

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	74	60	81	73	55	75
Worker characteristics						
Management, professional, and related	88	75	85	88	68	78
Management, business, and financial	95	81	86	94	74	79
Professional and related	86	73	85	85	66	78
Teachers	84	73	86	84	67	80
Primary, secondary, and special education school teachers	92	79	86	92	73	80
Registered nurses	82	68	84	81	62	76
Service	51	37	73	50	34	67
Protective service	73	63	86	73	59	81
Sales and office	74	58	79	73	52	71
Sales and related	64	47	73	64	41	65
Office and administrative support	80	65	81	79	59	74
Natural resources, construction, and maintenance	79	66	84	78	62	79
Construction, extraction, farming, fishing, and forestry	73	60	83	72	58	80
Installation, maintenance, and repair	85	72	84	84	66	78
Production, transportation, and material moving	77	63	82	76	59	77
Production	82	69	85	81	65	80
Transportation and material moving	72	57	79	72	53	74
Full time	89	73	82	88	67	76
Part time	25	16	65	24	14	59
Union	94	84	90	93	78	84
Nonunion	70	55	79	70	50	72
Average wage within the following categories: ³						
Lowest 25 percent	41	27	66	41	25	60
Lowest 10 percent	25	15	59	25	13	54
Second 25 percent	79	61	78	78	56	72
Third 25 percent	88	75	85	88	70	79
Highest 25 percent	93	81	88	92	74	80
Highest 10 percent	94	83	88	94	75	80
Establishment characteristics						
Goods-producing industries	86	73	86	85	69	81
Service-providing industries	72	58	80	71	52	73
Education and health services	81	65	81	80	60	75
Educational services	86	74	86	86	68	80
Elementary and secondary schools	88	75	85	88	69	79
Junior colleges, colleges, and universities	88	78	89	87	72	83
Health care and social assistance	77	59	77	76	54	71
Hospitals	89	77	86	88	69	78
Public administration	88	80	90	88	75	84

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	60	45	76	60	43	71
1 to 49 workers	56	42	75	56	39	71
50 to 99 workers	72	55	77	71	52	73
100 workers or more	86	73	84	86	66	77
100 to 499 workers	83	67	81	82	60	74
500 workers or more	90	79	88	89	71	79
Geographic areas						
New England	72	60	83	71	52	73
Middle Atlantic	74	61	83	74	57	78
East North Central	73	59	81	73	54	75
West North Central	72	59	81	72	54	76
South Atlantic	75	58	78	75	53	71
East South Central	79	66	84	78	60	77
West South Central	71	56	78	71	51	72
Mountain	74	57	77	73	52	71
Pacific	74	64	86	74	58	79

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	47	38	80	28	22	78	72	54	75
Worker characteristics									
Management, professional, and related	59	49	83	36	28	79	86	67	78
Management, business, and financial	67	55	82	39	31	80	93	73	78
Professional and related	56	46	83	35	27	79	84	65	78
Teachers	50	42	85	32	26	82	83	66	80
Primary, secondary, and special education school teachers	55	47	85	34	29	84	90	72	80
Registered nurses	60	48	81	30	22	75	79	60	76
Service	31	23	73	19	14	71	49	33	67
Protective service	46	38	82	31	24	79	72	58	80
Sales and office	47	36	77	25	19	77	72	51	71
Sales and related	40	28	72	20	15	74	62	40	65
Office and administrative support	52	41	79	28	22	78	77	57	74
Natural resources, construction, and maintenance	46	39	85	32	26	81	76	60	79
Construction, extraction, farming, fishing, and forestry	39	33	85	28	24	85	70	56	80
Installation, maintenance, and repair	53	45	84	36	28	78	83	65	78
Production, transportation, and material moving	49	39	80	30	24	80	75	58	77
Production	51	42	83	30	24	81	79	64	80
Transportation and material moving	46	36	77	29	23	79	70	52	74
Full time	57	46	80	34	27	78	87	66	76
Part time	15	11	71	9	7	70	24	14	59
Union	71	62	87	53	45	85	91	76	84
Nonunion	43	33	77	23	18	75	68	49	72
Average wage within the following categories: ³									
Lowest 25 percent	21	14	67	12	8	68	40	24	60
Lowest 10 percent	13	8	58	8	5	62	24	13	54
Second 25 percent	48	37	77	26	19	75	76	55	72
Third 25 percent	58	47	82	35	28	80	86	68	79
Highest 25 percent	66	56	85	43	35	81	91	73	80
Highest 10 percent	71	60	85	45	36	81	93	74	80
Establishment characteristics									
Goods-producing industries	55	47	85	34	28	83	83	67	81
Service-providing industries	46	36	79	27	21	77	70	51	73
Education and health services	49	40	81	29	22	77	79	59	75
Educational services	50	42	84	32	26	80	84	67	79
Elementary and secondary schools	50	42	85	32	26	82	86	68	78
Junior colleges, colleges, and universities	56	46	83	35	27	76	87	72	83
Health care and social assistance	48	37	78	26	19	74	74	53	71
Hospitals	70	56	79	39	29	75	87	67	77
Public administration	59	50	86	43	34	79	87	74	84

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	30	23	77	18	14	76	58	41	71
1 to 49 workers	27	21	77	16	12	77	54	38	71
50 to 99 workers	41	32	77	26	19	73	69	50	73
100 workers or more	62	50	81	37	29	79	84	64	76
100 to 499 workers	56	44	79	30	24	79	81	59	73
500 workers or more	68	56	82	43	34	79	88	70	79
Geographic areas									
New England	50	41	81	21	17	80	70	51	72
Middle Atlantic	48	39	81	33	26	81	72	56	78
East North Central	48	38	79	26	20	76	72	53	74
West North Central	46	38	82	17	14	79	71	53	76
South Atlantic	43	33	77	27	19	68	74	52	71
East South Central	45	33	74	29	22	76	77	60	78
West South Central	35	27	77	19	15	76	69	49	72
Mountain	47	38	79	28	22	81	72	50	70
Pacific	59	49	83	42	35	83	72	56	79

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² 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.

³ Health care is a collective term for the following benefits: medical, dental, and

vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

NOTE: 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.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	81	19	69	31
Management, business, and financial	79	21	69	31
Professional and related	81	19	69	31
Teachers	88	12	70	30
Primary, secondary, and special education school teachers	89	11	69	31
Registered nurses	76	24	65	35
Service	80	20	67	33
Protective service	85	15	74	26
Sales and office	76	24	65	35
Sales and related	71	29	61	39
Office and administrative support	78	22	67	33
Natural resources, construction, and maintenance	82	18	70	30
Construction, extraction, farming, fishing, and forestry	84	16	70	30
Installation, maintenance, and repair	81	19	71	29
Production, transportation, and material moving ...	79	21	72	28
Production	80	20	74	26
Transportation and material moving	79	21	70	30
Full time	80	20	68	32
Part time	77	23	66	34
Union	89	11	81	19
Nonunion	77	23	64	36
Average wage within the following categories: ³				
Lowest 25 percent	76	24	61	39
Lowest 10 percent	75	25	63	37
Second 25 percent	77	23	65	35
Third 25 percent	80	20	69	31
Highest 25 percent	81	19	72	28
Highest 10 percent	81	19	73	27
Establishment characteristics				
Goods-producing industries	80	20	73	27
Service-providing industries	79	21	67	33
Education and health services	83	17	67	33
Educational services	88	12	70	30
Elementary and secondary schools	89	11	70	30
Junior colleges, colleges, and universities	84	16	70	30
Health care and social assistance	78	22	64	36
Hospitals	75	25	66	34
Public administration	88	12	76	24

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	64	36
1 to 49 workers	79	21	63	37
50 to 99 workers	79	21	65	35
100 workers or more	80	20	70	30
100 to 499 workers	78	22	68	32
500 workers or more	81	19	72	28
Geographic areas				
New England	75	25	69	31
Middle Atlantic	82	18	75	25
East North Central	80	20	73	27
West North Central	79	21	67	33
South Atlantic	77	23	62	38
East South Central	79	21	63	37
West South Central	79	21	61	39
Mountain	79	21	65	35
Pacific	82	18	70	30

¹ Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

² 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.

³ 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: 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/glossary20092010.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	82	18	70	30
Worker characteristics				
Management, professional, and related	84	16	72	28
Management, business, and financial	82	18	72	28
Professional and related	84	16	71	29
Teachers	88	12	69	31
Primary, secondary, and special education school teachers	89	11	67	33
Registered nurses	81	19	72	28
Service	82	18	68	32
Protective service	86	14	75	25
Sales and office	80	20	68	32
Sales and related	76	24	65	35
Office and administrative support	82	18	69	31
Natural resources, construction, and maintenance	83	17	70	30
Construction, extraction, farming, fishing, and forestry	85	15	70	30
Installation, maintenance, and repair	82	18	71	29
Production, transportation, and material moving ...	82	18	73	27
Production	81	19	74	26
Transportation and material moving	82	18	72	28
Full time	82	18	70	30
Part time	80	20	70	30
Union	89	11	82	18
Nonunion	80	20	67	33
Average wage within the following categories: ²				
Lowest 25 percent	78	22	63	37
Lowest 10 percent	76	24	62	38
Second 25 percent	80	20	67	33
Third 25 percent	83	17	72	28
Highest 25 percent	84	16	75	25
Highest 10 percent	84	16	76	24
Establishment characteristics				
Goods-producing industries	82	18	74	26
Service-providing industries	82	18	69	31
Education and health services	85	15	69	31
Educational services	88	12	69	31
Elementary and secondary schools	89	11	68	32
Junior colleges, colleges, and universities	86	14	71	29
Health care and social assistance	82	18	69	31
Hospitals	82	18	75	25
Public administration	89	11	79	21

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	80	20	65	35
1 to 49 workers	81	19	64	36
50 to 99 workers	80	20	66	34
100 workers or more	83	17	73	27
100 to 499 workers	81	19	71	29
500 workers or more	84	16	75	25
Geographic areas				
New England	79	21	74	26
Middle Atlantic	84	16	77	23
East North Central	82	18	76	24
West North Central	82	18	71	29
South Atlantic	80	20	65	35
East South Central	81	19	63	37
West South Central	83	17	63	37
Mountain	83	17	69	31
Pacific	83	17	71	29

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: 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/glossary20092010.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

(All workers with single 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	\$355.61	23	\$441.25	77	\$329.43	\$96.56
Worker characteristics							
Management, professional, and related	100	376.69	24	446.44	76	355.04	94.74
Management, business, and financial	100	358.27	21	437.05	79	337.93	95.60
Professional and related	100	384.05	25	449.52	75	362.27	94.38
Teachers	100	435.66	37	472.84	63	413.68	97.32
Primary, secondary, and special education school teachers	100	451.08	40	489.71	60	425.50	98.40
Registered nurses	100	372.74	15	481.58	85	353.11	96.00
Service	100	355.78	23	461.02	77	324.76	94.99
Protective service	100	394.30	28	446.01	72	374.04	84.57
Sales and office	100	337.99	19	432.03	81	315.82	99.74
Sales and related	100	303.43	16	387.69	84	287.16	110.34
Office and administrative support	100	352.12	20	446.52	80	328.15	95.18
Natural resources, construction, and maintenance	100	340.15	35	416.76	65	299.60	100.92
Construction, extraction, farming, fishing, and forestry	100	344.18	41	420.11	59	292.26	98.19
Installation, maintenance, and repair	100	336.54	29	412.58	71	305.13	102.98
Production, transportation, and material moving ...	100	343.62	24	445.82	76	312.12	94.62
Production	100	335.50	21	432.15	79	309.45	92.72
Transportation and material moving	100	353.17	26	458.79	74	315.48	97.02
Full time	100	355.37	23	440.36	77	329.47	95.52
Part time	100	359.27	24	454.46	76	328.82	112.75
Union	100	442.03	42	504.63	58	396.35	90.21
Nonunion	100	330.51	18	398.00	82	315.74	97.86
Average wage within the following categories: ²							
Lowest 25 percent	100	311.80	18	392.58	82	293.90	100.68
Lowest 10 percent	100	295.67	16	419.97	84	271.57	101.31
Second 25 percent	100	333.07	20	419.35	80	311.00	97.91
Third 25 percent	100	364.04	24	452.88	76	335.42	94.75
Highest 25 percent	100	381.78	27	457.02	73	354.16	95.34
Highest 10 percent	100	386.87	25	461.64	75	362.44	95.07
Establishment characteristics							
Goods-producing industries	100	333.59	24	416.14	76	308.01	89.25
Service-providing industries	100	360.56	23	446.98	77	334.24	98.20
Education and health services	100	394.72	25	456.86	75	373.62	94.90
Educational services	100	419.63	35	456.40	65	400.15	96.53
Elementary and secondary schools	100	435.07	41	467.27	59	412.92	100.31
Junior colleges, colleges, and universities	100	389.13	23	411.67	77	382.42	90.99
Health care and social assistance	100	371.51	17	457.73	83	354.23	93.71
Hospitals	100	373.06	12	492.22	88	356.19	89.93
Public administration	100	431.77	32	474.26	68	411.61	74.27

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with single 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	\$332.27	29	\$420.00	71	\$297.25	\$107.52
1 to 49 workers	100	335.52	30	422.62	70	297.44	110.03
50 to 99 workers	100	325.01	24	412.65	76	296.86	102.36
100 workers or more	100	369.02	20	458.29	80	346.06	90.91
100 to 499 workers	100	357.58	18	462.07	82	334.47	93.86
500 workers or more	100	378.41	22	455.79	78	356.08	88.35
Geographic areas							
New England	100	363.65	15	454.27	85	347.87	111.02
Middle Atlantic	100	382.85	28	471.08	72	348.43	98.58
East North Central	100	359.33	19	454.05	81	336.72	91.01
West North Central	100	349.98	24	430.81	76	324.75	95.67
South Atlantic	100	331.01	19	391.37	81	317.13	96.92
East South Central	100	338.10	22	388.73	78	324.07	92.77
West South Central	100	343.24	27	403.25	73	321.47	96.41
Pacific	100	371.86	29	481.54	71	326.07	99.02

