

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

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.3	0.6	0.5	0.4
Worker characteristics						
Management, professional, and related	0.6	0.6	0.4	0.6	0.6	0.5
Management, business, and financial	0.6	1.2	0.9	0.6	1.0	0.9
Professional and related	0.7	0.6	0.5	0.7	0.7	0.6
Teachers	1.1	1.1	0.8	1.1	1.1	0.8
Primary, secondary, and special education school teachers	1.5	1.1	1.0	1.5	1.1	1.0
Registered nurses	1.5	1.9	1.3	1.5	1.9	1.4
Service	1.4	1.4	1.3	1.4	1.1	1.2
Protective service	2.8	2.6	1.5	2.8	2.5	1.5
Sales and office	0.8	0.7	0.6	0.8	0.7	0.6
Sales and related	1.2	1.1	0.9	1.2	1.0	0.9
Office and administrative support	1.0	0.9	0.6	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.2	0.8	1.3	1.3	0.9
Construction, extraction, farming, fishing, and forestry	1.9	1.7	1.0	1.9	1.8	1.1
Installation, maintenance, and repair	1.5	1.5	1.1	1.5	1.5	1.3
Production, transportation, and material moving ...	1.2	1.1	0.7	1.1	1.0	0.7
Production	1.4	1.5	0.9	1.4	1.4	0.9
Transportation and material moving	1.8	1.6	1.0	1.8	1.4	1.0
Full time	0.5	0.5	0.3	0.4	0.5	0.4
Part time	0.9	0.6	1.6	0.9	0.6	1.4
Union	0.7	0.8	0.4	0.7	0.9	0.6
Nonunion	0.7	0.6	0.4	0.6	0.5	0.4
Average wage within the following categories: ³						
Lowest 25 percent	1.2	1.0	1.3	1.2	0.9	1.1
Lowest 10 percent	2.1	1.8	3.5	2.1	1.6	2.9
Second 25 percent	1.0	0.9	0.5	1.0	0.8	0.5
Third 25 percent	0.8	0.7	0.4	0.8	0.7	0.5
Highest 25 percent	0.5	0.5	0.4	0.5	0.5	0.5
Highest 10 percent	0.6	0.6	0.5	0.6	0.8	0.8
Establishment characteristics						
Goods-producing industries	0.8	0.8	0.5	0.8	0.8	0.6
Service-providing industries	0.7	0.6	0.4	0.6	0.5	0.5
Education and health services	1.0	0.9	0.7	1.0	1.0	0.7
Educational services	0.7	0.8	0.7	0.7	0.9	0.7
Elementary and secondary schools	0.6	0.8	0.8	0.6	0.9	0.9
Junior colleges, colleges, and universities	1.0	1.4	1.1	1.0	1.8	1.5
Health care and social assistance	1.6	1.5	1.2	1.6	1.4	1.1
Hospitals	0.7	0.9	0.7	0.8	1.1	1.0
Public administration	1.1	1.2	0.7	1.1	1.3	0.9

See footnotes at end of table.

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

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.7	0.7	0.9	0.7	0.8
1 to 49 workers	1.1	0.8	0.9	1.0	0.8	0.9
50 to 99 workers	1.6	1.4	1.1	1.6	1.3	1.1
100 workers or more	0.5	0.6	0.4	0.5	0.5	0.4
100 to 499 workers	0.9	0.9	0.7	0.9	0.8	0.6
500 workers or more	0.6	0.7	0.4	0.6	0.7	0.6
Geographic areas						
New England	1.7	1.4	1.1	1.8	1.4	1.8
Middle Atlantic	2.0	1.6	0.7	1.9	1.1	1.3
East North Central	1.0	1.0	0.6	1.0	0.9	0.6
West North Central	1.9	2.0	1.1	1.8	1.9	1.1
South Atlantic	1.4	1.3	1.0	1.4	1.2	0.9
East South Central	3.4	3.3	1.8	3.6	2.1	1.9
West South Central	1.5	1.4	0.9	1.5	1.4	1.0
Mountain	2.4	2.1	1.1	2.3	2.1	1.3
Pacific	1.2	1.3	0.6	1.3	1.4	1.0

See footnotes at end of table.

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

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	0.6	0.5	0.4	0.7	0.5	0.6	0.6	0.5	0.4
Worker characteristics									
Management, professional, and related	0.9	0.8	0.5	0.9	0.7	0.8	0.6	0.6	0.5
Management, business, and financial	1.3	1.4	0.9	1.4	1.0	1.6	0.6	1.1	0.9
Professional and related	0.9	0.9	0.5	1.0	0.8	0.9	0.8	0.7	0.6
Teachers	1.6	1.3	0.9	1.4	1.3	1.8	1.2	1.2	0.8
Primary, secondary, and special education school teachers	2.1	1.7	1.1	1.9	1.8	1.8	1.7	1.2	1.0
Registered nurses	2.3	2.2	1.2	1.9	1.5	1.6	1.7	1.9	1.5
Service	1.6	1.1	1.4	1.7	1.4	1.8	1.4	1.1	1.2
Protective service	2.8	2.4	1.6	2.4	2.0	2.5	2.8	2.5	1.6
Sales and office	0.9	0.7	0.7	0.8	0.6	0.8	0.8	0.7	0.6
Sales and related	1.2	1.0	1.2	0.9	0.8	1.3	1.1	1.0	1.0
Office and administrative support	1.1	0.8	0.7	0.9	0.7	1.0	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.1	1.0	1.2	1.0	1.4	1.3	1.2	0.9
Construction, extraction, farming, fishing, and forestry	1.8	1.6	1.4	1.6	1.4	1.6	1.8	1.7	1.1
Installation, maintenance, and repair	1.8	1.5	1.3	1.9	1.3	1.9	1.5	1.6	1.3
Production, transportation, and material moving ...	1.4	1.2	0.9	0.9	0.8	1.1	1.1	1.0	0.7
Production	1.7	1.5	1.1	1.3	1.1	1.5	1.4	1.4	0.9
Transportation and material moving	1.8	1.5	1.3	1.3	1.1	1.6	1.8	1.4	1.0
Full time	0.7	0.6	0.4	0.8	0.6	0.6	0.5	0.5	0.4
Part time	0.6	0.5	1.6	0.5	0.4	1.9	0.9	0.5	1.5
Union	1.2	1.1	0.6	1.3	1.2	0.9	0.8	0.9	0.6
Nonunion	0.7	0.5	0.5	0.7	0.5	0.7	0.6	0.5	0.4
Average wage within the following categories: ³									
Lowest 25 percent	1.2	0.7	1.4	1.2	0.9	1.6	1.1	0.9	1.2
Lowest 10 percent	2.0	1.0	3.3	1.9	1.3	3.6	2.1	1.6	3.3
Second 25 percent	1.1	0.9	0.7	1.0	0.7	0.9	1.0	0.8	0.6
Third 25 percent	0.9	0.8	0.5	1.0	0.9	0.7	0.8	0.7	0.5
Highest 25 percent	0.8	0.8	0.4	0.8	0.7	0.7	0.5	0.5	0.5
Highest 10 percent	1.2	1.1	0.6	1.2	1.0	0.9	0.7	0.8	0.8
Establishment characteristics									
Goods-producing industries	1.3	1.2	0.6	1.2	1.0	0.9	0.9	0.9	0.6
Service-providing industries	0.7	0.6	0.5	0.8	0.6	0.6	0.6	0.6	0.5
Education and health services	1.2	1.0	0.7	1.3	0.9	1.3	1.1	1.0	0.7
Educational services	1.4	1.2	0.7	1.3	1.1	1.6	0.8	0.9	0.7
Elementary and secondary schools	1.6	1.4	1.0	1.5	1.4	1.9	0.8	1.0	0.9
Junior colleges, colleges, and universities	2.7	2.5	1.0	2.9	2.5	2.7	1.0	1.8	1.5
Health care and social assistance	1.8	1.4	1.1	2.0	1.4	1.6	1.6	1.5	1.2
Hospitals	1.6	1.3	0.8	2.1	1.6	1.3	0.9	1.1	1.0
Public administration	2.3	2.1	0.9	1.9	1.6	2.2	1.2	1.4	0.9

