

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$6.04	0.5	\$16.66	0.5	\$5.85	\$3.89
Worker characteristics						
Management, professional, and related	9.89	0.9	35.13	0.9	9.93	5.95
Management, business, and financial	19.18	0.8	42.48	0.8	20.23	6.04
Professional and related	10.26	1.2	43.88	1.2	10.04	8.41
Service	20.70	1.1	72.79	1.1	18.26	10.27
Protective service	56.34	1.3	208.52	1.3	57.55	48.34
Sales and office	6.18	0.5	28.20	0.5	6.03	5.03
Sales and related	8.28	0.7	37.15	0.7	8.52	7.19
Office and administrative support	7.32	0.6	38.92	0.6	7.09	5.79
Natural resources, construction, and maintenance	14.42	1.5	26.53	1.5	14.81	8.71
Construction, extraction, farming, fishing, and forestry	19.46	2.2	30.17	2.2	23.15	14.20
Installation, maintenance, and repair	18.93	1.5	51.55	1.5	17.91	9.68
Production, transportation, and material moving ...	10.38	1.1	24.05	1.1	10.44	6.80
Production	13.99	1.4	28.14	1.4	15.20	8.17
Transportation and material moving	15.17	1.6	40.75	1.6	13.38	9.54
Full time	6.23	0.5	17.64	0.5	5.94	3.96
Part time	17.55	1.6	67.55	1.6	15.96	13.40
Union	14.32	1.6	21.86	1.6	15.58	11.91
Nonunion	5.94	0.5	26.90	0.5	5.98	3.98
Wage percentiles: ¹						
Lowest 10 percent	31.56	2.2	116.10	2.2	27.65	19.04
Lowest 25 percent	12.50	0.7	78.77	0.7	11.62	8.33
Second 25 percent	8.64	0.6	33.09	0.6	8.64	7.77
Third 25 percent	8.44	0.8	22.97	0.8	8.49	5.58
Highest 25 percent	9.10	0.9	23.18	0.9	10.33	3.91
Highest 10 percent	12.61	1.3	41.19	1.3	13.65	6.58
Establishment characteristics						
Goods-producing industries	9.62	1.0	16.91	1.0	10.97	6.43
Construction	16.78	2.2	20.51	2.2	20.37	13.38
Manufacturing	12.03	1.1	24.10	1.1	12.76	6.53
Service-providing industries	6.35	0.5	25.41	0.5	5.85	4.37
Trade, transportation, and utilities	7.07	0.8	41.36	0.8	6.89	6.27
Wholesale trade	13.99	1.1	54.94	1.1	13.42	12.74
Retail trade	8.44	1.1	41.54	1.1	8.53	7.40
Transportation and warehousing	27.95	2.0	90.91	2.0	23.42	14.22
Utilities	25.13	2.3	59.17	2.3	25.99	19.70

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$22.41	2.3	\$57.71	2.3	\$17.24	\$13.35
Financial activities	8.41	1.0	27.31	1.0	8.71	7.33
Finance and insurance	9.21	0.9	38.44	0.9	8.58	6.81
Credit intermediation and related activities	10.30	1.0	49.90	1.0	10.75	8.69
Insurance carriers and related activities	14.49	1.3	54.37	1.3	15.19	8.63
Real estate and rental and leasing	29.53	3.7	60.95	3.7	27.32	20.52
Professional and business services	20.25	1.4	73.84	1.4	20.02	9.08
Professional and technical services	25.31	1.9	116.99	1.9	23.46	15.37
Administrative and waste services	39.06	3.3	106.12	3.3	33.57	22.04
Education and health services	16.38	1.2	68.84	1.2	14.67	11.87
Educational services	19.82	1.8	77.75	1.8	18.84	15.01
Junior colleges, colleges, and universities	23.48	1.0	76.72	1.0	23.72	10.43
Health care and social assistance	19.08	1.4	76.86	1.4	17.29	14.82
Leisure and hospitality	31.74	1.8	87.28	1.8	30.76	14.73
Accommodation and food services	35.51	2.1	109.05	2.1	34.34	17.45
Other services	45.93	3.5	164.50	3.5	32.71	18.47
1 to 99 workers	7.97	0.8	24.60	0.8	7.52	5.90
1 to 49 workers	9.10	1.0	28.58	1.0	9.12	6.49
50 to 99 workers	16.54	1.5	41.66	1.5	17.62	9.48
100 workers or more	8.40	0.5	26.00	0.5	8.12	4.34
100 to 499 workers	9.87	0.6	21.84	0.6	10.88	7.83
500 workers or more	12.69	0.6	50.92	0.6	11.95	5.69
Geographic areas						
New England	15.31	1.8	24.44	1.8	16.41	12.15
Middle Atlantic	18.57	1.2	47.76	1.2	13.37	9.60
East North Central	13.23	1.3	22.81	1.3	14.45	9.36
West North Central	17.75	1.3	60.81	1.3	17.84	18.60
South Atlantic	14.74	1.0	59.16	1.0	13.50	6.38
East South Central	15.52	1.2	34.49	1.2	15.99	11.51
West South Central	13.82	0.9	90.40	0.9	13.26	14.24
Mountain	11.67	2.0	114.52	2.0	14.86	13.49
Pacific	18.42	1.7	28.98	1.7	20.92	8.91

¹ 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: 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.