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: 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/glossary20092010.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	77	1	11	1	(5)	10	(5)
Worker characteristics								
Management, professional, and related	100	77	1	11	2	(5)	9	(5)
Management, business, and financial	100	77	—	11	2	—	9	1
Professional and related	100	77	1	11	1	1	9	(5)
Teachers	100	81	1	10	2	—	6	—
Primary, secondary, and special education school teachers	100	80	1	9	2	—	7	—
Registered nurses	100	74	(5)	11	1	—	12	—
Service	100	78	—	9	1	(5)	11	—
Protective service	100	77	—	10	2	—	9	—
Sales and office	100	72	(5)	16	1	(5)	10	(5)
Sales and related	100	67	—	20	—	—	12	(5)
Office and administrative support	100	75	(5)	14	1	(5)	10	(5)
Natural resources, construction, and maintenance	100	83	—	7	1	—	9	1
Construction, extraction, farming, fishing, and forestry	100	83	—	6	1	—	9	—
Installation, maintenance, and repair	100	83	—	7	—	—	9	—
Production, transportation, and material moving	100	83	1	6	—	—	10	(5)
Production	100	83	—	5	—	—	10	—
Transportation and material moving	100	83	—	6	(5)	—	9	—
Full time	100	77	1	10	1	(5)	10	(5)
Part time	100	74	1	16	1	—	7	—
Union	100	77	1	9	2	1	9	1
Nonunion	100	77	(5)	11	1	(5)	10	(5)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	76	—	13	(5)	—	10	—
Lowest 10 percent	100	81	—	9	—	—	—	—
Second 25 percent	100	76	(5)	12	1	(5)	10	(5)
Third 25 percent	100	80	(5)	9	1	(5)	9	(5)
Highest 25 percent	100	76	—	10	2	—	10	1
Highest 10 percent	100	75	1	10	2	1	10	1
Establishment characteristics								
Goods-producing industries	100	82	—	6	(5)	—	10	(5)
Service-providing industries	100	76	(5)	12	1	(5)	10	(5)
Education and health services	100	77	1	12	2	(5)	8	(5)
Educational services	100	79	1	12	2	—	5	—
Elementary and secondary schools	100	79	1	10	2	—	7	—
Junior colleges, colleges, and universities	100	78	—	16	1	1	3	—
Health care and social assistance	100	75	—	12	1	—	10	—
Hospitals	100	75	(5)	13	1	—	10	—
Public administration	100	78	—	12	4	2	4	—

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	80	—	9	1	—	10	(⁵)
1 to 49 workers	100	77	—	10	1	—	11	(⁵)
50 to 99 workers	100	84	—	6	(⁵)	—	9	—
100 workers or more	100	76	1	12	1	(⁵)	9	1
100 to 499 workers	100	78	1	11	1	—	8	—
500 workers or more	100	74	1	12	2	1	10	1
Geographic areas								
New England	100	81	—	7	1	—	11	—
Middle Atlantic	100	76	—	9	(⁵)	2	11	—
East North Central	100	77	(⁵)	12	1	—	10	—
West North Central	100	77	—	12	—	—	9	—
South Atlantic	100	80	—	10	(⁵)	—	9	—
East South Central	100	77	—	13	—	—	—	—
West South Central	100	74	—	13	2	—	10	—
Mountain	100	75	—	12	1	—	11	—
Pacific	100	77	—	11	3	—	8	1

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 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.

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

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

⁵ Less than 0.5 percent.

⁶ 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: 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/glossary20092010.htm.

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

(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	\$818.80	12	\$1,071.00	88	\$786.00	\$376.96
Worker characteristics							
Management, professional, and related	100	864.19	10	1,111.33	90	835.80	375.65
Management, business, and financial	100	857.20	9	1,074.46	91	834.77	365.34
Professional and related	100	866.96	11	1,124.13	89	836.21	379.80
Teachers	100	841.80	13	1,144.73	87	795.03	426.30
Primary, secondary, and special education school teachers	100	840.58	14	1,209.87	86	780.56	447.85
Registered nurses	100	875.01	8	1,098.51	92	856.47	365.16
Service	100	784.09	10	1,108.30	90	747.51	393.83
Protective service	100	904.35	11	1,164.24	89	871.59	320.65
Sales and office	100	783.00	8	1,009.28	92	762.94	388.75
Sales and related	100	716.40	8	856.36	92	704.96	416.61
Office and administrative support	100	810.30	8	1,065.75	92	786.92	377.22
Natural resources, construction, and maintenance	100	789.44	20	1,092.84	80	713.04	391.45
Construction, extraction, farming, fishing, and forestry	100	769.67	25	1,083.27	75	666.55	411.74
Installation, maintenance, and repair	100	806.72	16	–	84	749.46	375.56
Production, transportation, and material moving ...	100	815.98	16	1,023.55	84	777.07	336.76
Production	100	821.92	14	1,034.98	86	786.78	315.22
Transportation and material moving	100	808.94	18	1,012.70	82	765.06	363.42
Full time	100	819.48	11	1,097.40	89	783.90	374.12
Part time	100	808.23	14	736.39	86	819.94	422.82
Union	100	993.25	30	1,094.41	70	949.73	318.50
Nonunion	100	768.64	6	1,038.18	94	750.92	389.49
Average wage within the following categories: ²							
Lowest 25 percent	100	685.52	7	854.91	93	672.82	424.72
Lowest 10 percent	100	637.08	7	659.66	93	635.30	422.24
Second 25 percent	100	755.23	8	1,016.74	92	731.98	387.70
Third 25 percent	100	836.72	11	1,074.14	89	806.08	364.90
Highest 25 percent	100	900.50	16	1,125.75	84	858.38	359.39
Highest 10 percent	100	939.25	16	1,119.22	84	904.81	345.72
Establishment characteristics							
Goods-producing industries	100	819.78	16	1,020.36	84	781.00	324.48
Service-providing industries	100	818.58	10	1,088.59	90	787.05	387.97
Education and health services	100	833.52	9	1,072.13	91	809.24	412.86
Educational services	100	822.37	12	1,124.75	88	781.19	413.78
Elementary and secondary schools	100	813.85	16	1,127.01	84	755.12	447.03
Junior colleges, colleges, and universities	100	849.98	4	1,111.97	96	837.66	349.29
Health care and social assistance	100	844.21	7	980.69	93	834.55	412.02
Hospitals	100	920.43	5	1,189.65	95	905.73	311.75
Public administration	100	950.67	12	1,094.67	88	931.84	284.32

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—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	\$729.83	14	\$1,060.75	86	\$677.56	\$436.67
1 to 49 workers	100	721.91	14	1,098.27	86	659.90	446.35
50 to 99 workers	100	746.95	13	969.38	87	715.03	416.13
100 workers or more	100	868.85	10	1,078.63	90	844.73	344.62
100 to 499 workers	100	845.20	9	1,061.62	91	823.99	370.27
500 workers or more	100	888.17	11	1,089.48	89	862.17	323.07
Geographic areas							
New England	100	935.93	9	1,087.74	91	920.32	360.52
Middle Atlantic	100	935.68	21	1,090.18	79	895.83	362.24
East North Central	100	887.70	13	1,079.15	87	859.51	317.17
West North Central	100	805.94	12	984.24	88	781.52	367.95
South Atlantic	100	743.35	5	1,136.49	95	724.14	396.54
East South Central	100	678.20	5	948.32	95	663.21	411.53
West South Central	100	722.03	7	1,101.22	93	692.96	429.03
Pacific	100	831.29	16	1,059.99	84	789.02	385.28

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: 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/glossary20092010.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	80	(5)	9	1	(5)	9	(5)
Worker characteristics								
Management, professional, and related	100	80	—	9	1	(5)	9	—
Management, business, and financial	100	78	—	10	2	(5)	9	—
Professional and related	100	80	(5)	9	1	(5)	9	(5)
Teachers	100	84	—	7	1	(5)	7	—
Primary, secondary, and special education school teachers	100	84	(5)	7	1	—	8	—
Registered nurses	100	77	(5)	10	1	—	11	—
Service	100	80	—	8	1	(5)	10	—
Protective service	100	81	—	8	2	—	8	—
Sales and office	100	75	(5)	13	1	(5)	10	(5)
Sales and related	100	69	—	18	—	—	12	—
Office and administrative support	100	78	(5)	11	1	(5)	10	(5)
Natural resources, construction, and maintenance	100	84	—	5	(5)	—	9	1
Construction, extraction, farming, fishing, and forestry	100	82	—	5	1	—	10	—
Installation, maintenance, and repair	100	85	—	6	—	—	8	—
Production, transportation, and material moving	100	84	1	6	(5)	—	9	—
Production	100	84	—	6	(5)	—	9	—
Transportation and material moving	100	85	—	5	(5)	—	8	—
Full time	100	80	(5)	9	1	(5)	9	(5)
Part time	100	78	(5)	13	1	—	8	—
Union	100	80	1	7	1	1	9	1
Nonunion	100	79	(5)	10	1	(5)	9	(5)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	78	—	11	—	—	10	(5)
Lowest 10 percent	100	86	—	5	—	—	9	—
Second 25 percent	100	78	(5)	11	1	(5)	9	(5)
Third 25 percent	100	82	(5)	8	1	(5)	9	(5)
Highest 25 percent	100	79	—	9	1	1	10	—
Highest 10 percent	100	78	—	9	2	1	9	—
Establishment characteristics								
Goods-producing industries	100	83	—	6	(5)	—	10	—
Service-providing industries	100	79	(5)	10	1	(5)	9	(5)
Education and health services	100	80	—	10	1	(5)	8	—
Educational services	100	83	—	9	1	(5)	6	—
Elementary and secondary schools	100	83	(5)	7	1	—	8	—
Junior colleges, colleges, and universities	100	82	—	13	1	1	3	—
Health care and social assistance	100	78	—	11	1	—	10	(5)
Hospitals	100	77	(5)	11	1	—	10	—
Public administration	100	82	—	8	3	1	5	—

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	82	—	7	1	—	11	(⁵)
1 to 49 workers	100	80	—	8	1	—	12	(⁵)
50 to 99 workers	100	86	—	5	—	—	9	—
100 workers or more	100	79	1	10	1	(⁵)	9	(⁵)
100 to 499 workers	100	80	1	10	1	—	8	—
500 workers or more	100	77	—	10	1	1	9	—
Geographic areas								
New England	100	82	—	6	1	—	11	—
Middle Atlantic	100	79	—	8	(⁵)	2	9	—
East North Central	100	77	(⁵)	11	1	—	10	—
West North Central	100	79	—	10	—	—	9	—
South Atlantic	100	83	—	8	(⁵)	—	8	—
East South Central	100	83	—	10	—	—	6	—
West South Central	100	78	—	10	2	—	10	—
Mountain	100	74	—	11	1	—	14	—
Pacific	100	79	(⁵)	9	2	—	10	—

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 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.

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

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

⁵ Less than 0.5 percent.

⁶ 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: 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/glossary20092010.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2010

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$31.00	\$51.60	\$82.73	\$121.33	\$173.21	\$117.80	\$200.00	\$316.33	\$497.97	\$713.92
Worker characteristics										
Management, professional, and related	30.00	50.00	80.13	118.47	172.40	115.00	197.82	316.24	508.16	723.93
Management, business, and financial	33.69	51.60	83.18	118.91	172.02	126.00	203.77	309.52	492.24	713.08
Professional and related	28.75	49.27	78.49	118.42	172.59	109.28	194.78	320.98	514.73	734.07
Teachers	22.04	41.42	73.92	120.34	175.18	92.08	180.00	368.54	563.00	804.44
Primary, secondary, and special education school teachers	23.82	40.66	73.53	118.15	175.18	95.00	167.77	414.65	598.40	848.80
Registered nurses	30.76	49.93	82.71	121.00	181.98	110.27	204.38	320.99	478.48	701.25
Service	26.15	49.43	80.06	125.40	166.00	114.00	206.11	357.18	519.96	725.51
Protective service	26.14	42.69	66.00	96.71	158.00	84.58	176.53	266.00	407.08	596.00
Sales and office	33.04	54.47	86.67	124.48	177.26	130.20	216.41	327.70	512.69	728.74
Sales and related	41.02	67.47	97.82	136.64	206.57	169.00	249.17	349.65	563.75	766.37
Office and administrative support	30.10	51.00	82.38	118.44	169.00	117.55	203.77	317.98	491.00	708.35
Natural resources, construction, and maintenance	30.00	54.50	85.00	128.00	190.59	124.86	208.21	325.00	512.00	714.10
Construction, extraction, farming, fishing, and forestry	25.33	52.93	84.64	132.83	198.40	131.44	218.41	344.99	538.87	740.32
Installation, maintenance, and repair	33.85	56.53	86.15	125.90	184.63	120.00	202.85	312.52	481.53	695.84
Production, transportation, and material moving ...	36.56	56.53	81.12	114.76	164.72	110.00	180.00	275.16	428.97	648.28
Production	35.00	54.50	79.00	112.66	154.54	109.10	168.76	255.06	390.86	582.31
Transportation and material moving	38.57	59.51	84.00	117.72	183.26	115.28	191.01	301.23	471.87	703.70
Full time	30.93	51.09	82.25	120.19	171.06	118.17	199.81	312.66	492.36	711.17
Part time	32.80	54.71	90.84	159.11	219.83	114.82	234.90	360.85	596.00	754.00
Union	24.07	43.79	68.27	103.93	161.81	75.83	137.35	234.04	395.99	654.87
Nonunion	33.36	54.21	85.35	124.48	173.46	135.00	216.65	332.25	517.00	721.79
Average wage within the following categories: ³										
Lowest 25 percent	31.32	55.53	86.66	129.87	171.62	150.49	240.11	384.22	563.00	773.32
Lowest 10 percent	27.66	57.94	82.84	139.66	165.86	162.79	240.11	381.64	553.06	746.64
Second 25 percent	33.15	53.00	84.70	122.55	173.33	127.63	209.09	333.00	512.58	729.00
Third 25 percent	30.31	50.98	80.07	118.42	171.00	109.10	188.55	300.66	481.97	708.35
Highest 25 percent	31.00	50.00	81.23	118.88	173.55	110.97	191.58	296.03	470.56	684.12
Highest 10 percent	30.76	49.00	78.95	116.44	172.80	107.95	185.83	279.38	439.84	659.53
Establishment characteristics										
Goods-producing industries	34.66	51.06	77.65	110.39	155.22	114.54	171.59	262.73	405.29	597.95
Service-providing industries	30.47	51.64	84.00	124.48	176.00	120.74	207.98	330.04	517.00	730.02
Education and health services	24.32	45.31	75.70	118.23	175.18	100.94	196.93	354.67	550.56	797.05
Educational services	20.79	40.66	72.76	119.68	182.87	95.37	192.89	365.08	552.86	767.99
Elementary and secondary schools	20.79	39.67	75.00	125.94	190.00	92.08	183.13	434.24	593.71	815.09
Junior colleges, colleges, and universities	18.00	45.00	72.32	110.00	182.87	104.25	201.48	319.81	462.36	581.00
Health care and social assistance	28.68	46.71	78.28	117.05	169.10	110.43	198.36	348.39	545.35	860.88
Hospitals	30.05	46.53	73.66	110.00	164.00	96.00	179.09	278.83	401.06	552.92
Public administration	22.00	38.48	58.07	93.46	135.90	78.02	170.96	247.76	381.59	533.00

