43	88	747.29	337.54
South Atlantic .....	100	699.69	4	1,027.28	96	684.80	363.64
East South Central .....	100	625.18	6	786.28	94	614.51	367.34
West South Central .....	100	670.08	5	931.64	95	656.53	402.87
Mountain .....	100	701.12	10	836.97	90	685.99	379.56
Pacific .....	100	782.57	16	923.11	84	754.87	345.03

<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).