See footnotes at end of table.

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

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	0.8	0.6	0.8	0.6	0.5	0.9	0.9	0.7	0.7
1 to 49 workers	0.9	0.7	1.0	0.7	0.6	1.3	1.0	0.7	0.9
50 to 99 workers	1.6	1.3	1.3	1.3	1.2	1.7	1.6	1.3	1.1
100 workers or more	0.8	0.6	0.5	1.1	0.8	0.7	0.6	0.6	0.4
100 to 499 workers	1.2	1.0	0.8	1.2	0.9	1.1	0.9	0.8	0.6
500 workers or more	1.2	0.9	0.7	1.6	1.3	1.0	0.7	0.7	0.6
Geographic areas									
New England	1.7	1.5	1.4	2.0	1.6	2.4	1.7	1.2	1.8
Middle Atlantic	1.4	1.2	1.0	1.9	1.4	1.4	1.9	1.2	1.2
East North Central	1.3	1.1	1.0	1.2	1.0	1.1	1.0	0.9	0.7
West North Central	2.1	2.0	1.2	1.1	1.0	2.0	1.7	1.8	1.2
South Atlantic	1.1	1.0	1.1	1.3	1.0	1.8	1.4	1.3	0.9
East South Central	5.6	3.4	2.3	7.1	5.3	1.8	3.4	2.4	1.9
West South Central	2.1	1.6	1.4	1.1	1.1	2.2	1.7	1.5	1.0
Mountain	3.2	2.2	1.6	3.2	2.5	1.4	2.3	2.2	1.5
Pacific	1.4	1.2	0.7	1.2	1.1	0.9	1.1	1.2	0.9

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. Standard errors for health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.8	0.8
Primary, secondary, and special education school teachers	0.6	0.6	1.0	1.0
Registered nurses	0.9	0.9	0.9	0.9
Service	0.5	0.5	0.6	0.6
Protective service	0.8	0.8	1.1	1.1
Sales and office	0.3	0.3	0.3	0.3
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	0.5	0.5	0.6	0.6
Installation, maintenance, and repair	0.8	0.8	1.2	1.2
Production, transportation, and material moving ...	0.7	0.7	0.9	0.9
Production	0.5	0.5	0.5	0.5
Transportation and material moving	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.2	0.2	0.3	0.3
Part time	0.8	0.8	1.3	1.3
Union	0.3	0.3	0.6	0.6
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ³				
Lowest 25 percent	0.5	0.5	0.7	0.7
Lowest 10 percent	1.2	1.2	1.9	1.9
Second 25 percent	0.3	0.3	0.4	0.4
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.3	0.3
Highest 10 percent	0.4	0.4	0.4	0.4
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.5	0.5
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.7	0.7
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.8	0.8	1.3	1.3
Health care and social assistance	0.6	0.6	0.8	0.8
Hospitals	0.6	0.6	0.7	0.7
Public administration	0.5	0.5	0.8	0.8

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.6	0.6
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.2	0.2	0.3	0.3
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
New England	0.9	0.9	0.8	0.8
Middle Atlantic	0.5	0.5	0.7	0.7
East North Central	0.5	0.5	0.7	0.7
West North Central	1.0	1.0	0.7	0.7
South Atlantic	0.4	0.4	0.6	0.6
East South Central	1.3	1.3	1.9	1.9
West South Central	0.6	0.6	0.8	0.8
Mountain	1.1	1.1	0.9	0.9
Pacific	0.5	0.5	0.6	0.6

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: 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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.3	0.3	0.5	0.5
Teachers	0.4	0.4	1.0	1.0
Primary, secondary, and special education school teachers	0.5	0.5	1.2	1.2
Registered nurses	0.9	0.9	1.1	1.1
Service	0.6	0.6	0.8	0.8
Protective service	0.8	0.8	1.2	1.2
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.5	0.5	0.7	0.7
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.2	1.2
Installation, maintenance, and repair	0.6	0.6	0.8	0.8
Production, transportation, and material moving ...	0.4	0.4	0.6	0.6
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.6	0.6	1.0	1.0
Full time	0.2	0.2	0.3	0.3
Part time	0.8	0.8	0.9	0.9
Union	0.3	0.3	0.5	0.5
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ²				
Lowest 25 percent	0.6	0.6	0.7	0.7
Lowest 10 percent	1.3	1.3	1.4	1.4
Second 25 percent	0.3	0.3	0.4	0.4
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.3	0.3	0.6	0.6
Educational services	0.4	0.4	0.9	0.9
Elementary and secondary schools	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities	0.8	0.8	2.0	2.0
Health care and social assistance	0.5	0.5	1.0	1.0
Hospitals	0.4	0.4	0.6	0.6
Public administration	0.4	0.4	0.8	0.8