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2010—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$38.06	\$61.66	\$95.22	\$136.67	\$192.66	\$138.33	\$235.72	\$376.21	\$582.65	\$806.06
1 to 49 workers	38.94	62.92	96.03	140.72	208.03	133.86	233.45	384.71	611.62	841.20
50 to 99 workers	36.00	60.60	90.00	128.81	173.21	151.82	237.59	363.94	537.05	758.81
100 workers or more	29.75	49.00	76.47	111.74	161.80	109.92	185.43	289.96	446.17	635.00
100 to 499 workers	32.50	51.64	82.76	118.14	165.03	128.84	205.00	316.31	477.60	695.40
500 workers or more	25.02	45.63	72.32	106.60	156.68	97.12	173.16	267.56	421.25	581.00
Geographic areas										
New England	41.41	65.72	96.00	139.14	201.36	120.98	200.29	315.22	444.03	679.45
Middle Atlantic	33.84	52.00	80.37	125.40	181.12	107.29	187.38	290.64	457.46	755.65
East North Central	30.66	48.00	75.57	110.66	160.32	87.38	156.23	249.64	397.84	588.68
West North Central	30.25	53.99	82.14	117.83	169.50	129.99	207.84	318.94	469.64	681.42
South Atlantic	34.00	52.00	85.00	118.94	174.11	142.24	223.57	330.96	529.93	722.00
East South Central	21.67	53.00	85.63	123.00	165.03	143.64	230.00	374.34	563.00	715.02
West South Central	30.88	51.48	82.33	122.00	169.24	160.89	267.20	388.63	567.00	793.00
Mountain	23.83	45.00	78.00	112.00	170.27	114.82	205.00	311.48	487.50	711.76
Pacific	26.34	50.67	84.00	126.62	179.67	110.00	198.00	309.63	522.92	729.41

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 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

³ 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: 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.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	63	11	6	20	61	13	1	25
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	11
Management, business, and financial	85	10	2	4	84	10	1	5
Professional and related	78	7	4	11	75	11	2	13
Teachers	81	3	4	12	73	10	1	15
Primary, secondary, and special education school teachers	90	2	3	6	79	13	1	8
Registered nurses	76	5	6	13	71	10	2	17
Service	39	11	9	40	38	13	2	48
Protective service	69	3	5	22	67	6	7	20
Sales and office	63	10	8	19	59	14	1	25
Sales and related	53	10	13	23	47	16	1	35
Office and administrative support	69	10	5	16	66	13	1	20
Natural resources, construction, and maintenance	64	14	3	18	60	18	2	20
Construction, extraction, farming, fishing, and forestry	60	12	5	23	51	21	2	26
Installation, maintenance, and repair	68	16	2	14	69	16	1	14
Production, transportation, and material moving	62	14	5	19	64	12	1	22
Production	63	19	3	16	69	12	1	17
Transportation and material moving	62	10	6	22	59	13	1	27
Full time	76	13	2	9	75	13	1	10
Part time	20	4	19	57	13	11	2	73
Union	90	3	2	4	83	10	1	6
Nonunion	58	12	7	24	56	13	2	29
Average wage within the following categories: ³								
Lowest 25 percent	30	11	13	46	28	13	2	57
Lowest 10 percent	15	9	16	59	15	10	1	74
Second 25 percent	64	14	5	17	63	15	2	20
Third 25 percent	77	11	3	9	74	14	1	11
Highest 25 percent	86	6	2	6	82	10	1	7
Highest 10 percent	88	6	2	4	85	9	1	5
Establishment characteristics								
Goods-producing industries	70	16	3	12	71	15	1	13
Service-providing industries	62	10	7	22	59	13	2	27
Education and health services	73	7	6	14	68	12	2	18
Educational services	83	3	5	10	75	10	1	13
Elementary and secondary schools	86	2	5	7	75	13	1	11
Junior colleges, colleges, and universities	84	4	3	10	83	5	1	12
Health care and social assistance	65	11	6	17	63	14	2	22
Hospitals	86	3	4	8	85	4	1	10
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	44	16	8	32	42	17	1	39
1 to 49 workers	39	16	8	36	37	18	1	43
50 to 99 workers	57	14	8	21	56	15	1	27
100 workers or more	80	6	4	10	77	9	2	13
100 to 499 workers	74	8	5	13	70	13	2	16
500 workers or more	85	4	3	8	84	5	2	9
Geographic areas								
New England	61	11	6	23	59	13	2	27
Middle Atlantic	65	9	7	20	58	15	2	25
East North Central	62	10	7	20	64	9	2	25
West North Central	64	8	8	20	62	10	2	26
South Atlantic	64	11	6	19	63	12	1	24
East South Central	63	15	5	16	66	12	2	20
West South Central	61	10	5	24	60	11	1	27
Mountain	63	10	6	20	61	13	1	25
Pacific	61	13	4	22	56	18	1	25

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	29	44	1	25	49	24	5	21
Worker characteristics								
Management, professional, and related	44	43	1	11	59	29	2	10
Management, business, and financial	42	52	(²)	5	72	22	1	4
Professional and related	45	40	2	13	54	32	3	12
Teachers	70	14	3	13	30	54	1	15
Primary, secondary, and special education school teachers	84	8	2	6	20	72	—	—
Registered nurses	37	45	1	18	61	20	5	14
Service	18	32	1	48	28	23	8	41
Protective service	53	20	2	26	34	39	4	23
Sales and office	23	50	2	25	55	18	7	20
Sales and related	11	52	3	34	50	14	11	25
Office and administrative support	30	49	1	20	58	21	4	16
Natural resources, construction, and maintenance	32	47	1	21	51	28	3	19
Construction, extraction, farming, fishing, and forestry	31	42	1	27	44	28	4	24
Installation, maintenance, and repair	33	52	(²)	15	57	27	2	14
Production, transportation, and material moving	27	50	1	23	50	27	4	20
Production	24	57	(²)	18	56	26	3	16
Transportation and material moving	28	43	2	27	45	27	5	23
Full time	36	53	(²)	11	59	29	2	10
Part time	9	15	5	71	15	10	15	60
Union	80	13	2	5	40	53	1	6
Nonunion	20	50	1	29	51	19	6	24
Average wage within the following categories: ³								
Lowest 25 percent	8	33	2	57	26	16	11	48
Lowest 10 percent	3	22	2	73	13	12	14	61
Second 25 percent	24	54	1	21	52	26	4	18
Third 25 percent	36	52	1	11	59	29	2	10
Highest 25 percent	53	39	1	7	63	30	2	6
Highest 10 percent	53	41	1	5	66	28	1	5
Establishment characteristics								
Goods-producing industries	29	56	(²)	14	62	24	3	12
Service-providing industries	30	42	1	27	47	25	6	23
Education and health services	44	37	2	18	45	35	4	16
Educational services	70	16	4	11	31	54	1	13
Elementary and secondary schools	81	7	4	8	19	69	1	11
Junior colleges, colleges, and universities	54	34	2	11	61	26	1	12
Health care and social assistance	24	52	1	23	56	21	6	18
Hospitals	49	39	1	10	68	21	4	8
Public administration	82	7	2	9	31	57	1	11

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	48	1	40	39	21	7	33
1 to 49 workers	9	47	1	44	36	20	8	37
50 to 99 workers	17	54	2	27	49	22	7	22
100 workers or more	46	40	2	13	58	28	3	11
100 to 499 workers	29	53	2	16	60	22	4	14
500 workers or more	61	28	1	9	56	33	2	9
Geographic areas								
New England	30	42	1	27	46	26	5	24
Middle Atlantic	34	39	2	25	47	26	5	21
East North Central	31	41	2	25	50	23	5	22
West North Central	27	45	2	26	51	21	7	21
South Atlantic	28	47	1	24	54	21	5	20
East South Central	29	49	1	20	45	34	4	17
West South Central	25	46	1	28	48	23	5	24
Mountain	25	49	2	25	50	23	5	22
Pacific	31	43	1	25	46	28	4	23

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 Less than 0.5 percent.

³ 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: 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/glossary20092010.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	78	89	88	73	83
Worker characteristics						
Management, professional, and related	90	79	88	90	73	81
Professional and related	89	78	88	89	73	82
Teachers	89	79	88	89	73	82
Primary, secondary, and special education school teachers	95	84	88	95	78	82
Service	81	73	89	81	68	85
Protective service	89	81	91	89	77	87
Sales and office	88	80	91	88	75	84
Office and administrative support	89	81	91	89	75	84
Natural resources, construction, and maintenance	95	85	90	95	81	86
Production, transportation, and material moving ...	84	75	90	82	69	84
Full time	99	88	89	99	82	84
Part time	28	22	76	28	19	68
Union	96	87	90	95	79	83
Nonunion	82	71	87	81	67	82
Average wage within the following categories: ³						
Lowest 25 percent	69	59	85	69	56	81
Lowest 10 percent	53	43	82	53	41	79
Second 25 percent	92	83	90	91	78	85
Third 25 percent	95	84	89	95	79	83
Highest 25 percent	97	87	89	97	79	82
Highest 10 percent	97	88	91	97	80	82
Establishment characteristics						
Service-providing industries	88	78	89	88	72	83
Education and health services	89	78	88	89	72	81
Educational services	89	78	88	88	72	81
Elementary and secondary schools	89	77	86	89	71	80
Junior colleges, colleges, and universities	86	79	92	86	75	87
Health care and social assistance	91	80	88	91	76	83
Hospitals	94	83	88	94	77	82
Public administration	88	80	90	88	75	84
1 to 99 workers	76	67	88	75	64	85
1 to 49 workers	68	60	87	68	58	86
50 to 99 workers	87	77	89	86	73	84
100 workers or more	90	80	89	89	74	82
100 to 499 workers	85	77	90	85	72	85
500 workers or more	91	81	88	91	74	82

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	94	87	92	94	82	88
Local government	86	75	87	86	69	81
Geographic areas						
New England	85	76	90	85	71	84
Middle Atlantic	87	82	94	87	78	91
East North Central	81	70	86	81	63	78
West North Central	84	71	85	84	67	80
South Atlantic	91	79	87	91	74	81
East South Central	94	82	87	94	80	85
West South Central	90	77	85	90	74	82
Mountain	87	78	89	86	68	79
Pacific	90	84	93	90	75	83

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	54	47	86	37	30	81	86	71	83
Worker characteristics									
Management, professional, and related	55	47	86	38	30	80	89	72	81
Professional and related	54	46	85	36	29	81	88	72	81
Teachers	53	46	86	34	28	83	88	71	82
Primary, secondary, and special education school teachers	58	50	87	36	31	84	94	76	81
Service	49	42	86	35	28	80	79	67	84
Protective service	58	50	86	42	34	81	87	75	86
Sales and office	57	50	87	40	33	82	87	73	84
Office and administrative support	57	50	87	40	33	82	87	74	84
Natural resources, construction, and maintenance	62	55	89	40	33	84	94	80	85
Production, transportation, and material moving	58	51	87	35	29	82	82	68	83
Full time	61	53	86	42	34	81	97	81	83
Part time	17	13	79	13	10	77	27	19	68
Union	70	61	86	50	44	87	94	78	83
Nonunion	41	36	86	27	19	72	81	66	82
Average wage within the following categories: ³									
Lowest 25 percent	34	29	85	23	17	73	68	55	81
Lowest 10 percent	21	17	82	13	9	69	52	41	79
Second 25 percent	59	51	87	41	32	80	90	76	85
Third 25 percent	58	51	87	39	32	82	94	78	83
Highest 25 percent	67	57	85	47	40	84	95	78	82
Highest 10 percent	69	60	87	50	43	87	95	79	83
Establishment characteristics									
Service-providing industries	54	47	86	37	30	81	86	71	83
Education and health services	52	45	86	34	28	81	87	71	81
Educational services	51	44	86	34	28	82	87	71	81
Elementary and secondary schools	51	44	86	34	28	82	87	70	80
Junior colleges, colleges, and universities	50	44	88	33	27	81	86	74	86
Health care and social assistance	60	52	85	40	30	76	90	74	83
Hospitals	61	52	85	38	28	75	93	75	81
Public administration	59	50	86	43	34	79	87	74	84
1 to 99 workers	41	36	87	31	24	80	74	63	84
1 to 49 workers	35	31	88	24	20	82	67	57	85
50 to 99 workers	52	44	85	40	31	78	86	72	84
100 workers or more	56	48	86	38	31	81	88	73	82
100 to 499 workers	54	48	89	35	30	84	83	70	85
500 workers or more	57	48	85	39	31	80	90	73	82

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	59	52	88	49	37	76	93	82	88
Local government	53	45	85	33	28	83	84	68	81
Geographic areas									
New England	49	42	86	20	18	86	83	69	83
Middle Atlantic	59	53	90	44	40	91	85	77	91
East North Central	63	52	83	46	35	76	79	62	78
West North Central	53	43	82	10	8	82	83	66	79
South Atlantic	48	40	84	39	24	62	90	73	81
East South Central	23	19	83	11	8	68	93	79	85
West South Central	24	20	86	15	11	75	88	72	81
Mountain	74	65	88	34	29	84	86	68	79
Pacific	84	74	89	71	65	92	89	74	83

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

³ 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: 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.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	89	11	73	27
Worker characteristics				
Management, professional, and related	89	11	73	27
Professional and related	89	11	72	28
Teachers	90	10	72	28
Primary, secondary, and special education school teachers	90	10	70	30
Service	88	12	73	27
Protective service	88	12	76	24
Sales and office	89	11	73	27
Office and administrative support	89	11	74	26
Natural resources, construction, and maintenance	89	11	74	26
Production, transportation, and material moving ...	89	11	74	26
Full time	89	11	73	27
Part time	87	13	74	26
Union	90	10	81	19
Nonunion	87	13	63	37
Average wage within the following categories: ²				
Lowest 25 percent	88	12	65	35
Lowest 10 percent	87	13	59	41
Second 25 percent	88	12	74	26
Third 25 percent	88	12	72	28
Highest 25 percent	89	11	77	23
Highest 10 percent	90	10	81	19
Establishment characteristics				
Service-providing industries	89	11	73	27
Education and health services	89	11	71	29
Educational services	89	11	71	29
Elementary and secondary schools	90	10	70	30
Junior colleges, colleges, and universities	88	12	74	26
Health care and social assistance	83	17	70	30
Hospitals	81	19	69	31
Public administration	88	12	76	24
1 to 99 workers	90	10	72	28
1 to 49 workers	91	9	72	28
50 to 99 workers	89	11	72	28
100 workers or more	88	12	73	27
100 to 499 workers	91	9	73	27
500 workers or more	88	12	73	27

