

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$5.72	0.4	\$14.37	0.4	\$5.27	\$3.17
Worker characteristics						
Management, professional, and related	7.61	0.7	27.61	0.7	7.27	4.84
Management, business, and financial	10.85	0.9	29.28	0.9	10.47	6.49
Professional and related	9.05	0.8	35.31	0.8	8.75	5.85
Teachers	15.03	1.0	27.18	1.0	15.52	12.21
Primary, secondary, and special education school teachers	18.85	1.2	34.46	1.2	19.39	14.24
Registered nurses	21.25	2.3	63.07	2.3	21.57	10.39
Service	13.32	1.1	33.70	1.1	12.20	7.20
Protective service	21.17	1.4	59.90	1.4	20.87	11.55
Sales and office	6.77	0.5	28.07	0.5	6.79	4.38
Sales and related	10.76	0.7	61.00	0.7	12.17	8.27
Office and administrative support	8.18	0.6	33.93	0.6	8.11	5.25
Natural resources, construction, and maintenance	12.82	1.1	30.53	1.1	12.36	6.05
Construction, extraction, farming, fishing, and forestry	20.34	1.8	38.89	1.8	19.86	11.71
Installation, maintenance, and repair	15.13	1.5	—	1.5	14.42	7.63
Production, transportation, and material moving	9.81	1.0	21.50	1.0	9.88	6.61
Production	12.62	1.3	30.83	1.3	12.76	6.41
Transportation and material moving	15.62	1.5	29.25	1.5	15.88	11.04
Full time	5.71	0.4	14.06	0.4	5.25	3.42
Part time	18.33	1.5	40.31	1.5	19.88	11.48
Union	11.33	1.1	17.72	1.1	11.61	6.43
Nonunion	5.48	0.4	24.23	0.4	5.39	3.42
Average wage within the following categories: ²						
Lowest 25 percent	13.45	0.7	63.97	0.7	12.94	8.00
Lowest 10 percent	27.14	1.6	63.14	1.6	28.28	19.76
Second 25 percent	7.37	0.5	21.32	0.5	6.92	4.78
Third 25 percent	8.52	0.7	20.67	0.7	7.80	4.45
Highest 25 percent	7.47	0.8	22.95	0.8	7.04	4.28
Highest 10 percent	10.84	1.2	42.35	1.2	9.44	6.00
Establishment characteristics						
Goods-producing industries	10.27	0.9	18.24	0.9	11.44	5.71
Service-providing industries	6.44	0.5	17.94	0.5	6.00	3.61
Education and health services	10.80	0.7	29.37	0.7	11.01	6.88
Educational services	12.99	0.7	22.67	0.7	13.51	9.32
Elementary and secondary schools	15.76	1.0	25.11	1.0	15.65	10.26
Junior colleges, colleges, and universities	27.64	0.8	36.19	0.8	28.42	17.15
Health care and social assistance	16.79	1.2	61.87	1.2	16.90	11.39
Hospitals	15.93	0.9	75.56	0.9	14.78	5.91
Public administration	15.54	0.9	25.72	0.9	16.26	7.77

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	\$9.58	0.8	\$26.97	0.8	\$9.09	\$5.82
1 to 49 workers	10.47	0.9	31.63	0.9	9.39	7.90
50 to 99 workers	16.20	1.5	48.57	1.5	16.95	7.88
100 workers or more	6.05	0.5	13.02	0.5	5.86	3.72
100 to 499 workers	9.11	0.6	19.72	0.6	9.18	5.79
500 workers or more	7.44	0.6	13.96	0.6	7.29	5.01
Geographic areas						
New England	16.79	1.0	93.01	1.0	14.31	12.52
Middle Atlantic	19.91	1.6	23.14	1.6	18.96	7.59
East North Central	14.56	1.0	26.16	1.0	14.40	7.82
West North Central	19.11	1.4	30.78	1.4	18.68	13.88
South Atlantic	10.60	0.7	41.37	0.7	9.83	6.76
East South Central	22.21	1.2	60.73	1.2	24.99	20.20
West South Central	15.26	0.8	79.19	0.8	14.64	7.31
Pacific	11.93	1.6	30.84	1.6	12.92	7.26

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: 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/glossary20092010.htm.