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.4	0.4	0.7	0.7
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.2	0.2	0.4	0.4
100 to 499 workers	0.3	0.3	0.5	0.5
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.6	0.6	0.7	0.7
Middle Atlantic	0.5	0.5	0.9	0.9
East North Central	0.5	0.5	0.7	0.7
West North Central	0.8	0.8	1.0	1.0
South Atlantic	0.4	0.4	0.6	0.6
East South Central	1.7	1.7	1.8	1.8
West South Central	0.6	0.6	0.8	0.8
Mountain	1.1	1.1	1.2	1.2
Pacific	0.4	0.4	0.6	0.6

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.32	0.6	\$5.11	0.6	\$1.94	\$0.78
Worker characteristics						
Management, professional, and related	2.99	0.9	7.07	0.9	2.58	1.22
Management, business, and financial	3.75	1.3	10.60	1.3	3.38	2.19
Professional and related	3.55	1.1	7.50	1.1	3.22	1.29
Teachers	5.62	1.7	9.38	1.7	6.73	2.85
Primary, secondary, and special education school teachers	7.18	2.0	10.85	2.0	8.85	3.40
Registered nurses	11.19	3.3	39.89	3.3	7.61	2.85
Service	6.51	1.4	15.75	1.4	4.64	2.25
Protective service	8.11	2.4	13.27	2.4	9.42	3.96
Sales and office	2.26	0.8	8.43	0.8	2.29	1.20
Sales and related	3.78	1.5	14.29	1.5	3.97	1.93
Office and administrative support	2.94	0.9	10.17	0.9	2.86	1.44
Natural resources, construction, and maintenance	4.56	1.6	8.49	1.6	5.36	2.38
Construction, extraction, farming, fishing, and forestry	6.81	2.1	11.84	2.1	6.22	3.45
Installation, maintenance, and repair	6.34	1.9	11.15	1.9	7.97	3.51
Production, transportation, and material moving	4.82	1.1	11.71	1.1	4.11	1.50
Production	5.26	1.5	10.84	1.5	5.12	1.72
Transportation and material moving	6.95	1.8	18.44	1.8	5.85	2.37
Full time	2.33	0.7	5.32	0.7	1.92	0.79
Part time	8.40	1.8	16.61	1.8	8.37	3.69
Union	5.08	1.2	8.91	1.2	3.94	2.41
Nonunion	1.86	0.7	4.36	0.7	1.94	0.74
Average wage within the following categories: ²						
Lowest 25 percent	4.44	1.5	12.94	1.5	4.41	1.94
Lowest 10 percent	10.04	3.3	25.42	3.3	8.84	4.05
Second 25 percent	3.17	0.8	8.94	0.8	2.59	1.22
Third 25 percent	3.61	1.0	9.10	1.0	2.42	1.12
Highest 25 percent	2.84	0.8	5.76	0.8	2.63	1.22
Highest 10 percent	3.91	1.2	9.12	1.2	3.50	1.60
Establishment characteristics						
Goods-producing industries	3.78	1.1	6.69	1.1	3.83	1.45
Service-providing industries	2.53	0.7	5.97	0.7	2.17	0.91
Education and health services	3.73	1.2	8.93	1.2	3.69	1.80
Educational services	4.49	1.8	8.25	1.8	5.21	2.34
Elementary and secondary schools	6.42	1.9	9.76	1.9	7.87	3.06
Junior colleges, colleges, and universities	5.39	3.6	14.77	3.6	5.45	3.44
Health care and social assistance	5.48	1.5	19.21	1.5	4.90	2.48
Hospitals	5.81	1.4	22.97	1.4	4.02	1.77
Public administration	9.00	2.2	22.10	2.2	5.98	2.06

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$3.24	1.0	\$6.52	1.0	\$3.31	\$1.57
1 to 49 workers	3.66	1.2	7.56	1.2	3.68	2.13
50 to 99 workers	5.05	1.8	10.66	1.8	5.42	1.88
100 workers or more	2.79	0.8	7.55	0.8	2.27	0.98
100 to 499 workers	3.60	1.0	10.85	1.0	3.17	1.38
500 workers or more	3.68	1.0	8.17	1.0	3.27	1.41
Geographic areas						
New England	5.96	1.8	15.25	1.8	4.91	3.75
Middle Atlantic	6.35	1.3	9.55	1.3	4.49	1.93
East North Central	6.52	1.1	14.89	1.1	5.50	2.23
West North Central	12.65	2.4	25.15	2.4	11.06	2.62
South Atlantic	3.22	1.4	7.26	1.4	3.70	1.54
East South Central	8.98	5.2	13.11	5.2	11.45	3.69
West South Central	4.62	1.8	10.31	1.8	5.64	1.99
Pacific	7.18	1.7	13.03	1.7	4.65	2.35

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: 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. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2010

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	0.0	0.7	0.1	0.4	0.1	(⁵)	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.0	0.3	0.7	0.2	0.1	0.6	0.2
Management, business, and financial	0.0	1.2	—	1.0	0.5	—	0.8	0.3
Professional and related	0.0	1.1	0.2	0.9	0.2	0.1	0.7	0.2
Teachers	0.0	1.6	0.1	1.2	0.6	—	1.1	—
Primary, secondary, and special education school teachers	0.0	2.1	0.2	1.6	0.8	—	1.5	—
Registered nurses	0.0	2.0	(⁵)	1.5	0.5	—	1.6	—
Service	0.0	1.8	—	0.9	0.3	0.1	1.7	—
Protective service	0.0	2.8	—	1.9	0.8	—	2.3	—
Sales and office	0.0	0.9	0.1	0.7	0.2	(⁵)	0.7	0.1
Sales and related	0.0	1.6	—	1.2	—	—	1.0	0.1
Office and administrative support	0.0	1.1	0.1	0.8	0.3	0.1	0.9	0.1
Natural resources, construction, and maintenance	0.0	1.4	—	0.8	0.1	—	1.1	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.4	—	1.1	0.1	—	2.0	—
Installation, maintenance, and repair	0.0	1.7	—	0.9	—	—	1.4	—
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	—	—	0.9	0.2
Production	0.0	1.4	—	0.8	—	—	1.2	—
Transportation and material moving	0.0	1.5	—	0.9	0.2	—	1.1	—
Full time	0.0	0.7	0.2	0.4	0.1	(⁵)	0.5	0.1
Part time	0.0	2.0	0.2	1.5	0.3	—	1.1	—
Union	0.0	1.3	0.2	1.2	0.4	0.1	0.7	0.3
Nonunion	0.0	0.7	0.2	0.4	0.1	(⁵)	0.6	0.1
Average wage within the following categories: ⁶								
Lowest 25 percent	0.0	1.6	—	0.9	0.2	—	1.3	—
Lowest 10 percent	0.0	3.7	—	1.2	—	—	—	—
Second 25 percent	0.0	1.1	0.1	0.7	0.3	0.1	0.8	0.1
Third 25 percent	0.0	0.7	0.1	0.6	0.2	(⁵)	0.5	0.1
Highest 25 percent	0.0	0.9	—	0.6	0.2	—	0.5	0.2
Highest 10 percent	0.0	1.1	0.3	0.7	0.2	0.1	0.7	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.2	—	0.7	0.1	—	1.0	0.1
Service-providing industries	0.0	0.8	0.1	0.5	0.2	(⁵)	0.6	0.1
Education and health services	0.0	1.5	0.2	1.2	0.3	0.1	1.0	0.1
Educational services	0.0	1.4	0.1	1.2	0.3	—	0.8	—
Elementary and secondary schools	0.0	1.9	0.1	1.6	0.5	—	1.2	—
Junior colleges, colleges, and universities	0.0	2.2	—	2.0	0.2	0.3	0.5	—
Health care and social assistance	0.0	2.1	—	1.8	0.5	—	1.4	—
Hospitals	0.0	1.8	0.1	1.4	0.4	—	1.2	—
Public administration	0.0	2.2	—	1.6	0.9	0.3	1.1	—