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	75	25
Local government	89	11	72	28
Geographic areas				
New England	85	15	78	22
Middle Atlantic	91	9	89	11
East North Central	91	9	83	17
West North Central	89	11	65	35
South Atlantic	86	14	61	39
East South Central	89	11	57	43
West South Central	85	15	52	48
Mountain	86	14	62	38
Pacific	90	10	82	18

¹ Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

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: 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/glossary20092010.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	89	11	73	27
Worker characteristics				
Management, professional, and related	89	11	72	28
Professional and related	88	12	71	29
Teachers	89	11	70	30
Primary, secondary, and special education school teachers	89	11	69	31
Service	89	11	74	26
Protective service	89	11	78	22
Sales and office	89	11	74	26
Office and administrative support	89	11	74	26
Natural resources, construction, and maintenance	90	10	76	24
Production, transportation, and material moving	89	11	74	26
Full time	89	11	73	27
Part time	86	14	74	26
Union	90	10	81	19
Nonunion	89	11	65	35
Average wage within the following categories: ¹				
Lowest 25 percent	89	11	66	34
Lowest 10 percent	89	11	60	40
Second 25 percent	89	11	75	25
Third 25 percent	90	10	73	27
Highest 25 percent	88	12	76	24
Highest 10 percent	89	11	81	19
Establishment characteristics				
Service-providing industries	89	11	73	27
Education and health services	89	11	70	30
Educational services	89	11	69	31
Elementary and secondary schools	89	11	68	32
Junior colleges, colleges, and universities	89	11	72	28
Health care and social assistance	86	14	74	26
Hospitals	86	14	74	26
Public administration	89	11	79	21
1 to 99 workers	91	9	71	29
1 to 49 workers	92	8	71	29
50 to 99 workers	90	10	71	29
100 workers or more	89	11	73	27
100 to 499 workers	90	10	73	27
500 workers or more	88	12	73	27

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	88	12	75	25
Local government	90	10	72	28
Geographic areas				
New England	85	15	82	18
Middle Atlantic	92	8	90	10
East North Central	90	10	85	15
West North Central	90	10	70	30
South Atlantic	88	12	66	34
East South Central	91	9	59	41
West South Central	87	13	54	46
Mountain	90	10	69	31
Pacific	87	13	79	21

¹ 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: 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/glossary20092010.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

(All workers with single 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	\$427.29	36	\$458.38	64	\$409.76	\$85.18
Worker characteristics							
Management, professional, and related	100	434.40	36	469.85	64	414.43	88.66
Professional and related	100	434.88	36	472.90	64	413.26	90.94
Teachers	100	446.74	41	475.88	59	426.62	94.48
Primary, secondary, and special education school teachers	100	457.25	41	492.64	59	432.59	98.39
Service	100	417.13	36	438.11	64	405.57	81.16
Protective service	100	421.49	32	455.28	68	405.36	75.56
Sales and office	100	425.55	37	451.69	63	410.43	81.87
Office and administrative support	100	427.33	36	456.89	64	410.72	81.64
Natural resources, construction, and maintenance	100	408.95	35	442.47	65	390.56	78.43
Production, transportation, and material moving ...	100	411.43	37	447.50	63	389.84	78.73
Full time	100	427.51	36	457.76	64	410.45	84.03
Part time	100	421.95	36	473.58	64	393.32	112.71
Union	100	466.15	39	516.60	61	434.37	91.37
Nonunion	100	389.71	34	393.48	66	387.81	79.66
Average wage within the following categories: ¹							
Lowest 25 percent	100	398.48	39	414.73	61	388.21	87.57
Lowest 10 percent	100	373.00	39	367.78	61	376.35	84.67
Second 25 percent	100	424.47	34	450.91	66	410.80	79.31
Third 25 percent	100	427.34	38	460.49	62	407.04	79.31
Highest 25 percent	100	448.71	34	495.34	66	424.46	92.45
Highest 10 percent	100	461.80	36	500.45	64	439.69	89.13
Establishment characteristics							
Service-providing industries	100	427.76	36	458.36	64	410.43	85.47
Education and health services	100	425.80	37	456.64	63	407.49	92.24
Educational services	100	428.93	39	455.28	61	412.20	93.41
Elementary and secondary schools	100	438.24	42	466.64	58	418.08	99.71
Junior colleges, colleges, and universities	100	398.91	31	407.56	69	395.04	78.45
Health care and social assistance	100	404.82	27	469.91	73	381.17	85.71
Hospitals	100	399.26	30	452.53	70	375.92	90.17
Public administration	100	431.77	32	474.26	68	411.61	74.27
1 to 99 workers	100	425.88	45	437.42	55	416.45	76.69
1 to 49 workers	100	426.06	45	431.25	55	421.73	73.70
50 to 99 workers	100	425.66	44	445.22	56	410.10	80.30
100 workers or more	100	427.47	35	461.85	65	409.04	86.10
100 to 499 workers	100	459.74	39	505.17	61	430.90	80.02
500 workers or more	100	416.59	34	444.96	66	402.25	87.99

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with single 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
State government	100	\$414.72	24	\$460.39	76	\$400.39	\$76.60
Local government	100	432.27	41	457.92	59	414.55	89.55
Geographic areas							
New England	100	450.25	23	501.72	77	435.24	103.55
Middle Atlantic	100	427.98	47	433.94	53	422.61	78.24
East North Central	100	491.33	25	592.23	75	457.76	66.26
West North Central	100	411.05	46	440.12	54	386.71	87.90
South Atlantic	100	386.78	33	405.27	67	377.73	83.14
East South Central	100	403.85	40	375.96	60	422.26	69.65
West South Central	100	358.18	40	379.26	60	343.98	100.25
Pacific	100	483.90	34	595.43	66	426.59	100.55

¹ 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: 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/glossary20092010.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Single 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	77	—	13	3	1	5	—
Worker characteristics								
Management, professional, and related	100	77	—	13	3	1	5	—
Professional and related	100	77	—	14	2	1	5	—
Teachers	100	79	—	12	2	—	6	—
Primary, secondary, and special education school teachers	100	78	—	10	2	—	7	—
Service	100	78	—	12	2	1	6	—
Protective service	100	80	—	11	2	—	5	—
Sales and office	100	77	—	15	2	1	3	—
Office and administrative support	100	78	—	15	2	1	3	—
Natural resources, construction, and maintenance	100	79	—	14	2	1	4	—
Production, transportation, and material moving	100	77	—	11	—	—	10	—
Full time	100	77	—	13	3	1	5	—
Part time	100	74	—	14	4	—	7	—
Union	100	75	—	14	2	2	6	—
Nonunion	100	79	—	13	3	(⁴)	4	—
Average wage within the following categories: ⁵								
Lowest 25 percent	100	80	—	11	3	(⁴)	5	—
Lowest 10 percent	100	82	—	10	—	—	6	—
Second 25 percent	100	79	—	15	1	1	3	—
Third 25 percent	100	78	—	11	2	1	6	—
Highest 25 percent	100	73	—	15	3	2	5	—
Highest 10 percent	100	70	—	16	4	3	6	—
Establishment characteristics								
Service-providing industries	100	77	—	13	3	1	5	—
Education and health services	100	77	—	15	2	1	5	—
Educational services	100	78	—	13	2	1	5	—
Elementary and secondary schools	100	79	—	11	2	—	7	—
Junior colleges, colleges, and universities	100	77	—	21	—	—	—	—
Health care and social assistance	100	70	—	21	—	—	5	—
Hospitals	100	76	—	16	—	—	5	—
Public administration	100	78	—	12	4	2	4	—
1 to 99 workers	100	70	—	17	7	—	6	—
1 to 49 workers	100	61	—	20	10	—	—	—
50 to 99 workers	100	80	—	—	—	—	3	—
100 workers or more	100	78	—	13	2	1	5	—
100 to 499 workers	100	83	—	11	3	—	3	—
500 workers or more	100	76	—	13	2	2	5	—

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
State government	100	70	—	21	4	—	—	—
Local government	100	81	—	9	2	(⁴)	7	—
Geographic areas								
New England	100	84	—	—	—	—	—	—
Middle Atlantic	100	69	—	11	—	10	11	—
East North Central	100	79	—	17	—	—	4	—
West North Central	100	71	—	—	—	—	7	—
South Atlantic	100	92	—	5	—	—	2	—
East South Central	100	73	—	27	—	—	—	—
West South Central	100	80	—	—	—	—	8	—
Mountain	100	77	—	—	7	—	—	—
Pacific	100	64	—	22	8	—	2	—

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 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: 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/glossary20092010.htm.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

(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	\$877.25	13	\$1,115.05	87	\$842.64	\$354.66
Worker characteristics							
Management, professional, and related	100	870.05	13	1,120.96	87	832.55	372.56
Professional and related	100	861.66	13	1,132.95	87	820.47	384.07
Teachers	100	854.16	15	1,151.86	85	799.82	411.40
Primary, secondary, and special education school teachers	100	855.04	15	1,222.58	85	790.40	430.42
Service	100	892.47	13	1,124.45	87	859.14	338.33
Protective service	100	953.24	12	1,197.71	88	919.81	296.30
Sales and office	100	886.88	12	1,101.02	88	858.31	330.63
Office and administrative support	100	885.84	11	1,107.58	89	857.15	328.85
Natural resources, construction, and maintenance	100	876.33	11	—	89	850.90	312.49
Production, transportation, and material moving ...	100	865.00	15	1,085.11	85	826.61	338.99
Full time	100	874.76	13	1,119.36	87	839.00	354.56
Part time	100	937.32	12	1,000.39	88	929.09	356.99
Union	100	1,024.64	22	1,133.69	78	993.66	319.86
Nonunion	100	735.47	4	1,006.35	96	725.21	381.71
Average wage within the following categories: ¹							
Lowest 25 percent	100	763.81	7	1,131.91	93	736.44	394.86
Lowest 10 percent	100	672.82	4	1,127.53	96	653.87	434.68
Second 25 percent	100	895.19	11	1,069.27	89	873.64	325.75
Third 25 percent	100	867.95	12	1,094.48	88	837.96	340.63
Highest 25 percent	100	947.30	19	1,141.45	81	902.71	359.65
Highest 10 percent	100	1,016.90	24	1,083.41	76	995.96	321.62
Establishment characteristics							
Service-providing industries	100	876.97	13	1,112.78	87	842.51	355.70
Education and health services	100	834.78	13	1,123.99	87	791.04	398.20
Educational services	100	823.15	14	1,129.56	86	773.62	408.77
Elementary and secondary schools	100	819.45	17	1,134.53	83	757.14	439.20
Junior colleges, colleges, and universities	100	837.65	6	1,093.87	94	820.77	325.00
Health care and social assistance	100	912.10	8	1,059.36	92	899.35	332.49
Hospitals	100	906.94	10	1,062.28	90	889.14	325.64
Public administration	100	950.67	12	1,094.67	88	931.84	284.32
1 to 99 workers	100	852.86	8	1,222.34	92	821.83	341.12
1 to 49 workers	100	845.10	7	1,255.20	93	814.88	336.63
50 to 99 workers	100	862.42	9	—	91	830.59	346.78
100 workers or more	100	880.39	13	1,107.04	87	845.49	356.51
100 to 499 workers	100	937.83	14	1,216.48	86	891.50	358.67
500 workers or more	100	861.17	13	1,067.02	87	830.31	355.80

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—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
State government	100	\$891.23	3	\$1,044.32	97	\$886.56	\$298.28
Local government	100	871.66	17	1,120.10	83	822.23	380.86
Geographic areas							
New England	100	1,127.06	14	1,146.67	86	1,123.93	298.68
Middle Atlantic	100	1,058.66	45	1,075.18	55	1,045.34	240.36
East North Central	100	1,118.14	15	1,261.11	85	1,092.83	236.34
West North Central	100	910.51	12	1,262.62	88	862.34	415.40
South Atlantic	100	748.81	1	924.44	99	746.79	383.42
East South Central	100	591.04	—	—	—	—	—
West South Central	100	577.96	—	—	—	—	—
Pacific	100	990.62	13	1,123.92	87	969.99	321.58

¹ 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: 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/glossary20092010.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

(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	82	—	9	2	1	6	—
Worker characteristics								
Management, professional, and related	100	81	—	10	2	1	6	—
Professional and related	100	82	—	10	2	1	6	—
Teachers	100	83	—	8	—	—	7	—
Primary, secondary, and special education school teachers	100	83	—	7	—	—	8	—
Service	100	83	—	8	1	1	6	—
Protective service	100	84	—	8	—	—	5	—
Sales and office	100	83	—	9	2	1	5	—
Office and administrative support	100	83	—	10	1	1	5	—
Natural resources, construction, and maintenance	100	84	—	8	2	1	5	—
Production, transportation, and material moving ...	100	80	—	9	—	—	9	—
Full time	100	82	—	9	2	1	6	—
Part time	100	79	—	11	2	—	—	—
Union	100	78	—	10	2	2	8	—
Nonunion	100	84	—	9	2	(⁴)	4	—
Average wage within the following categories: ⁵								
Lowest 25 percent	100	85	—	8	2	(⁴)	6	—
Lowest 10 percent	100	86	—	6	—	—	7	—
Second 25 percent	100	84	—	10	1	1	4	—
Third 25 percent	100	83	—	7	2	1	7	—
Highest 25 percent	100	78	—	12	3	1	6	—
Highest 10 percent	100	76	—	14	3	2	4	—
Establishment characteristics								
Service-providing industries	100	82	—	9	2	1	6	—
Education and health services	100	82	—	11	1	1	6	—
Educational services	100	83	—	10	1	(⁴)	6	—
Elementary and secondary schools	100	83	—	8	1	—	7	—
Junior colleges, colleges, and universities	100	83	—	15	—	—	1	—
Health care and social assistance	100	75	—	16	—	—	6	—
Hospitals	100	82	—	11	—	—	5	—
Public administration	100	82	—	8	3	1	5	—
1 to 99 workers	100	79	—	9	4	—	8	—
1 to 49 workers	100	77	—	—	6	—	8	—
50 to 99 workers	100	82	—	8	—	—	7	—
100 workers or more	100	82	—	9	2	1	5	—
100 to 499 workers	100	87	—	7	1	—	4	—
500 workers or more	100	81	—	10	2	1	6	—

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—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
State government	100	75	—	15	3	—	—	—
Local government	100	85	—	7	1	(⁴)	7	—
Geographic areas								
New England	100	86	—	—	—	—	—	—
Middle Atlantic	100	72	—	10	—	9	8	—
East North Central	100	84	—	12	—	—	4	—
West North Central	100	77	—	—	—	—	9	—
South Atlantic	100	94	—	4	—	—	2	—
East South Central	100	84	—	—	—	—	—	—
West South Central	100	84	—	—	—	—	9	—
Mountain	100	73	—	—	5	—	—	—
Pacific	100	70	—	16	5	—	—	—

