

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2009**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	81	1	7	1	( <sup>5</sup> )	10	1
<b>Worker characteristics</b>								
Management, professional, and related .....	100	81	1	8	2	( <sup>5</sup> )	8	( <sup>5</sup> )
Management, business, and financial .....	100	79	—	9	2	( <sup>5</sup> )	8	( <sup>5</sup> )
Professional and related .....	100	82	—	7	1	( <sup>5</sup> )	8	( <sup>5</sup> )
Teachers .....	100	86	—	7	1	—	5	—
Primary, secondary, and special education school teachers .....	100	86	—	6	1	—	6	—
Registered nurses .....	100	76	( <sup>5</sup> )	9	1	—	12	—
Service .....	100	80	—	7	1	—	11	—
Protective service .....	100	81	—	6	1	—	10	—
Sales and office .....	100	77	( <sup>5</sup> )	7	1	—	15	( <sup>5</sup> )
Sales and related .....	100	70	—	5	—	—	23	—
Office and administrative support .....	100	79	( <sup>5</sup> )	8	1	—	11	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	100	83	( <sup>5</sup> )	5	1	—	10	1
Construction, extraction, farming, fishing, and forestry .....	100	80	—	6	( <sup>5</sup> )	—	11	2
Installation, maintenance, and repair .....	100	85	—	4	1	—	9	—
Production, transportation, and material moving .....	100	85	1	4	( <sup>5</sup> )	—	9	1
Production .....	100	85	—	5	( <sup>5</sup> )	—	9	—
Transportation and material moving .....	100	86	—	3	( <sup>5</sup> )	—	9	—
Full time .....	100	81	1	7	1	( <sup>5</sup> )	10	1
Part time .....	100	79	—	5	1	—	15	—
Union .....	100	82	1	7	1	( <sup>5</sup> )	8	1
Nonunion .....	100	80	1	7	1	( <sup>5</sup> )	11	( <sup>5</sup> )
<b>Wage percentiles:<sup>6</sup></b>								
Lowest 10 percent .....	100	79	—	4	—	—	16	—
Lowest 25 percent .....	100	76	1	5	( <sup>5</sup> )	—	18	—
Second 25 percent .....	100	81	( <sup>5</sup> )	7	1	—	11	( <sup>5</sup> )
Third 25 percent .....	100	83	( <sup>5</sup> )	6	1	( <sup>5</sup> )	9	1
Highest 25 percent .....	100	81	—	8	2	( <sup>5</sup> )	8	1
Highest 10 percent .....	100	80	—	9	2	( <sup>5</sup> )	8	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	83	—	5	( <sup>5</sup> )	—	10	—
Service-providing industries .....	100	80	( <sup>5</sup> )	7	1	( <sup>5</sup> )	11	1
Education and health services .....	100	82	—	9	1	—	7	( <sup>5</sup> )
Educational services .....	100	84	—	8	1	( <sup>5</sup> )	6	—
Elementary and secondary schools .....	100	86	—	6	1	( <sup>5</sup> )	6	—
Junior colleges, colleges, and universities .....	100	82	—	13	1	—	3	—
Health care and social assistance .....	100	79	—	9	1	—	9	1
Hospitals .....	100	76	( <sup>5</sup> )	10	1	—	11	—
Public administration .....	100	84	—	8	3	—	5	—

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2009—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	100	83	( <sup>5</sup> )	6	( <sup>5</sup> )	—	10	1
1 to 49 workers .....	100	82	( <sup>5</sup> )	6	1	—	10	( <sup>5</sup> )
50 to 99 workers .....	100	85	—	4	( <sup>5</sup> )	—	9	—
100 workers or more .....	100	79	1	7	1	( <sup>5</sup> )	11	( <sup>5</sup> )
100 to 499 workers .....	100	82	1	5	1	—	12	( <sup>5</sup> )
500 workers or more .....	100	77	—	9	2	—	10	1
<b>Geographic areas</b>								
New England .....	100	86	—	4	1	—	9	—
Middle Atlantic .....	100	79	—	8	1	1	11	—
East North Central .....	100	79	1	7	2	—	12	( <sup>5</sup> )
West North Central .....	100	80	—	8	—	—	11	—
South Atlantic .....	100	86	—	4	( <sup>5</sup> )	—	9	—
East South Central .....	100	82	—	7	—	—	—	—
West South Central .....	100	78	—	8	2	—	11	—
Mountain .....	100	74	—	10	1	—	15	—
Pacific .....	100	80	—	7	2	—	9	2
Average monthly employer premium <sup>7</sup> .....	\$734.38	\$733.24	\$737.32	\$770.56	\$793.45	\$788.51	\$715.56	\$691.03

<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> 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.

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

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

<sup>5</sup> Less than 0.5 percent.

<sup>6</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.

<sup>7</sup> 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](http://www.bls.gov/ncs/ebs/glossary20082009.htm).