See footnotes at end of table.

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

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	0.0	1.1	—	0.8	0.2	—	0.9	0.1
1 to 49 workers	0.0	1.4	—	1.1	0.2	—	1.2	0.1
50 to 99 workers	0.0	1.5	—	1.0	0.2	—	1.2	—
100 workers or more	0.0	0.8	0.2	0.5	0.2	0.1	0.6	0.1
100 to 499 workers	0.0	1.0	0.2	0.7	0.3	—	0.7	—
500 workers or more	0.0	1.2	0.4	0.7	0.3	0.1	1.0	0.2
Geographic areas								
New England	0.0	1.9	—	1.4	0.1	—	1.8	—
Middle Atlantic	0.0	1.5	—	0.9	0.2	0.3	0.9	—
East North Central	0.0	1.9	0.1	1.2	0.4	—	1.1	—
West North Central	0.0	1.5	—	1.3	—	—	1.4	—
South Atlantic	0.0	1.4	—	0.8	0.2	—	1.2	—
East South Central	0.0	4.5	—	1.8	—	—	—	—
West South Central	0.0	2.0	—	1.5	0.7	—	1.5	—
Mountain	0.0	2.5	—	1.9	0.1	—	2.0	—
Pacific	0.0	1.8	—	1.4	0.4	—	1.2	0.3

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 0.05.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$5.72	0.4	\$14.37	0.4	\$5.27	\$3.17
Worker characteristics						
Management, professional, and related	7.61	0.7	27.61	0.7	7.27	4.84
Management, business, and financial	10.85	0.9	29.28	0.9	10.47	6.49
Professional and related	9.05	0.8	35.31	0.8	8.75	5.85
Teachers	15.03	1.0	27.18	1.0	15.52	12.21
Primary, secondary, and special education school teachers	18.85	1.2	34.46	1.2	19.39	14.24
Registered nurses	21.25	2.3	63.07	2.3	21.57	10.39
Service	13.32	1.1	33.70	1.1	12.20	7.20
Protective service	21.17	1.4	59.90	1.4	20.87	11.55
Sales and office	6.77	0.5	28.07	0.5	6.79	4.38
Sales and related	10.76	0.7	61.00	0.7	12.17	8.27
Office and administrative support	8.18	0.6	33.93	0.6	8.11	5.25
Natural resources, construction, and maintenance	12.82	1.1	30.53	1.1	12.36	6.05
Construction, extraction, farming, fishing, and forestry	20.34	1.8	38.89	1.8	19.86	11.71
Installation, maintenance, and repair	15.13	1.5	—	1.5	14.42	7.63
Production, transportation, and material moving ...	9.81	1.0	21.50	1.0	9.88	6.61
Production	12.62	1.3	30.83	1.3	12.76	6.41
Transportation and material moving	15.62	1.5	29.25	1.5	15.88	11.04
Full time	5.71	0.4	14.06	0.4	5.25	3.42
Part time	18.33	1.5	40.31	1.5	19.88	11.48
Union	11.33	1.1	17.72	1.1	11.61	6.43
Nonunion	5.48	0.4	24.23	0.4	5.39	3.42
Average wage within the following categories: ²						
Lowest 25 percent	13.45	0.7	63.97	0.7	12.94	8.00
Lowest 10 percent	27.14	1.6	63.14	1.6	28.28	19.76
Second 25 percent	7.37	0.5	21.32	0.5	6.92	4.78
Third 25 percent	8.52	0.7	20.67	0.7	7.80	4.45
Highest 25 percent	7.47	0.8	22.95	0.8	7.04	4.28
Highest 10 percent	10.84	1.2	42.35	1.2	9.44	6.00
Establishment characteristics						
Goods-producing industries	10.27	0.9	18.24	0.9	11.44	5.71
Service-providing industries	6.44	0.5	17.94	0.5	6.00	3.61
Education and health services	10.80	0.7	29.37	0.7	11.01	6.88
Educational services	12.99	0.7	22.67	0.7	13.51	9.32
Elementary and secondary schools	15.76	1.0	25.11	1.0	15.65	10.26
Junior colleges, colleges, and universities	27.64	0.8	36.19	0.8	28.42	17.15
Health care and social assistance	16.79	1.2	61.87	1.2	16.90	11.39
Hospitals	15.93	0.9	75.56	0.9	14.78	5.91
Public administration	15.54	0.9	25.72	0.9	16.26	7.77

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$9.58	0.8	\$26.97	0.8	\$9.09	\$5.82
1 to 49 workers	10.47	0.9	31.63	0.9	9.39	7.90
50 to 99 workers	16.20	1.5	48.57	1.5	16.95	7.88
100 workers or more	6.05	0.5	13.02	0.5	5.86	3.72
100 to 499 workers	9.11	0.6	19.72	0.6	9.18	5.79
500 workers or more	7.44	0.6	13.96	0.6	7.29	5.01
Geographic areas						
New England	16.79	1.0	93.01	1.0	14.31	12.52
Middle Atlantic	19.91	1.6	23.14	1.6	18.96	7.59
East North Central	14.56	1.0	26.16	1.0	14.40	7.82
West North Central	19.11	1.4	30.78	1.4	18.68	13.88
South Atlantic	10.60	0.7	41.37	0.7	9.83	6.76
East South Central	22.21	1.2	60.73	1.2	24.99	20.20
West South Central	15.26	0.8	79.19	0.8	14.64	7.31
Pacific	11.93	1.6	30.84	1.6	12.92	7.26