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 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: 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/glossary20092010.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$20.00	\$38.47	\$64.54	\$98.84	\$155.70	\$83.70	\$175.08	\$294.58	\$510.00	\$672.54
Worker characteristics										
Management, professional, and related	20.60	39.00	66.36	105.00	166.98	84.97	176.18	318.37	533.00	715.00
Professional and related	20.54	38.96	67.58	106.94	169.50	82.70	176.02	327.53	533.00	751.15
Teachers	20.00	37.91	68.70	112.00	174.95	82.70	164.03	334.40	546.00	785.17
Primary, secondary, and special education school teachers	21.64	39.00	72.76	117.54	175.18	90.00	158.71	375.00	567.00	794.50
Service	21.56	39.71	60.40	94.06	150.62	82.87	177.41	290.39	473.46	609.00
Protective service	24.28	40.00	59.86	87.92	143.10	79.00	170.96	248.02	384.76	570.97
Sales and office	18.00	35.32	64.32	95.18	146.56	86.76	178.00	285.09	473.46	582.00
Office and administrative support	18.00	33.09	61.90	95.78	146.56	85.00	175.08	285.44	472.06	581.88
Natural resources, construction, and maintenance	19.56	30.68	62.00	93.46	135.04	75.01	161.43	246.05	425.05	581.00
Production, transportation, and material moving ...	20.60	36.31	59.86	91.37	162.73	95.52	143.32	246.00	466.60	680.48
Full time	20.00	38.16	64.35	97.39	151.95	84.58	176.18	294.58	510.00	667.00
Part time	29.44	40.02	86.40	155.84	214.58	63.96	141.00	294.58	512.58	744.45
Union	21.13	37.00	63.37	101.32	174.00	71.48	128.11	220.25	409.22	692.21
Nonunion	19.41	39.00	66.00	97.62	146.56	120.74	208.14	367.84	533.00	658.00
Average wage within the following categories: ²										
Lowest 25 percent	19.41	39.67	66.80	105.70	171.46	133.55	212.00	368.54	533.00	697.61
Lowest 10 percent	18.00	37.53	66.00	105.99	171.07	153.82	234.41	453.94	563.00	741.22
Second 25 percent	19.86	37.05	60.04	93.84	144.85	82.00	168.29	267.56	447.80	581.00
Third 25 percent	20.60	39.00	64.00	93.66	145.00	82.31	169.24	293.80	517.00	680.48
Highest 25 percent	20.76	36.58	67.52	106.60	171.06	76.42	148.23	266.66	486.03	715.00
Highest 10 percent	21.74	33.18	57.87	94.72	156.23	73.82	128.11	223.95	415.62	598.40
Establishment characteristics										
Service-providing industries	20.00	38.47	64.54	98.84	156.00	83.70	175.60	295.62	512.58	675.07
Education and health services	18.75	38.66	66.81	110.56	174.00	86.36	178.44	342.87	538.19	756.62
Educational services	18.32	36.40	66.90	111.36	175.18	85.39	178.60	353.40	551.42	767.99
Elementary and secondary schools	20.54	39.00	73.92	124.10	187.64	90.00	176.18	431.10	579.28	810.92
Junior colleges, colleges, and universities	15.14	31.00	57.85	81.46	123.34	78.00	180.00	252.00	462.36	563.00
Health care and social assistance	29.19	47.21	66.00	106.22	146.56	97.49	171.46	294.58	432.30	575.42
Hospitals	31.00	49.91	76.23	115.28	153.00	130.20	193.36	299.19	432.07	563.40
Public administration	22.00	38.48	58.07	93.46	135.90	78.02	170.96	247.76	381.59	533.00
1 to 99 workers	22.47	37.34	64.35	93.46	143.10	83.78	170.96	294.58	487.56	656.68
1 to 49 workers	17.12	31.00	56.62	93.46	143.10	81.00	170.96	273.20	498.00	563.00
50 to 99 workers	26.31	46.77	78.14	93.46	144.85	96.84	168.29	294.58	473.46	694.00
100 workers or more	20.00	38.47	64.54	100.94	162.57	83.00	176.02	295.98	517.00	675.07
100 to 499 workers	21.15	39.00	61.56	98.12	145.00	85.39	170.96	300.66	510.00	701.00
500 workers or more	19.56	37.91	65.41	102.09	169.50	82.00	176.38	294.58	517.00	650.00

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$24.32	\$41.86	\$57.93	\$90.00	\$131.37	\$84.97	\$179.59	\$244.12	\$393.68	\$533.00
Local government	19.48	35.49	66.80	106.94	172.40	83.00	167.04	325.70	533.00	740.47
Geographic areas										
New England	30.00	49.43	83.24	141.64	191.25	—	—	—	—	—
Middle Atlantic	25.00	43.66	59.54	77.89	120.24	55.90	120.01	216.41	248.90	448.49
East North Central	19.00	31.00	48.72	74.56	113.00	60.41	78.00	159.98	247.76	466.60
West North Central	24.98	50.00	79.44	115.28	169.50	130.20	208.82	375.00	605.00	813.95
South Atlantic	23.10	50.00	66.00	93.46	129.00	140.48	180.00	294.58	533.00	642.29
East South Central	18.00	24.32	54.50	107.62	165.86	164.03	233.62	486.00	563.00	581.00
West South Central	22.00	46.00	86.00	135.42	191.34	230.00	367.84	429.26	606.16	778.28
Mountain	17.33	24.60	39.00	90.82	175.18	83.00	178.00	285.68	529.88	792.79
Pacific	18.20	28.61	79.13	123.50	175.18	75.02	115.52	250.87	423.28	684.00

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

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.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	86	2	4	9	79	9	1	11
Worker characteristics								
Management, professional, and related	88	2	3	7	80	10	1	9
Professional and related	88	1	4	7	79	10	1	10
Teachers	88	1	3	8	78	10	1	11
Primary, secondary, and special education school teachers	95	—	—	3	83	12	(¹)	5
Service	79	2	4	15	73	8	1	18
Protective service	88	—	—	9	83	5	1	10
Sales and office	87	2	3	8	80	9	1	11
Office and administrative support	88	1	4	7	80	9	1	10
Natural resources, construction, and maintenance	93	—	—	4	90	—	—	5
Production, transportation, and material moving	81	—	7	—	73	9	3	15
Full time	98	1	1	1	90	9	(¹)	1
Part time	22	6	19	54	18	9	5	68
Union	95	1	3	2	85	10	1	4
Nonunion	79	2	4	14	73	8	1	18
Average wage within the following categories: ²								
Lowest 25 percent	66	3	8	23	59	10	2	29
Lowest 10 percent	50	3	10	37	44	9	2	45
Second 25 percent	90	2	4	5	83	8	1	8
Third 25 percent	94	—	—	4	85	10	—	—
Highest 25 percent	96	1	1	2	88	9	1	3
Highest 10 percent	96	1	2	2	88	8	1	2
Establishment characteristics								
Service-providing industries	86	2	4	9	78	9	1	11
Education and health services	87	2	4	7	78	10	1	10
Educational services	87	2	4	8	78	10	1	10
Elementary and secondary schools	88	1	5	7	77	12	1	10
Junior colleges, colleges, and universities	83	4	3	11	81	5	1	13
Health care and social assistance	89	2	3	6	82	9	—	—
Hospitals	93	—	—	4	89	6	—	—
Public administration	87	1	3	9	81	7	1	11
1 to 99 workers	70	5	7	18	62	13	2	23
1 to 49 workers	63	5	8	24	59	9	3	29
50 to 99 workers	82	4	5	9	67	19	—	—
100 workers or more	88	1	3	7	81	8	1	10
100 to 499 workers	84	1	4	11	71	13	1	14
500 workers or more	90	1	3	6	84	7	1	8

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	92	—	—	6	86	8	(1)	6
Local government	84	2	5	10	76	9	1	13
Geographic areas								
New England	82	3	4	11	71	—	—	14
Middle Atlantic	86	—	—	7	82	5	3	11
East North Central	78	2	6	13	76	5	2	17
West North Central	83	—	—	9	75	—	—	14
South Atlantic	90	1	1	8	84	—	—	9
East South Central	89	—	—	5	83	—	—	6
West South Central	88	2	2	8	75	15	—	—
Mountain	86	—	—	10	82	—	—	13
Pacific	89	1	3	7	75	15	1	10

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	80	7	3	9	28	59	1	12
Worker characteristics								
Management, professional, and related	84	6	3	7	29	61	(1)	10
Professional and related	84	5	3	8	27	62	(1)	11
Teachers	85	3	3	8	24	64	(1)	11
Primary, secondary, and special education school teachers	94	1	2	3	16	79	—	5
Service	73	8	4	15	26	55	1	18
Protective service	82	6	2	9	31	57	1	10
Sales and office	79	9	2	9	31	57	2	10
Office and administrative support	80	9	2	9	31	58	2	9
Natural resources, construction, and maintenance	86	8	1	4	32	62	—	—
Production, transportation, and material moving ...	74	9	—	—	21	62	—	—
Full time	91	7	1	1	33	66	(1)	1
Part time	20	7	17	55	5	22	3	69
Union	93	2	3	2	25	70	(1)	4
Nonunion	70	11	4	15	31	50	1	17
Average wage within the following categories: ²								
Lowest 25 percent	59	10	7	24	23	46	2	29
Lowest 10 percent	42	11	9	39	17	36	3	45
Second 25 percent	83	8	4	5	31	60	(1)	8
Third 25 percent	88	7	1	4	31	64	1	5
Highest 25 percent	92	4	1	2	29	68	—	—
Highest 10 percent	91	6	2	2	32	65	—	—
Establishment characteristics								
Service-providing industries	80	7	3	9	28	59	1	12
Education and health services	82	6	4	7	27	62	(1)	11
Educational services	84	4	4	8	23	65	(1)	11
Elementary and secondary schools	87	2	5	7	16	73	(1)	11
Junior colleges, colleges, and universities	75	12	3	11	48	38	—	—
Health care and social assistance	67	24	—	—	55	36	1	8
Hospitals	67	27	1	5	60	35	1	5
Public administration	82	7	2	9	31	57	1	11
1 to 99 workers	60	15	5	20	24	51	2	23
1 to 49 workers	51	16	5	27	23	45	3	29
50 to 99 workers	73	13	5	9	26	60	—	—
100 workers or more	83	6	3	8	29	60	1	10
100 to 499 workers	77	8	4	12	25	60	1	15
500 workers or more	86	5	3	6	31	61	1	8

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	87	7	—	—	43	50	—	—
Local government	78	7	4	10	23	62	1	13
Geographic areas								
New England	81	4	4	11	—	77	—	15
Middle Atlantic	84	3	5	9	19	68	—	—
East North Central	73	7	6	13	33	47	1	18
West North Central	72	—	—	10	31	53	—	—
South Atlantic	87	4	1	9	45	45	(¹)	9
East South Central	79	—	—	5	24	69	—	—
West South Central	76	14	1	9	24	66	1	9
Mountain	80	6	3	10	20	67	1	12
Pacific	85	5	3	7	25	65	1	10

¹ Less than 0.5 percent.

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: 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/glossary20092010.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	56	79	71	51	73
Worker characteristics						
Management, professional, and related	87	74	84	87	66	76
Management, business, and financial	95	81	86	94	74	78
Professional and related	84	70	83	83	63	76
Service	45	30	67	44	27	61
Protective service	48	33	69	48	31	64
Sales and office	72	56	77	72	50	70
Sales and related	64	47	73	64	41	64
Office and administrative support	78	62	79	78	56	72
Natural resources, construction, and maintenance	77	64	83	76	60	78
Construction, extraction, farming, fishing, and forestry	70	57	81	70	56	80
Installation, maintenance, and repair	84	70	84	83	64	77
Production, transportation, and material moving ...	77	63	82	76	59	77
Production	82	69	84	81	65	80
Transportation and material moving	72	56	78	71	52	73
Full time	87	70	81	86	64	74
Part time	24	15	64	24	14	57
Union	92	82	90	91	77	84
Nonunion	69	53	78	68	48	71
Average wage within the following categories: ³						
Lowest 25 percent	38	24	64	38	22	58
Lowest 10 percent	23	14	58	23	12	52
Second 25 percent	77	58	75	76	52	69
Third 25 percent	86	72	83	86	66	77
Highest 25 percent	91	79	87	90	72	79
Highest 10 percent	92	81	87	92	72	79
Establishment characteristics						
Goods-producing industries	86	73	86	85	69	81
Construction	71	57	80	71	55	77
Manufacturing	91	79	87	90	74	82
Service-providing industries	68	53	78	68	48	70
Trade, transportation, and utilities	73	56	76	73	51	69
Wholesale trade	87	71	82	86	67	77
Retail trade	65	46	71	65	40	62
Transportation and warehousing	83	67	81	82	62	76
Utilities	95	89	94	95	84	89

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	90	81	91	89	70	78
Financial activities	87	72	83	85	64	74
Finance and insurance	91	77	85	90	68	75
Credit intermediation and related activities	93	78	84	92	69	75
Insurance carriers and related activities	89	75	85	87	67	77
Real estate and rental and leasing	70	54	78	69	48	70
Professional and business services	68	55	81	67	49	73
Professional and technical services	83	70	84	83	64	77
Administrative and waste services	46	35	75	45	31	69
Education and health services	75	57	76	75	53	70
Educational services	76	59	78	76	54	72
Junior colleges, colleges, and universities	90	76	84	90	69	76
Health care and social assistance	75	57	76	75	52	70
Leisure and hospitality	38	25	66	37	22	59
Accommodation and food services	37	23	63	37	21	56
Other services	52	39	74	51	35	68
1 to 99 workers	59	44	75	59	42	71
1 to 49 workers	56	41	74	55	39	70
50 to 99 workers	71	54	76	70	50	72
100 workers or more	85	70	83	84	63	74
100 to 499 workers	82	65	79	82	59	72
500 workers or more	89	77	87	88	68	78
Geographic areas						
New England	70	57	82	69	49	71
Middle Atlantic	72	58	80	71	53	75
East North Central	72	57	80	71	53	74
West North Central	70	56	80	70	52	74
South Atlantic	72	54	75	72	49	69
East South Central	75	62	83	74	55	74
West South Central	68	51	76	67	47	69
Mountain	71	53	75	71	49	69
Pacific	71	60	84	71	55	77

