

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	79	1	6	1	(⁴)	12	1
Worker characteristics								
Management, professional, and related	100	80	—	8	1	(⁴)	9	1
Management, business, and financial	100	79	—	9	1	(⁴)	9	—
Professional and related	100	80	—	7	1	—	10	1
Service	100	77	—	6	1	—	14	—
Protective service	100	68	—	3	—	—	26	—
Sales and office	100	75	(⁴)	7	1	—	16	(⁴)
Sales and related	100	70	—	5	(⁴)	—	23	—
Office and administrative support	100	78	(⁴)	8	1	—	12	(⁴)
Natural resources, construction, and maintenance	100	83	—	5	—	—	11	2
Construction, extraction, farming, fishing, and forestry	100	79	—	5	—	—	13	2
Installation, maintenance, and repair	100	85	—	4	—	—	9	—
Production, transportation, and material moving ...	100	85	1	4	(⁴)	—	9	1
Production	100	85	—	5	(⁴)	—	9	—
Transportation and material moving	100	86	—	3	(⁴)	—	9	—
Full time	100	80	1	6	1	(⁴)	12	1
Part time	100	78	—	5	1	—	16	—
Union	100	83	1	3	—	—	9	3
Nonunion	100	79	1	7	1	(⁴)	12	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	100	77	—	5	—	—	16	—
Lowest 25 percent	100	75	—	5	(⁴)	—	18	—
Second 25 percent	100	78	(⁴)	6	(⁴)	—	14	(⁴)
Third 25 percent	100	82	(⁴)	6	1	(⁴)	11	1
Highest 25 percent	100	80	—	7	1	(⁴)	9	1
Highest 10 percent	100	79	—	8	2	—	9	1
Establishment characteristics								
Goods-producing industries	100	84	—	4	(⁴)	—	10	—
Construction	100	81	—	6	—	—	12	—
Manufacturing	100	84	—	4	(⁴)	—	9	—
Service-providing industries	100	78	(⁴)	7	1	(⁴)	13	1
Trade, transportation, and utilities	100	76	1	5	(⁴)	—	18	1
Wholesale trade	100	83	—	7	—	—	8	—
Retail trade	100	67	—	4	—	—	27	—
Transportation and warehousing	100	83	—	2	—	—	13	—
Utilities	100	82	—	—	4	—	4	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, 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 ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	84	—	6	—	—	9	—
Financial activities	100	76	—	11	2	(⁴)	11	—
Finance and insurance	100	74	—	13	2	(⁴)	11	—
Credit intermediation and related activities	100	76	—	15	—	—	7	—
Insurance carriers and related activities	100	73	—	6	3	—	17	—
Real estate and rental and leasing	100	86	—	—	—	—	—	—
Professional and business services	100	83	—	5	2	—	9	—
Professional and technical services	100	85	—	5	—	—	9	—
Administrative and waste services	100	79	—	6	—	—	11	—
Education and health services	100	79	—	9	1	—	10	1
Educational services	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities	100	80	—	11	2	—	6	—
Health care and social assistance	100	79	—	9	1	—	10	1
Leisure and hospitality	100	73	—	6	—	—	19	—
Accommodation and food services	100	74	—	7	—	—	17	—
Other services	100	84	—	—	—	—	9	—
1 to 99 workers	100	83	(⁴)	6	(⁴)	—	10	1
1 to 49 workers	100	82	(⁴)	6	(⁴)	—	11	(⁴)
50 to 99 workers	100	85	—	4	—	—	10	—
100 workers or more	100	77	1	7	1	(⁴)	13	1
100 to 499 workers	100	80	1	4	1	—	13	(⁴)
500 workers or more	100	73	—	10	2	—	13	1
Geographic areas								
New England	100	85	—	5	1	—	9	—
Middle Atlantic	100	80	—	6	1	1	12	—
East North Central	100	77	1	7	2	—	13	(⁴)
West North Central	100	80	—	7	—	—	12	—
South Atlantic	100	82	—	5	(⁴)	—	11	—
East South Central	100	79	—	6	—	—	—	—
West South Central	100	75	—	10	—	—	13	—
Mountain	100	74	—	10	—	—	16	—
Pacific	100	82	—	4	1	—	10	2
Average monthly employer premium ⁶	\$714.83	\$715.87	\$725.68	\$718.15	\$762.30	\$771.38	\$703.54	\$677.60

¹ 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.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ 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.

⁶ 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.