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey:

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

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

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

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	0.0	0.6	0.1	0.4	0.1	(⁵)	0.4	(⁵)
Worker characteristics								
Management, professional, and related	0.0	0.9	–	0.6	0.2	(⁵)	0.6	–
Management, business, and financial	0.0	1.3	–	0.8	0.4	0.1	1.0	–
Professional and related	0.0	1.0	0.2	0.8	0.2	0.1	0.7	0.1
Teachers	0.0	1.4	–	0.9	0.5	0.1	1.0	–
Primary, secondary, and special education school teachers	0.0	1.8	0.1	1.1	0.6	–	1.3	–
Registered nurses	0.0	2.0	0.1	1.5	0.4	–	1.5	–
Service	0.0	1.4	–	0.8	0.3	0.1	1.2	–
Protective service	0.0	2.3	–	1.6	0.6	–	1.8	–
Sales and office	0.0	0.9	0.1	0.6	0.2	(⁵)	0.7	(⁵)
Sales and related	0.0	1.7	–	1.2	–	–	1.4	–
Office and administrative support	0.0	1.0	0.1	0.7	0.2	0.1	0.7	(⁵)
Natural resources, construction, and maintenance	0.0	1.2	–	0.6	0.1	–	1.0	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.2	–	0.9	0.1	–	1.9	–
Installation, maintenance, and repair	0.0	1.5	–	0.7	–	–	1.3	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.8	0.1	–	0.9	–
Production	0.0	1.4	–	1.2	0.1	–	1.1	–
Transportation and material moving	0.0	1.3	–	0.8	0.1	–	0.9	–
Full time	0.0	0.6	0.1	0.4	0.1	(⁵)	0.5	(⁵)
Part time	0.0	1.8	0.2	1.3	0.3	–	1.2	–
Union	0.0	1.2	0.2	1.0	0.3	0.1	0.9	0.2
Nonunion	0.0	0.7	0.1	0.4	0.1	(⁵)	0.5	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	0.0	1.4	–	0.8	–	–	1.1	(⁵)
Lowest 10 percent	0.0	2.3	–	1.0	–	–	1.7	–
Second 25 percent	0.0	0.9	0.1	0.6	0.2	0.1	0.6	(⁵)
Third 25 percent	0.0	0.7	0.1	0.5	0.1	(⁵)	0.5	0.1
Highest 25 percent	0.0	0.8	–	0.6	0.2	0.1	0.6	–
Highest 10 percent	0.0	1.1	–	0.7	0.2	0.1	0.8	–
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.8	0.1	–	1.0	–
Service-providing industries	0.0	0.7	0.1	0.5	0.2	(⁵)	0.5	0.1
Education and health services	0.0	1.2	–	1.0	0.2	0.1	0.8	–
Educational services	0.0	1.3	–	1.0	0.2	0.1	0.8	–
Elementary and secondary schools	0.0	1.7	0.1	1.2	0.4	–	1.2	–
Junior colleges, colleges, and universities	0.0	1.9	–	1.6	0.1	0.2	0.5	–
Health care and social assistance	0.0	2.0	–	1.6	0.4	–	1.2	0.2
Hospitals	0.0	1.7	0.1	1.5	0.3	–	1.2	–
Public administration	0.0	2.1	–	1.2	0.7	0.2	1.7	–

See footnotes at end of table.

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

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	0.0	1.1	—	0.7	0.1	—	0.9	0.1
1 to 49 workers	0.0	1.4	—	1.0	0.2	—	1.2	0.1
50 to 99 workers	0.0	1.4	—	0.8	—	—	1.1	—
100 workers or more	0.0	0.7	0.2	0.5	0.2	0.1	0.5	0.1
100 to 499 workers	0.0	0.9	0.2	0.7	0.2	—	0.6	—
500 workers or more	0.0	1.0	—	0.7	0.2	0.1	0.8	—
Geographic areas								
New England	0.0	1.6	—	1.3	0.1	—	1.6	—
Middle Atlantic	0.0	1.2	—	1.0	0.2	0.3	0.8	—
East North Central	0.0	2.0	0.1	1.1	0.4	—	1.3	—
West North Central	0.0	1.8	—	1.3	—	—	1.3	—
South Atlantic	0.0	1.4	—	0.7	0.1	—	1.2	—
East South Central	0.0	3.6	—	1.9	—	—	2.6	—
West South Central	0.0	1.7	—	1.2	0.6	—	1.0	—
Mountain	0.0	2.5	—	1.7	0.1	—	2.3	—
Pacific	0.0	1.6	(⁵)	1.2	0.3	—	0.9	—

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 0.05.

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: 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. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2010