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	46	36	78	26	20	77	69	50	73
Worker characteristics									
Management, professional, and related	61	50	82	35	28	78	85	65	76
Management, business, and financial	69	56	82	38	30	80	93	73	78
Professional and related	57	47	82	34	26	78	81	61	75
Service	28	19	68	16	11	68	44	27	61
Protective service	27	18	68	13	9	69	47	30	63
Sales and office	46	35	75	23	18	76	70	49	69
Sales and related	39	28	71	20	15	74	62	40	64
Office and administrative support	51	39	78	26	20	77	76	55	72
Natural resources, construction, and maintenance	44	37	84	31	25	81	74	58	78
Construction, extraction, farming, fishing, and forestry	37	31	85	27	23	86	67	54	79
Installation, maintenance, and repair	52	43	84	35	27	77	81	63	78
Production, transportation, and material moving	48	39	80	29	24	80	74	57	77
Production	51	42	83	30	24	81	79	63	80
Transportation and material moving	46	35	77	29	23	79	70	51	73
Full time	56	44	79	32	25	78	84	62	74
Part time	15	10	69	9	6	69	23	13	57
Union	73	63	87	56	47	84	89	75	84
Nonunion	43	33	76	23	17	75	67	47	71
Average wage within the following categories: ³									
Lowest 25 percent	20	13	65	11	8	67	37	21	57
Lowest 10 percent	13	7	56	8	5	60	23	12	52
Second 25 percent	47	35	74	24	18	74	74	51	69
Third 25 percent	55	44	80	32	25	79	84	65	77
Highest 25 percent	67	56	84	42	33	80	89	70	79
Highest 10 percent	70	59	85	42	34	79	90	71	79
Establishment characteristics									
Goods-producing industries	55	47	85	33	28	83	83	67	81
Construction	35	30	84	24	20	85	68	52	77
Manufacturing	62	53	85	37	31	83	88	72	82
Service-providing industries	44	34	76	25	19	75	66	47	70
Trade, transportation, and utilities	46	34	74	24	18	74	72	50	69
Wholesale trade	51	40	80	32	25	78	85	66	77
Retail trade	38	26	68	18	12	70	63	39	62
Transportation and warehousing	62	48	78	35	25	72	81	61	75
Utilities	68	62	92	45	41	90	93	82	88

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	74	64	86	57	47	82	86	67	78
Financial activities	65	52	79	29	23	79	84	62	74
Finance and insurance	72	58	80	30	24	80	88	66	75
Credit intermediation and related activities	76	58	76	27	20	76	92	68	75
Insurance carriers and related activities	66	56	84	35	30	85	85	65	76
Real estate and rental and leasing	40	30	77	25	19	76	68	47	69
Professional and business services	41	33	81	27	21	80	66	48	73
Professional and technical services	47	39	84	31	25	82	81	63	77
Administrative and waste services	27	20	74	19	15	78	45	31	68
Education and health services	47	36	77	25	18	73	73	51	70
Educational services	48	36	75	27	19	70	74	54	72
Junior colleges, colleges, and universities	66	50	76	38	26	68	89	68	77
Health care and social assistance	47	36	77	25	18	74	73	51	70
Leisure and hospitality	26	16	62	16	—	—	37	22	60
Accommodation and food services	25	15	60	—	—	—	36	21	57
Other services	26	22	82	20	15	74	48	33	68
1 to 99 workers	30	23	76	18	13	75	57	40	71
1 to 49 workers	26	20	76	15	12	76	54	38	70
50 to 99 workers	41	31	77	25	18	73	68	49	72
100 workers or more	64	51	79	36	28	78	83	61	74
100 to 499 workers	57	44	77	29	23	77	80	57	71
500 workers or more	74	60	81	46	36	78	86	67	78
Geographic areas									
New England	51	41	80	21	17	79	68	48	70
Middle Atlantic	46	37	79	30	24	79	70	52	75
East North Central	45	36	78	23	17	76	70	52	74
West North Central	45	37	82	19	15	78	68	51	75
South Atlantic	42	32	75	25	17	71	70	48	68
East South Central	51	37	73	34	26	77	73	55	75
West South Central	38	29	76	20	15	76	65	45	69
Mountain	43	33	76	27	21	80	69	47	69
Pacific	54	43	81	36	29	80	68	53	77

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access

to or participating in health care.

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.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	77	23	67	33
Worker characteristics				
Management, professional, and related	77	23	67	33
Management, business, and financial	77	23	67	33
Professional and related	77	23	67	33
Service	76	24	64	36
Protective service	73	27	63	37
Sales and office	74	26	64	36
Sales and related	71	29	61	39
Office and administrative support	76	24	65	35
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry	83	17	68	32
Installation, maintenance, and repair	80	20	70	30
Production, transportation, and material moving	79	21	72	28
Production	80	20	74	26
Transportation and material moving	78	22	69	31
Full time	77	23	67	33
Part time	75	25	64	36
Union	88	12	82	18
Nonunion	75	25	64	36
Average wage within the following categories: ²				
Lowest 25 percent	75	25	62	38
Lowest 10 percent	75	25	64	36
Second 25 percent	75	25	63	37
Third 25 percent	77	23	67	33
Highest 25 percent	79	21	70	30
Highest 10 percent	77	23	70	30
Establishment characteristics				
Goods-producing industries	80	20	73	27
Construction	82	18	66	34
Manufacturing	80	20	75	25
Service-providing industries	76	24	65	35
Trade, transportation, and utilities	74	26	65	35
Wholesale trade	77	23	67	33
Retail trade	71	29	60	40
Transportation and warehousing	76	24	70	30
Utilities	82	18	77	23

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	79	21	73	27
Financial activities	73	27	63	37
Finance and insurance	73	27	63	37
Credit intermediation and related activities	72	28	61	39
Insurance carriers and related activities	73	27	65	35
Real estate and rental and leasing	75	25	60	40
Professional and business services	77	23	67	33
Professional and technical services	78	22	67	33
Administrative and waste services	75	25	64	36
Education and health services	77	23	63	37
Educational services	77	23	62	38
Junior colleges, colleges, and universities	75	25	63	37
Health care and social assistance	77	23	63	37
Leisure and hospitality	75	25	63	37
Accommodation and food services	73	27	63	37
Other services	83	17	66	34
1 to 99 workers	78	22	63	37
1 to 49 workers	78	22	63	37
50 to 99 workers	77	23	64	36
100 workers or more	76	24	69	31
100 to 499 workers	76	24	67	33
500 workers or more	77	23	71	29
Geographic areas				
New England	73	27	67	33
Middle Atlantic	79	21	70	30
East North Central	77	23	71	29
West North Central	76	24	67	33
South Atlantic	74	26	63	37
East South Central	76	24	65	35
West South Central	77	23	63	37
Mountain	77	23	66	34
Pacific	79	21	66	34

¹ Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

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: 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/glossary20092010.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	70	30
Worker characteristics				
Management, professional, and related	81	19	71	29
Management, business, and financial	81	19	71	29
Professional and related	82	18	72	28
Service	78	22	65	35
Protective service	74	26	63	37
Sales and office	79	21	67	33
Sales and related	76	24	64	36
Office and administrative support	80	20	68	32
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	84	16	68	32
Installation, maintenance, and repair	81	19	70	30
Production, transportation, and material moving	81	19	73	27
Production	81	19	74	26
Transportation and material moving	81	19	72	28
Full time	80	20	70	30
Part time	79	21	69	31
Union	89	11	83	17
Nonunion	79	21	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	77	23	63	37
Lowest 10 percent	75	25	62	38
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	82	18	74	26
Highest 10 percent	82	18	75	25
Establishment characteristics				
Goods-producing industries	82	18	74	26
Construction	82	18	65	35
Manufacturing	82	18	76	24
Service-providing industries	80	20	68	32
Trade, transportation, and utilities	78	22	68	32
Wholesale trade	81	19	70	30
Retail trade	75	25	63	37
Transportation and warehousing	82	18	75	25
Utilities	85	15	80	20

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	83	17	77	23
Financial activities	81	19	70	30
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	71	29
Real estate and rental and leasing	83	17	64	36
Professional and business services	79	21	68	32
Professional and technical services	80	20	68	32
Administrative and waste services	75	25	64	36
Education and health services	82	18	68	32
Educational services	80	20	66	34
Junior colleges, colleges, and universities	79	21	69	31
Health care and social assistance	82	18	68	32
Leisure and hospitality	74	26	62	38
Accommodation and food services	73	27	62	38
Other services	81	19	66	34
1 to 99 workers	80	20	65	35
1 to 49 workers	80	20	64	36
50 to 99 workers	79	21	66	34
100 workers or more	81	19	73	27
100 to 499 workers	79	21	70	30
500 workers or more	82	18	77	23
Geographic areas				
New England	78	22	72	28
Middle Atlantic	82	18	73	27
East North Central	80	20	74	26
West North Central	80	20	71	29
South Atlantic	78	22	65	35
East South Central	77	23	65	35
West South Central	81	19	66	34
Mountain	81	19	69	31
Pacific	82	18	69	31

¹ 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: 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/glossary20092010.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(All workers with single 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	\$335.88	20	\$432.72	80	\$311.77	\$99.07
Worker characteristics							
Management, professional, and related	100	348.55	18	423.18	82	332.52	97.05
Management, business, and financial	100	342.18	17	430.22	83	323.65	98.89
Professional and related	100	351.96	18	419.51	82	337.29	96.06
Service	100	326.39	17	484.46	83	294.83	100.12
Protective service	100	287.35	12	346.23	88	279.46	111.79
Sales and office	100	324.98	16	425.52	84	305.17	101.75
Sales and related	100	301.50	15	388.36	85	285.65	110.63
Office and administrative support	100	336.34	17	441.90	83	314.79	97.37
Natural resources, construction, and maintenance	100	329.75	34	412.76	66	286.05	104.28
Construction, extraction, farming, fishing, and forestry	100	334.90	42	419.07	58	273.08	104.15
Installation, maintenance, and repair	100	325.31	28	404.47	72	294.95	104.36
Production, transportation, and material moving ...	100	339.90	23	445.67	77	308.67	95.33
Production	100	333.67	21	430.92	79	308.24	93.10
Transportation and material moving	100	347.77	25	460.85	75	309.25	98.32
Full time	100	334.92	20	431.35	80	311.19	98.11
Part time	100	349.06	22	449.49	78	320.11	112.75
Union	100	420.51	45	495.53	55	358.27	89.05
Nonunion	100	320.74	15	399.63	85	306.40	100.22
Average wage within the following categories: ¹							
Lowest 25 percent	100	304.27	16	401.81	84	285.91	102.46
Lowest 10 percent	100	280.66	14	402.48	86	260.81	101.39
Second 25 percent	100	317.19	17	413.57	83	297.66	100.62
Third 25 percent	100	341.22	21	444.39	79	314.52	97.43
Highest 25 percent	100	357.01	23	441.94	77	331.33	97.91
Highest 10 percent	100	355.48	20	434.14	80	335.56	96.12
Establishment characteristics							
Goods-producing industries	100	332.97	24	415.53	76	307.42	89.59
Construction	100	326.97	42	420.32	58	259.86	109.73
Manufacturing	100	332.47	18	408.97	82	315.28	85.60
Service-providing industries	100	336.75	19	439.23	81	313.00	101.75
Trade, transportation, and utilities	100	318.16	20	411.87	80	294.27	105.18
Wholesale trade	100	325.59	23	427.88	77	294.48	101.03
Retail trade	100	299.37	18	389.26	82	280.17	115.26
Transportation and warehousing	100	345.45	22	438.33	78	318.92	91.66
Utilities	100	348.68	22	382.31	78	339.05	78.54

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with single 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
Information	100	\$360.41	23	\$473.72	77	\$326.60	\$90.78
Financial activities	100	333.95	17	415.61	83	317.07	95.29
Finance and insurance	100	334.38	14	419.84	86	320.08	93.26
Credit intermediation and related activities	100	330.50	12	402.10	88	320.31	93.37
Insurance carriers and related activities	100	337.04	14	432.91	86	320.92	92.52
Real estate and rental and leasing	100	331.72	32	405.67	68	297.66	108.38
Professional and business services	100	338.47	21	454.87	79	306.70	109.26
Professional and technical services	100	339.66	24	437.66	76	308.41	105.45
Administrative and waste services	100	339.83	18	541.33	82	295.41	120.19
Education and health services	100	367.88	15	457.31	85	352.01	96.59
Educational services	100	372.26	13	473.05	87	356.80	107.73
Junior colleges, colleges, and universities	100	370.29	8	443.73	92	364.22	109.07
Health care and social assistance	100	367.12	15	454.96	85	351.16	94.62
Leisure and hospitality	100	281.38	13	471.11	87	252.34	102.72
Accommodation and food services	100	276.12	11	508.92	89	248.75	101.89
Other services	100	349.68	32	450.56	68	302.07	109.18
1 to 99 workers	100	325.52	27	417.93	73	290.73	109.20
1 to 49 workers	100	330.38	30	421.87	70	291.98	111.62
50 to 99 workers	100	314.12	22	405.60	78	288.09	104.06
100 workers or more	100	343.82	14	454.53	86	325.45	92.48
100 to 499 workers	100	336.86	14	437.65	86	320.58	95.86
500 workers or more	100	351.87	15	473.06	85	331.11	88.54
Geographic areas							
New England	100	341.59	13	433.05	87	328.09	112.71
Middle Atlantic	100	370.93	23	491.34	77	335.04	102.25
East North Central	100	332.76	18	415.74	82	314.39	95.58
West North Central	100	333.97	18	424.65	82	313.96	97.02
South Atlantic	100	313.93	14	381.61	86	302.60	100.22
East South Central	100	311.32	14	403.16	86	295.95	99.39
West South Central	100	338.30	22	417.68	78	315.77	95.44
Pacific	100	340.97	28	443.77	72	300.56	98.64

¹ 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: 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/glossary20092010.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

(All workers with contributory coverage = 100 percent)