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	\$0.52	\$0.95	\$0.92	\$1.34	\$1.26	\$3.55	\$2.35	\$4.21	\$10.15	\$9.49
Worker characteristics										
Management, professional, and related	0.66	0.51	1.83	2.66	1.86	5.51	4.06	7.10	12.59	14.47
Management, business, and financial	1.63	1.77	1.89	4.10	4.01	3.93	3.88	7.16	19.80	25.93
Professional and related	1.50	1.56	1.84	3.04	2.20	5.16	5.64	7.29	9.24	20.27
Teachers	2.07	2.57	2.57	4.95	4.93	6.95	12.81	26.29	13.16	34.12
Primary, secondary, and special education school teachers	3.44	1.93	6.52	7.04	2.22	5.12	17.58	34.66	16.15	58.43
Registered nurses	1.52	3.77	5.94	6.39	13.26	15.30	12.49	20.48	20.45	30.11
Service	2.77	3.18	2.73	3.59	4.53	8.33	8.98	12.10	19.08	24.62
Protective service	3.66	3.63	4.38	6.21	24.31	9.94	8.58	21.86	20.06	30.09
Sales and office	0.97	1.01	1.47	2.26	4.65	3.21	4.63	5.36	7.83	8.75
Sales and related	2.12	2.68	3.22	4.58	9.44	13.16	12.60	12.64	19.73	20.90
Office and administrative support	1.12	1.07	1.58	2.63	5.54	7.19	4.24	7.51	9.69	17.13
Natural resources, construction, and maintenance	1.72	1.59	1.69	5.16	9.47	7.28	5.64	6.65	11.21	24.40
Construction, extraction, farming, fishing, and forestry	2.65	3.45	1.69	7.25	13.05	12.00	7.01	19.79	18.99	39.65
Installation, maintenance, and repair	1.52	2.95	2.82	5.21	12.82	10.81	5.48	12.16	17.92	25.59
Production, transportation, and material moving ...	1.62	1.48	1.94	2.59	5.52	3.53	6.39	4.87	8.35	25.50
Production	1.68	2.65	2.80	3.09	2.28	4.73	7.47	6.17	11.85	19.83
Transportation and material moving	2.61	2.28	2.47	4.70	14.74	7.27	7.69	12.09	19.06	41.35
Full time	0.55	0.79	0.95	1.44	1.86	3.65	2.11	4.99	9.53	12.37
Part time	1.15	3.61	4.13	13.18	10.24	15.22	15.96	19.02	39.27	27.92
Union	1.21	1.29	1.96	2.01	8.49	3.28	5.78	5.74	14.23	25.54
Nonunion	0.86	0.75	0.89	1.60	1.74	3.18	4.27	4.38	4.77	10.04
Average wage within the following categories: ³										
Lowest 25 percent	2.58	2.18	2.97	3.72	5.06	11.25	9.03	12.34	16.31	21.28
Lowest 10 percent	7.66	9.63	9.10	7.32	11.96	16.31	15.42	20.74	64.74	66.12
Second 25 percent	1.11	1.57	0.99	2.58	2.79	3.59	4.64	5.62	8.80	13.84
Third 25 percent	0.81	1.00	1.33	2.44	3.86	3.19	4.65	4.58	9.38	18.65
Highest 25 percent	0.68	0.86	1.54	2.29	1.88	2.62	3.88	5.21	12.50	15.11
Highest 10 percent	0.89	1.35	1.47	2.46	1.13	4.61	5.24	6.91	11.23	22.39
Establishment characteristics										
Goods-producing industries	0.76	2.17	1.96	2.87	3.72	4.60	4.62	6.19	7.50	18.45
Service-providing industries	0.74	1.03	0.90	1.70	2.31	5.55	3.52	4.19	5.90	8.55
Education and health services	1.49	0.87	2.09	3.35	2.40	4.82	6.15	14.40	12.34	23.62
Educational services	1.52	2.28	1.62	5.40	7.51	6.94	11.79	21.29	12.84	17.56
Elementary and secondary schools	0.77	1.68	2.49	4.18	18.54	4.97	15.16	24.84	14.75	32.39
Junior colleges, colleges, and universities	6.26	7.41	2.35	5.80	16.41	34.18	22.32	31.36	73.04	10.33
Health care and social assistance	2.15	1.72	3.34	4.11	5.05	6.28	8.01	14.44	29.72	60.84
Hospitals	2.39	1.11	2.66	5.27	7.32	4.38	6.00	7.75	12.49	24.18
Public administration	1.29	2.17	2.66	3.88	10.60	3.46	6.12	13.77	14.66	11.23

See footnotes at end of table.

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

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	\$2.96	\$1.79	\$1.66	\$2.86	\$7.18	\$5.71	\$7.53	\$9.56	\$10.47	\$9.98
1 to 49 workers	2.66	2.83	0.92	3.33	10.69	4.34	9.29	8.11	16.39	34.53
50 to 99 workers	4.86	3.03	2.70	3.45	1.06	10.04	8.60	9.24	14.98	35.75
100 workers or more	0.81	1.21	0.97	2.48	2.21	2.49	3.71	5.32	6.89	9.63
100 to 499 workers	1.51	1.84	1.71	2.76	3.48	6.05	4.91	6.72	15.87	14.75
500 workers or more	0.89	1.12	0.95	2.51	4.61	4.83	4.79	7.06	13.67	8.90
Geographic areas										
New England	4.89	1.75	0.00	9.24	16.30	6.62	1.74	6.63	12.03	57.23
Middle Atlantic	1.22	2.18	3.26	3.03	7.28	4.55	3.74	12.79	27.60	32.33
East North Central	1.02	1.90	2.40	3.59	2.89	6.52	7.11	8.13	10.41	20.50
West North Central	3.31	2.50	4.02	5.16	5.90	17.74	9.30	19.20	30.27	44.17
South Atlantic	1.75	2.32	1.89	3.26	6.09	4.63	9.96	8.25	9.69	19.84
East South Central	4.64	4.52	2.17	7.01	4.06	16.68	14.74	43.08	10.02	71.31
West South Central	2.09	2.89	3.60	4.05	3.50	8.66	11.83	8.85	16.68	38.52
Mountain	2.12	4.37	3.59	9.14	15.30	22.16	14.08	17.13	42.30	44.12
Pacific	3.06	1.13	0.96	3.73	7.02	4.61	6.57	11.23	17.06	17.45

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. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010

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	0.5	0.5	0.3	0.5	0.6	0.3	0.1	0.6
Worker characteristics								
Management, professional, and related	0.8	0.6	0.3	0.5	0.7	0.6	0.2	0.6
Management, business, and financial	1.0	1.0	0.2	0.5	0.9	0.8	0.2	0.6
Professional and related	0.9	0.7	0.4	0.6	0.8	0.7	0.2	0.7
Teachers	1.3	0.6	0.9	0.9	1.4	1.0	0.2	1.1
Primary, secondary, and special education school teachers	1.2	0.7	0.6	1.4	1.5	1.4	0.2	1.6
Registered nurses	1.7	0.9	0.9	1.3	1.9	1.6	0.6	1.4
Service	1.0	1.3	0.8	1.4	1.5	1.0	0.4	1.4
Protective service	2.7	1.1	1.0	2.8	2.8	1.0	2.8	1.7
Sales and office	0.7	0.5	0.5	0.7	0.8	0.5	0.1	0.8
Sales and related	1.0	0.7	0.9	1.1	1.1	0.8	0.2	1.2
Office and administrative support	1.0	0.7	0.4	1.0	1.0	0.7	0.2	1.0
Natural resources, construction, and maintenance	1.5	0.9	0.4	1.2	1.4	1.0	0.5	1.2
Construction, extraction, farming, fishing, and forestry	1.9	1.0	0.7	1.8	1.9	1.5	0.6	1.8
Installation, maintenance, and repair	1.9	1.4	0.5	1.4	1.7	1.3	0.6	1.4
Production, transportation, and material moving ...	1.3	0.9	0.5	1.1	1.1	0.7	0.2	1.1
Production	1.6	1.3	0.5	1.3	1.6	1.0	0.3	1.3
Transportation and material moving	1.8	0.9	0.8	1.7	1.6	0.9	0.3	1.8
Full time	0.6	0.6	0.2	0.4	0.5	0.4	0.1	0.4
Part time	0.8	0.5	0.9	1.1	0.6	0.7	0.2	0.9
Union	0.8	0.6	0.4	0.6	1.0	0.8	0.2	0.7
Nonunion	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.7
Average wage within the following categories: ³								
Lowest 25 percent	0.8	1.0	0.7	1.1	1.2	0.7	0.3	1.2
Lowest 10 percent	1.1	1.7	1.2	2.0	2.0	1.2	0.2	2.1
Second 25 percent	1.0	0.7	0.5	0.9	1.0	0.5	0.2	1.0
Third 25 percent	0.9	0.5	0.3	0.7	0.8	0.7	0.2	0.8
Highest 25 percent	0.6	0.5	0.2	0.4	0.6	0.5	0.2	0.5
Highest 10 percent	0.8	0.6	0.3	0.5	0.8	0.8	0.3	0.6
Establishment characteristics								
Goods-producing industries	1.1	0.9	0.3	0.7	1.0	0.8	0.2	0.8
Service-providing industries	0.6	0.5	0.3	0.6	0.7	0.4	0.1	0.6
Education and health services	1.2	0.8	0.4	1.0	1.2	1.0	0.2	1.0
Educational services	0.8	0.4	0.5	0.6	1.0	0.9	0.2	0.7
Elementary and secondary schools	0.8	0.4	0.5	0.5	1.2	1.2	0.2	0.6
Junior colleges, colleges, and universities	1.2	1.0	0.5	0.9	1.3	1.0	0.3	1.0
Health care and social assistance	1.9	1.3	0.7	1.6	1.8	1.5	0.3	1.6
Hospitals	1.1	0.7	0.4	0.7	0.9	0.6	0.3	0.7
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.1	1.1

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

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	0.8	0.7	0.5	0.9	0.9	0.6	0.2	0.9
1 to 49 workers	0.9	0.8	0.6	1.1	1.0	0.7	0.2	1.1
50 to 99 workers	1.7	1.2	0.8	1.6	1.7	1.2	0.3	1.6
100 workers or more	0.8	0.7	0.3	0.5	0.7	0.4	0.2	0.5
100 to 499 workers	1.0	0.6	0.4	0.9	1.0	0.6	0.2	0.9
500 workers or more	1.2	1.2	0.4	0.5	0.8	0.4	0.3	0.5
Geographic areas								
New England	2.5	2.1	1.2	2.1	1.2	1.0	0.3	1.7
Middle Atlantic	1.5	0.9	0.8	1.6	1.5	1.0	0.4	2.0
East North Central	1.3	1.1	0.7	1.0	1.1	0.7	0.5	1.0
West North Central	1.7	1.0	1.1	1.5	2.3	1.5	0.4	1.9
South Atlantic	1.3	1.2	0.8	1.3	1.4	0.8	0.2	1.4
East South Central	3.7	4.6	0.9	3.3	5.1	2.1	0.3	3.6
West South Central	1.8	0.9	0.6	1.3	1.2	1.0	0.4	1.5
Mountain	1.8	1.2	0.8	2.4	2.1	1.1	0.4	2.4
Pacific	1.5	1.1	0.5	1.2	1.4	0.7	0.3	1.2

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

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	0.5	0.6	0.1	0.6	0.5	0.5	0.3	0.5
Worker characteristics								
Management, professional, and related	0.8	0.9	0.2	0.6	0.9	0.8	0.2	0.6
Management, business, and financial	1.3	1.3	0.2	0.5	1.1	1.1	0.2	0.5
Professional and related	1.0	1.1	0.2	0.7	1.0	0.9	0.3	0.7
Teachers	1.6	1.3	0.8	0.9	1.6	1.6	0.4	1.1
Primary, secondary, and special education school teachers	1.4	1.6	0.3	1.5	1.9	1.9	—	—
Registered nurses	1.9	2.1	0.3	1.5	1.9	1.6	0.9	1.3
Service	0.7	1.6	0.1	1.4	1.0	1.2	0.8	1.4
Protective service	2.9	2.4	0.3	2.9	2.5	2.6	1.0	2.8
Sales and office	0.6	0.8	0.2	0.7	0.7	0.6	0.4	0.7
Sales and related	0.7	1.3	0.4	1.1	1.0	0.8	0.9	1.1
Office and administrative support	0.8	1.0	0.2	1.0	1.0	0.8	0.4	0.9
Natural resources, construction, and maintenance	1.2	1.3	0.2	1.3	1.4	1.2	0.4	1.2
Construction, extraction, farming, fishing, and forestry	1.8	2.0	0.3	1.9	1.9	1.6	0.6	1.8
Installation, maintenance, and repair	1.7	1.7	0.1	1.5	1.8	1.6	0.5	1.4
Production, transportation, and material moving ...	1.1	1.2	0.2	1.1	1.1	1.0	0.4	1.1
Production	1.2	1.6	0.1	1.4	1.7	1.4	0.5	1.3
Transportation and material moving	1.7	1.6	0.3	1.7	1.5	1.3	0.7	1.7
Full time	0.6	0.7	(²)	0.4	0.6	0.6	0.2	0.4
Part time	0.4	0.8	0.3	0.9	0.7	0.6	0.9	1.1
Union	1.1	1.0	0.2	0.7	1.3	1.3	0.4	0.6
Nonunion	0.5	0.7	0.1	0.6	0.6	0.6	0.3	0.6
Average wage within the following categories: ³								
Lowest 25 percent	0.5	1.2	0.2	1.1	0.8	1.0	0.7	1.2
Lowest 10 percent	0.5	2.1	0.3	2.1	1.0	1.7	1.2	2.0
Second 25 percent	0.8	0.9	0.1	1.0	0.9	0.8	0.4	0.9
Third 25 percent	0.7	0.9	0.1	0.8	1.0	0.7	0.2	0.7
Highest 25 percent	0.9	0.9	0.2	0.4	0.8	0.7	0.2	0.5
Highest 10 percent	1.2	1.2	0.1	0.5	1.1	1.1	0.3	0.5
Establishment characteristics								
Goods-producing industries	1.2	1.3	0.1	0.8	1.2	1.0	0.3	0.7
Service-providing industries	0.5	0.7	0.1	0.6	0.6	0.6	0.3	0.6
Education and health services	1.0	1.2	0.2	1.0	1.3	1.2	0.4	1.1
Educational services	0.9	0.8	0.5	0.7	1.5	1.6	0.2	0.7
Elementary and secondary schools	1.0	0.8	0.4	0.5	1.5	1.6	0.3	0.6
Junior colleges, colleges, and universities	2.3	2.5	0.5	0.9	2.5	2.6	0.3	1.0
Health care and social assistance	1.2	1.8	0.2	1.6	2.0	1.5	0.7	1.6
Hospitals	2.0	1.8	0.3	0.8	1.7	1.7	0.4	0.7
Public administration	1.5	1.0	0.4	1.0	2.3	2.3	0.3	1.1