Characteristics	Single 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	77	1	10	1	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	77	—	10	1	—	11	1
Management, business, and financial	100	77	—	10	1	—	10	1
Professional and related	100	77	—	9	1	—	11	1
Service	100	78	—	8	1	—	12	(⁴)
Protective service	100	70	—	9	—	—	—	—
Sales and office	100	72	(⁴)	16	1	(⁴)	11	(⁴)
Sales and related	100	67	—	20	—	—	12	(⁴)
Office and administrative support	100	74	(⁴)	13	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	83	—	6	—	—	10	1
Construction, extraction, farming, fishing, and forestry	100	84	—	4	—	—	10	—
Installation, maintenance, and repair	100	83	—	6	—	—	10	—
Production, transportation, and material moving ...	100	83	1	6	—	—	10	1
Production	100	83	—	5	—	—	10	—
Transportation and material moving	100	83	—	6	—	—	9	—
Full time	100	77	1	10	1	(⁴)	11	(⁴)
Part time	100	74	1	17	—	—	8	—
Union	100	80	1	5	—	—	12	1
Nonunion	100	77	(⁴)	11	1	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	76	—	12	—	—	11	—
Lowest 10 percent	100	79	—	9	—	—	—	—
Second 25 percent	100	75	(⁴)	13	1	—	11	—
Third 25 percent	100	80	(⁴)	8	1	(⁴)	10	(⁴)
Highest 25 percent	100	77	—	9	1	—	11	1
Highest 10 percent	100	76	—	9	1	—	12	1
Establishment characteristics								
Goods-producing industries	100	83	—	6	—	—	10	(⁴)
Construction	100	85	—	5	—	—	8	—
Manufacturing	100	83	—	5	—	—	10	—
Service-providing industries	100	76	(⁴)	11	1	(⁴)	11	1
Trade, transportation, and utilities	100	71	1	15	—	—	12	1
Wholesale trade	100	80	—	9	—	—	9	—
Retail trade	100	62	—	23	—	—	14	—
Transportation and warehousing	100	80	—	5	—	—	13	—
Utilities	100	74	—	—	4	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single 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	86	—	4	—	—	9	—
Financial activities	100	71	—	17	2	(⁴)	9	—
Finance and insurance	100	69	—	18	2	1	10	—
Credit intermediation and related activities	100	71	—	21	—	—	6	—
Insurance carriers and related activities	100	67	—	12	3	—	17	—
Real estate and rental and leasing	100	88	—	—	—	—	5	—
Professional and business services	100	82	—	7	1	—	9	—
Professional and technical services	100	82	—	6	—	—	9	—
Administrative and waste services	100	81	—	—	—	—	9	—
Education and health services	100	76	—	11	1	—	10	—
Educational services	100	83	—	8	2	—	6	—
Junior colleges, colleges, and universities	100	80	—	10	3	—	6	—
Health care and social assistance	100	75	—	11	1	—	11	—
Leisure and hospitality	100	76	—	7	—	—	15	—
Accommodation and food services	100	77	—	8	—	—	14	—
Other services	100	79	—	—	—	—	—	—
1 to 99 workers	100	80	—	8	(⁴)	—	11	(⁴)
1 to 49 workers	100	78	—	10	—	—	11	(⁴)
50 to 99 workers	100	85	—	6	—	—	9	—
100 workers or more	100	75	1	11	1	(⁴)	11	1
100 to 499 workers	100	77	1	11	1	—	9	—
500 workers or more	100	73	—	11	1	—	13	1
Geographic areas								
New England	100	80	—	8	1	—	11	—
Middle Atlantic	100	78	—	8	1	1	11	—
East North Central	100	76	1	11	1	—	12	—
West North Central	100	78	—	10	—	—	10	—
South Atlantic	100	77	—	11	—	—	10	—
East South Central	100	79	—	9	—	—	—	—
West South Central	100	72	—	15	—	—	11	—
Mountain	100	74	—	12	—	—	13	—
Pacific	100	80	—	8	1	—	10	—

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 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: 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/glossary20092010.htm.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

(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	\$802.38	11	\$1,056.93	89	\$770.36	\$383.12
Worker characteristics							
Management, professional, and related	100	861.29	9	1,104.42	91	837.33	377.11
Management, business, and financial	100	844.24	9	1,081.90	91	821.42	376.96
Professional and related	100	870.35	9	1,115.96	91	845.82	377.19
Service	100	730.25	9	1,097.02	91	694.27	420.31
Protective service	100	693.44	8	935.38	92	673.57	420.67
Sales and office	100	767.33	8	987.84	92	749.20	397.12
Sales and related	100	712.25	7	847.73	93	701.54	417.51
Office and administrative support	100	794.16	8	1,052.49	92	772.52	387.14
Natural resources, construction, and maintenance	100	775.95	21	1,094.25	79	688.86	405.30
Construction, extraction, farming, fishing, and forestry	100	750.39	27	1,079.02	73	627.62	437.55
Installation, maintenance, and repair	100	797.24	17	1,114.89	83	733.45	381.82
Production, transportation, and material moving ...	100	813.27	16	1,020.35	84	774.30	336.64
Production	100	818.41	14	1,033.96	86	782.92	316.67
Transportation and material moving	100	806.72	18	1,006.73	82	762.79	363.28
Full time	100	803.52	11	1,090.01	89	768.31	379.65
Part time	100	786.27	14	700.45	86	800.74	434.40
Union	100	964.10	37	1,072.87	63	898.90	316.92
Nonunion	100	774.22	7	1,041.14	93	755.38	390.83
Average wage within the following categories: ¹							
Lowest 25 percent	100	677.32	7	807.36	93	666.85	425.40
Lowest 10 percent	100	613.30	7	606.04	93	613.84	399.35
Second 25 percent	100	740.66	8	996.81	92	718.54	396.72
Third 25 percent	100	807.79	11	1,063.61	89	777.22	375.88
Highest 25 percent	100	889.92	15	1,120.38	85	847.95	361.75
Highest 10 percent	100	908.38	13	1,121.85	87	875.58	350.16
Establishment characteristics							
Goods-producing industries	100	818.70	16	1,017.58	84	779.98	325.37
Construction	100	687.79	27	1,038.92	73	560.78	463.40
Manufacturing	100	850.42	14	1,010.27	86	824.74	294.88
Service-providing industries	100	797.46	10	1,077.00	90	767.68	399.24
Trade, transportation, and utilities	100	761.29	11	957.46	89	735.99	387.17
Wholesale trade	100	794.01	11	1,017.22	89	767.65	380.70
Retail trade	100	674.89	10	776.77	90	663.54	429.89
Transportation and warehousing	100	880.68	16	1,147.54	84	831.31	317.78
Utilities	100	930.42	12	1,108.47	88	905.00	270.22

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—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
Information	100	\$938.98	17	\$1,341.66	83	\$857.95	\$313.96
Financial activities	100	803.81	7	1,026.15	93	788.07	384.05
Finance and insurance	100	822.39	5	1,065.50	95	808.39	368.67
Credit intermediation and related activities	100	796.46	3	965.77	97	791.17	381.38
Insurance carriers and related activities	100	838.59	6	—	94	820.76	354.92
Real estate and rental and leasing	100	705.76	—	—	—	—	—
Professional and business services	100	832.03	12	1,235.01	88	776.23	406.50
Professional and technical services	100	847.69	12	1,306.70	88	786.97	418.76
Administrative and waste services	100	751.51	—	—	—	—	—
Education and health services	100	832.41	6	967.22	94	824.15	424.87
Educational services	100	818.39	2	—	98	815.16	436.30
Junior colleges, colleges, and universities	100	873.96	1	—	99	868.83	394.13
Health care and social assistance	100	834.91	6	967.31	94	825.82	422.74
Leisure and hospitality	100	646.55	7	1,119.49	93	613.57	404.39
Accommodation and food services	100	645.10	6	1,174.89	94	613.11	393.10
Other services	100	742.15	16	—	84	676.46	427.24
1 to 99 workers	100	720.66	14	1,054.12	86	666.01	444.32
1 to 49 workers	100	714.59	15	1,093.88	85	649.86	453.46
50 to 99 workers	100	734.38	13	952.94	87	701.84	424.04
100 workers or more	100	863.81	9	1,060.23	91	844.42	339.69
100 to 499 workers	100	826.33	8	1,004.25	92	811.20	372.46
500 workers or more	100	907.21	10	1,109.49	90	883.94	300.70
Geographic areas							
New England	100	886.43	8	1,062.01	92	870.81	375.56
Middle Atlantic	100	902.32	14	1,103.20	86	869.75	383.51
East North Central	100	840.95	12	1,034.33	88	813.60	333.07
West North Central	100	778.39	12	910.98	88	760.22	355.44
South Atlantic	100	741.63	6	1,149.71	94	716.63	400.89
East South Central	100	714.43	7	965.22	93	694.76	418.25
West South Central	100	769.96	9	1,118.32	91	734.80	412.58
Pacific	100	785.36	16	1,044.78	84	735.08	404.26

¹ 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: 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/glossary20092010.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

(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	(⁴)	9	1	(⁴)	10	(⁴)
Worker characteristics								
Management, professional, and related	100	79	—	8	1	—	11	(⁴)
Management, business, and financial	100	79	—	9	1	(⁴)	10	—
Professional and related	100	79	—	8	1	(⁴)	11	—
Service	100	79	—	8	1	—	12	(⁴)
Protective service	100	68	—	10	—	—	—	—
Sales and office	100	74	(⁴)	14	1	(⁴)	11	(⁴)
Sales and related	100	69	—	18	—	—	12	—
Office and administrative support	100	76	(⁴)	12	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	84	—	5	—	—	10	1
Construction, extraction, farming, fishing, and forestry	100	82	—	4	—	—	12	—
Installation, maintenance, and repair	100	85	—	5	—	—	9	—
Production, transportation, and material moving ...	100	85	1	6	(⁴)	—	9	—
Production	100	84	—	6	(⁴)	—	9	—
Transportation and material moving	100	86	—	5	(⁴)	—	8	—
Full time	100	79	(⁴)	9	1	(⁴)	11	(⁴)
Part time	100	77	1	13	1	—	8	—
Union	100	83	1	4	—	—	10	1
Nonunion	100	79	(⁴)	10	1	(⁴)	10	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	78	—	10	—	—	11	—
Lowest 10 percent	100	85	—	5	—	—	10	—
Second 25 percent	100	77	(⁴)	12	(⁴)	—	10	—
Third 25 percent	100	81	(⁴)	7	1	(⁴)	10	(⁴)
Highest 25 percent	100	79	—	8	1	—	11	(⁴)
Highest 10 percent	100	78	—	8	1	—	12	(⁴)
Establishment characteristics								
Goods-producing industries	100	83	—	6	(⁴)	—	10	—
Construction	100	84	—	5	—	—	10	—
Manufacturing	100	83	—	6	(⁴)	—	10	—
Service-providing industries	100	78	(⁴)	10	1	(⁴)	10	(⁴)
Trade, transportation, and utilities	100	74	1	13	(⁴)	—	11	—
Wholesale trade	100	83	—	8	—	—	8	—
Retail trade	100	65	—	21	—	—	13	—
Transportation and warehousing	100	82	—	4	—	—	12	—
Utilities	100	77	—	—	4	—	—	—

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—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	85	—	4	—	—	10	—
Financial activities	100	75	—	14	1	(⁴)	9	—
Finance and insurance	100	73	—	16	2	(⁴)	9	—
Credit intermediation and related activities	100	73	—	20	—	—	5	—
Insurance carriers and related activities	100	74	—	8	2	—	15	—
Real estate and rental and leasing	100	88	—	—	—	—	6	—
Professional and business services	100	84	—	6	1	—	9	—
Professional and technical services	100	85	—	4	—	—	10	—
Administrative and waste services	100	81	—	—	—	—	10	—
Education and health services	100	79	—	9	1	—	10	(⁴)
Educational services	100	82	—	7	2	—	9	—
Junior colleges, colleges, and universities	100	81	—	9	2	—	6	—
Health care and social assistance	100	78	—	10	1	—	10	(⁴)
Leisure and hospitality	100	77	—	7	—	—	15	—
Accommodation and food services	100	78	—	8	—	—	13	—
Other services	100	80	—	—	—	—	12	—
1 to 99 workers	100	82	(⁴)	7	—	—	11	(⁴)
1 to 49 workers	100	80	—	7	—	—	12	(⁴)
50 to 99 workers	100	86	—	5	—	—	9	—
100 workers or more	100	77	1	11	1	(⁴)	10	(⁴)
100 to 499 workers	100	79	1	11	1	—	9	—
500 workers or more	100	75	—	11	1	(⁴)	12	—
Geographic areas								
New England	100	81	—	7	1	—	10	—
Middle Atlantic	100	81	—	7	1	1	10	—
East North Central	100	76	1	11	1	—	12	—
West North Central	100	80	—	9	—	—	9	—
South Atlantic	100	79	—	9	(⁴)	—	10	—
East South Central	100	83	—	8	—	—	—	—
West South Central	100	76	—	13	—	—	10	—
Mountain	100	74	—	11	—	—	15	—
Pacific	100	81	—	7	1	—	10	—

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 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: 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/glossary20092010.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$34.96	\$55.53	\$86.06	\$125.00	\$174.79	\$130.00	\$209.00	\$319.77	\$493.74	\$724.58
Worker characteristics										
Management, professional, and related	34.00	54.17	85.00	122.48	172.80	133.86	208.00	316.24	488.01	726.16
Management, business, and financial	35.00	55.00	86.67	124.57	172.80	132.42	215.35	315.87	501.37	721.79
Professional and related	33.45	53.42	84.06	121.92	172.59	133.86	206.37	316.33	480.29	728.00
Service	31.63	54.16	88.98	132.25	168.00	133.50	229.09	384.22	568.99	787.96
Protective service	43.33	59.40	84.61	140.82	212.30	128.54	232.00	381.64	590.26	826.28
Sales and office	36.00	57.55	89.96	127.23	180.66	135.00	226.14	334.21	519.96	738.64
Sales and related	41.00	67.47	99.14	137.67	206.57	169.00	249.56	351.27	566.29	766.37
Office and administrative support	34.66	54.71	85.52	122.09	170.22	129.00	214.03	324.18	493.50	729.41
Natural resources, construction, and maintenance	34.12	58.09	87.18	133.82	196.69	138.39	224.00	337.28	523.30	738.73
Construction, extraction, farming, fishing, and forestry	30.77	59.00	87.18	140.00	206.35	154.56	242.44	394.00	569.79	772.72
Installation, maintenance, and repair	36.14	57.77	86.80	127.46	193.00	129.99	206.43	315.28	484.17	703.69
Production, transportation, and material moving	37.58	56.53	82.33	115.40	164.82	110.51	180.90	275.21	426.32	647.31
Production	35.01	55.16	80.00	112.68	154.54	110.00	170.97	255.23	391.50	582.31
Transportation and material moving	40.00	61.11	84.86	118.00	186.61	115.93	192.12	301.23	470.39	703.70
Full time	35.00	55.53	85.70	123.94	172.80	129.99	207.30	316.31	488.35	721.79
Part time	33.84	55.66	93.12	159.11	219.83	147.51	242.44	386.19	599.00	762.68
Union	30.16	47.69	73.98	106.86	147.94	87.60	153.00	242.24	385.31	635.32
Nonunion	35.77	56.53	87.18	126.54	176.18	136.38	218.82	327.14	510.69	730.02
Average wage within the following categories: ²										
Lowest 25 percent	32.80	58.50	90.20	131.77	173.32	150.00	240.11	380.50	556.68	787.02
Lowest 10 percent	27.66	60.62	83.16	136.04	160.32	162.79	240.11	373.14	488.08	707.40
Second 25 percent	36.00	55.75	86.66	125.74	173.33	133.66	218.12	336.98	514.49	745.49
Third 25 percent	33.85	54.74	85.00	122.54	176.18	120.98	200.00	312.03	494.68	728.28
Highest 25 percent	35.00	55.00	85.08	122.42	175.93	129.99	203.65	299.98	453.59	680.98
Highest 10 percent	35.38	54.37	84.00	121.81	172.59	131.37	203.65	293.33	440.90	659.53
Establishment characteristics										
Goods-producing industries	34.66	51.06	77.65	110.84	156.33	114.72	171.59	263.94	405.29	600.97
Construction	34.66	60.28	90.86	145.40	203.42	156.38	249.73	410.12	589.05	854.62
Manufacturing	34.33	50.00	74.99	105.99	144.93	110.00	162.50	248.47	354.62	542.83
Service-providing industries	35.00	57.00	88.83	129.03	181.10	135.62	224.99	337.35	520.00	745.80
Trade, transportation, and utilities	37.60	60.05	90.19	134.11	201.93	130.55	225.52	335.00	503.70	721.79
Wholesale trade	38.96	56.90	85.71	127.69	179.96	126.33	205.00	315.22	503.50	715.02
Retail trade	39.80	72.00	104.72	150.80	219.94	177.99	274.97	390.10	598.18	753.51
Transportation and warehousing	35.00	54.74	80.00	109.05	195.09	100.00	185.96	282.06	386.89	596.00
Utilities	—	—	—	—	—	103.00	177.33	260.00	340.00	398.06

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$34.66	\$57.06	\$83.57	\$108.33	\$144.94	\$114.82	\$190.82	\$263.06	\$360.08	\$551.88
Financial activities	34.33	50.00	84.65	120.50	169.14	135.08	229.05	330.52	496.97	760.30
Finance and insurance	36.00	51.45	85.35	116.91	161.13	134.77	224.00	320.98	475.08	695.84
Credit intermediation and related activities	38.06	54.16	85.35	117.90	162.53	137.61	229.31	336.98	489.63	745.72
Insurance carriers and related activities	32.71	48.00	88.00	117.16	160.78	134.66	239.30	320.98	456.54	659.36
Real estate and rental and leasing	—	—	—	—	—	161.23	239.00	376.57	637.00	904.54
Professional and business services	47.14	67.16	94.84	136.49	183.60	166.65	230.00	324.93	526.24	713.08
Professional and technical services	48.28	68.24	94.50	140.82	173.21	191.58	240.00	350.45	557.06	783.98
Administrative and waste services	48.28	70.25	97.63	141.16	214.48	167.81	237.00	332.68	574.78	737.74
Education and health services	30.33	49.38	82.33	122.26	177.65	120.81	210.52	364.14	562.90	862.00
Educational services	37.60	58.42	92.75	140.32	191.35	159.24	263.78	381.00	569.51	767.20
Junior colleges, colleges, and universities	44.45	59.00	96.55	142.00	190.78	185.88	267.65	361.85	459.44	608.07
Health care and social assistance	28.68	46.56	80.00	118.44	172.11	110.50	203.77	354.84	562.90	864.85
Leisure and hospitality	—	—	—	—	—	143.48	243.79	399.82	506.94	671.39
Accommodation and food services	35.75	64.35	101.10	141.00	160.32	179.99	245.19	395.99	488.08	625.26
Other services	45.41	62.66	93.37	140.82	179.20	159.24	243.95	384.71	616.08	777.32
1 to 99 workers	39.66	63.38	96.00	139.00	196.69	144.68	242.65	384.22	595.14	813.42
1 to 49 workers	39.64	64.90	97.08	142.26	210.14	136.38	242.33	389.00	626.12	854.62
50 to 99 workers	39.86	61.78	91.47	131.86	173.55	165.13	244.00	367.10	540.56	762.57
100 workers or more	33.84	52.65	79.77	115.33	161.80	120.00	193.00	286.28	425.00	621.27
100 to 499 workers	34.92	55.55	84.96	120.28	166.93	137.77	214.55	316.44	468.22	695.36
500 workers or more	32.80	49.83	74.11	109.00	154.01	105.00	170.97	255.95	372.42	512.83
Geographic areas										
New England	46.13	68.79	97.05	137.35	203.24	138.91	212.38	322.00	448.00	719.52
Middle Atlantic	35.00	55.00	87.76	131.19	185.17	121.54	197.19	315.82	490.81	785.36
East North Central	33.84	52.93	81.00	116.99	165.47	112.66	176.00	276.12	418.44	611.88
West North Central	32.92	54.14	82.14	117.83	170.60	118.68	205.77	302.05	445.52	644.71
South Atlantic	37.15	57.72	89.02	126.00	182.00	142.69	238.09	341.50	513.00	731.49
East South Central	37.00	62.64	87.71	125.66	165.03	130.98	230.00	353.00	596.00	800.68
West South Central	33.85	54.74	81.65	116.47	165.00	138.33	244.00	369.66	556.00	795.82
Mountain	32.28	53.93	80.76	116.59	160.69	122.00	214.27	314.11	485.17	704.33
Pacific	33.93	53.42	84.55	126.62	180.66	132.72	212.59	324.98	547.42	736.00

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

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.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	58	12	7	23	57	14	2	28
Worker characteristics								
Management, professional, and related	76	11	3	10	76	11	1	12
Management, business, and financial	84	11	1	4	84	10	1	5
Professional and related	73	11	4	12	72	11	2	15
Service	32	13	10	45	31	14	2	53
Protective service	40	8	11	42	41	—	—	35
Sales and office	61	11	9	20	57	15	1	27
Sales and related	53	11	13	23	47	16	1	35
Office and administrative support	66	11	5	17	64	14	1	21
Natural resources, construction, and maintenance	61	16	4	20	57	20	2	22
Construction, extraction, farming, fishing, and forestry	56	14	5	25	47	23	2	28
Installation, maintenance, and repair	66	17	2	15	67	17	2	15
Production, transportation, and material moving	61	15	5	19	64	13	1	23
Production	62	19	3	16	69	12	1	18
Transportation and material moving	61	10	6	23	58	13	1	28
Full time	71	15	2	11	72	14	1	12
Part time	20	4	19	57	13	11	2	74
Union	86	6	2	6	81	10	1	8
Nonunion	55	13	7	25	54	14	2	30
Average wage within the following categories: ²								
Lowest 25 percent	27	11	13	49	25	13	2	61
Lowest 10 percent	14	10	17	60	13	11	1	76
Second 25 percent	61	15	6	18	61	15	2	22
Third 25 percent	72	14	3	11	71	15	1	13
Highest 25 percent	81	9	2	7	79	11	1	8
Highest 10 percent	84	7	3	6	83	9	2	7
Establishment characteristics								
Goods-producing industries	69	16	3	12	70	15	1	14
Construction	55	17	5	24	44	27	1	27
Manufacturing	75	16	2	8	80	10	1	9
Service-providing industries	56	12	7	25	54	13	2	31
Trade, transportation, and utilities	63	10	9	18	57	16	1	26
Wholesale trade	71	15	3	10	67	19	1	13
Retail trade	56	9	13	22	47	18	1	34
Transportation and warehousing	73	9	4	14	75	7	2	16
Utilities	93	—	—	4	91	—	—	5

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	82	8	3	8	83	6	1	10
Financial activities	78	7	5	10	78	8	2	13
Finance and insurance	85	5	4	6	84	5	2	8
Credit intermediation and related activities	89	3	3	4	89	4	2	6
Insurance carriers and related activities	81	6	4	8	79	8	2	11
Real estate and rental and leasing	51	18	8	23	53	—	—	30
Professional and business services	53	14	4	29	55	12	3	30
Professional and technical services	67	16	4	14	68	15	1	16
Administrative and waste services	32	13	5	50	34	11	4	51
Education and health services	64	11	6	18	62	13	2	23
Educational services	68	8	6	19	66	10	1	24
Junior colleges, colleges, and universities	86	4	2	8	85	4	1	10
Health care and social assistance	63	12	7	18	61	14	2	23
Leisure and hospitality	22	15	11	52	23	14	1	62
Accommodation and food services	22	15	11	53	22	14	1	63
Other services	36	15	8	41	37	14	3	46
1 to 99 workers	43	16	8	33	41	18	1	40
1 to 49 workers	39	17	8	37	37	19	1	43
50 to 99 workers	55	15	8	21	55	15	1	29
100 workers or more	76	8	5	11	75	9	2	14
100 to 499 workers	72	9	5	13	69	13	2	17
500 workers or more	82	6	3	9	84	4	2	10
Geographic areas								
New England	57	12	6	25	56	13	2	29
Middle Atlantic	61	10	7	22	54	17	2	27
East North Central	60	12	7	22	62	10	2	27
West North Central	61	9	8	22	59	10	2	29
South Atlantic	59	13	7	21	58	13	1	27
East South Central	56	18	6	20	61	13	2	24
West South Central	55	12	6	27	57	11	2	31
Mountain	59	12	7	22	57	14	1	28
Pacific	56	15	5	25	52	19	1	28

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	20	51	1	28	53	18	6	23
Worker characteristics								
Management, professional, and related	27	60	1	13	72	15	3	10
Management, business, and financial	33	61	(1)	5	80	14	1	4
Professional and related	24	59	1	16	68	15	4	13
Service	8	37	1	55	28	17	10	46
Protective service	7	41	1	51	38	10	10	43
Sales and office	18	54	2	26	57	15	7	21
Sales and related	11	53	3	34	50	14	11	25
Office and administrative support	22	55	1	21	62	15	5	18
Natural resources, construction, and maintenance	26	51	(1)	23	53	24	3	20
Construction, extraction, farming, fishing, and forestry	23	46	1	29	46	24	5	26
Installation, maintenance, and repair	28	55	—	—	60	24	2	15
Production, transportation, and material moving ...	24	52	1	23	51	25	4	20
Production	24	58	(1)	19	56	25	3	16
Transportation and material moving	25	46	1	28	47	24	6	23
Full time	23	63	(1)	13	65	21	2	11
Part time	8	16	3	73	16	8	17	59
Union	68	23	1	8	53	38	2	7
Nonunion	14	54	1	31	53	15	6	25
Average wage within the following categories: ²								
Lowest 25 percent	5	33	2	60	24	14	12	50
Lowest 10 percent	2	21	2	75	12	11	15	62
Second 25 percent	15	61	1	23	56	20	5	19
Third 25 percent	24	62	(1)	14	65	21	3	11
Highest 25 percent	37	53	1	9	74	16	2	8
Highest 10 percent	37	55	—	—	79	12	2	6
Establishment characteristics								
Goods-producing industries	28	57	(1)	14	62	23	3	12
Construction	17	54	1	28	46	25	5	24
Manufacturing	32	58	—	—	68	22	2	8
Service-providing industries	18	50	1	31	51	17	7	26
Trade, transportation, and utilities	19	54	2	25	55	18	7	20
Wholesale trade	17	69	1	13	67	19	3	10
Retail trade	12	52	3	32	50	15	10	25
Transportation and warehousing	36	46	—	—	51	31	3	14
Utilities	81	14	1	4	90	5	2	4

See footnotes at end of table.

Table 42. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	46	44	1	10	78	11	3	8
Financial activities	42	43	(¹)	14	75	10	5	10
Finance and insurance	51	39	1	10	83	6	4	6
Credit intermediation and related activities	56	36	1	7	86	6	3	4
Insurance carriers and related activities	48	39	—	—	80	7	4	8
Real estate and rental and leasing	13	57	—	31	46	23	8	23
Professional and business services	—	56	—	33	52	15	4	29
Professional and technical services	—	74	—	17	66	17	4	14
Administrative and waste services	—	38	—	54	31	14	5	50
Education and health services	19	56	1	24	57	18	6	19
Educational services	—	61	—	22	63	12	4	21
Junior colleges, colleges, and universities	17	73	—	—	85	5	2	8
Health care and social assistance	20	55	1	24	56	19	6	19
Leisure and hospitality	2	35	1	62	21	16	11	52
Accommodation and food services	—	34	—	63	20	16	11	53
Other services	—	41	—	48	31	20	7	42
1 to 99 workers	9	50	1	40	40	19	8	33
1 to 49 workers	7	48	(¹)	44	36	19	8	37
50 to 99 workers	13	57	1	28	51	19	7	23
100 workers or more	32	53	1	14	68	16	4	12
100 to 499 workers	21	60	2	17	66	16	5	14
500 workers or more	46	42	1	11	72	16	3	9
Geographic areas								
New England	21	48	1	30	52	17	6	25
Middle Atlantic	25	46	1	28	52	19	6	23
East North Central	24	47	1	27	53	19	6	23
West North Central	19	51	1	30	55	15	8	23
South Atlantic	16	56	1	28	56	16	6	22
East South Central	15	59	1	24	50	24	6	20
West South Central	15	52	(¹)	32	53	14	6	27
Mountain	15	56	2	27	56	15	6	23
Pacific	20	50	1	29	50	21	4	25

¹ Less than 0.5 percent.

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: 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/glossary20092010.htm.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	10	45	62
Establishment characteristics				
Goods-producing industries	43	9	41	60
Construction	34	10	31	50
Manufacturing	56	8	54	76
Service-providing industries	48	11	46	62
Trade, transportation, and utilities	52	11	50	68
Wholesale trade	61	11	60	79
Retail trade	48	8	47	62
Transportation and warehousing	43	20	40	74
Utilities	92	72	91	95
Information	75	43	75	89
Financial activities	66	26	63	73
Finance and insurance	74	33	73	81
Credit intermediation and related activities	87	51	86	93
Insurance carriers and related activities	55	17	55	65
Real estate and rental and leasing	49	13	42	57
Professional and business services	46	5	44	62
Professional and technical services	50	–	49	67
Administrative and waste services	32	4	31	47
Education and health services	55	8	53	66
Educational services	56	–	53	63
Junior colleges, colleges, and universities	90	–	90	91
Health care and social assistance	55	–	53	66
Leisure and hospitality	23	–	23	43
Accommodation and food services	23	–	23	42
Other services	32	7	29	48
1 to 99 workers	45	10	44	61
1 to 49 workers	44	9	42	59
50 to 99 workers	78	18	76	88
100 workers or more	82	29	79	93
100 to 499 workers	80	26	77	93
500 workers or more	92	50	89	96

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	36	—	36	51
Middle Atlantic	52	13	48	64
East North Central	48	12	46	60
West North Central	51	12	49	61
South Atlantic	51	9	51	59
East South Central	37	—	35	71
West South Central	48	—	47	63
Mountain	48	12	44	64
Pacific	41	9	39	67

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

NOTE: Dash indicates no establishments 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.