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2010—Continued

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	0.5	0.9	0.1	0.9	0.8	0.7	0.5	0.9
1 to 49 workers	0.5	1.0	0.2	1.1	0.9	0.8	0.6	1.1
50 to 99 workers	1.0	1.8	0.3	1.6	1.7	1.2	0.8	1.6
100 workers or more	0.9	0.9	0.1	0.5	0.7	0.7	0.3	0.5
100 to 499 workers	0.9	1.0	0.2	0.9	1.1	0.9	0.3	0.9
500 workers or more	1.6	1.7	0.1	0.6	1.0	0.9	0.3	0.5
Geographic areas								
New England	1.5	2.0	0.4	2.0	2.3	2.1	1.2	2.0
Middle Atlantic	1.5	1.7	0.2	1.8	1.6	1.2	0.8	1.7
East North Central	1.2	1.3	0.3	1.0	1.3	1.1	0.6	1.0
West North Central	2.1	2.1	0.4	1.7	1.4	2.0	0.9	1.5
South Atlantic	0.9	1.3	0.2	1.4	1.4	1.3	0.8	1.3
East South Central	4.7	5.5	0.5	3.7	2.7	3.6	0.8	3.3
West South Central	1.1	1.6	0.2	1.4	1.9	1.2	0.6	1.4
Mountain	1.7	2.2	0.5	2.6	1.9	1.9	1.1	2.1
Pacific	1.0	1.2	0.1	1.3	1.5	1.4	0.6	1.2

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 0.05.

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: 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. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2010

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.6	0.5	0.5	0.7	0.6
Worker characteristics						
Management, professional, and related	0.6	0.7	0.5	0.6	0.9	0.8
Professional and related	0.6	0.7	0.6	0.6	0.9	0.8
Teachers	0.7	0.9	0.7	0.8	1.0	0.8
Primary, secondary, and special education school teachers	0.5	0.8	0.8	0.5	0.9	0.9
Service	1.3	1.3	0.7	1.3	1.3	0.8
Protective service	1.1	1.3	0.7	1.1	1.4	0.9
Sales and office	1.4	1.5	0.7	1.4	1.5	0.9
Office and administrative support	1.4	1.4	0.6	1.3	1.5	0.9
Natural resources, construction, and maintenance	1.8	2.3	1.7	1.8	2.3	1.8
Production, transportation, and material moving ...	4.1	4.0	1.3	4.1	4.3	1.8
Full time	0.2	0.5	0.4	0.3	0.6	0.6
Part time	2.0	1.4	2.7	2.0	1.4	2.5
Union	0.4	0.6	0.5	0.4	0.7	0.7
Nonunion	0.9	1.0	0.8	0.9	1.1	1.0
Average wage within the following categories: ³						
Lowest 25 percent	1.4	1.5	1.2	1.4	1.5	1.2
Lowest 10 percent	2.6	2.6	2.1	2.6	2.6	2.2
Second 25 percent	0.8	0.9	0.6	0.8	1.1	0.8
Third 25 percent	0.7	1.1	0.8	0.6	1.2	1.0
Highest 25 percent	0.3	0.6	0.5	0.4	0.7	0.7
Highest 10 percent	0.5	0.8	0.7	0.5	1.1	1.1
Establishment characteristics						
Service-providing industries	0.5	0.6	0.5	0.5	0.7	0.6
Education and health services	0.5	0.7	0.6	0.5	0.9	0.8
Educational services	0.5	0.7	0.7	0.6	0.9	0.8
Elementary and secondary schools	0.5	0.7	0.8	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.4	2.1	1.5	1.4	2.5	2.2
Health care and social assistance	1.6	2.1	1.4	1.6	2.4	2.0
Hospitals	1.3	2.4	1.9	1.3	2.9	2.5
Public administration	1.1	1.2	0.7	1.1	1.3	0.9
1 to 99 workers	2.5	2.7	1.6	2.4	2.6	1.5
1 to 49 workers	3.3	3.5	2.7	3.3	3.4	2.7
50 to 99 workers	1.9	2.4	1.4	1.9	2.4	1.9
100 workers or more	0.5	0.6	0.5	0.5	0.7	0.6
100 to 499 workers	1.1	1.3	0.9	1.1	1.4	1.1
500 workers or more	0.5	0.6	0.6	0.5	0.9	0.8

See footnotes at end of table.

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

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.7	1.1	0.9	0.7	1.5	1.4
Local government	0.6	0.7	0.5	0.6	0.7	0.6
Geographic areas						
New England	2.3	2.4	1.2	2.2	2.5	2.4
Middle Atlantic	1.2	1.5	0.6	1.2	1.4	0.5
East North Central	1.6	1.5	1.5	1.8	1.4	1.2
West North Central	2.2	1.2	1.4	2.2	2.6	3.0
South Atlantic	1.5	1.4	1.0	1.5	1.7	1.2
East South Central	2.3	3.1	3.4	2.3	3.1	3.4
West South Central	1.8	2.0	1.3	1.8	2.1	1.9
Mountain	1.9	2.3	1.1	1.8	2.7	2.3
Pacific	0.9	1.4	0.8	0.9	2.0	1.5

See footnotes at end of table.

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

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	1.4	1.2	0.6	1.3	1.0	1.5	0.6	0.7	0.6
Worker characteristics									
Management, professional, and related	1.5	1.3	0.8	1.4	1.1	1.7	0.7	0.9	0.8
Professional and related	1.4	1.3	0.9	1.4	1.2	1.7	0.7	1.0	0.8
Teachers	1.8	1.6	1.0	1.6	1.4	1.8	0.8	1.0	0.8
Primary, secondary, and special education school teachers	2.1	1.8	1.2	1.9	1.8	1.9	0.7	0.9	0.9
Service	1.8	1.7	0.9	1.7	1.4	1.8	1.3	1.3	0.8
Protective service	2.8	2.6	1.2	2.7	2.5	2.7	1.3	1.6	0.9
Sales and office	2.6	2.5	1.0	2.3	1.9	2.4	1.5	1.6	0.9
Office and administrative support	2.6	2.5	1.0	2.3	1.9	2.5	1.5	1.6	0.9
Natural resources, construction, and maintenance	3.4	3.3	1.8	2.7	2.5	2.0	1.6	2.2	1.8
Production, transportation, and material moving	3.8	3.7	2.0	3.6	3.2	3.6	4.2	4.3	1.9
Full time	1.6	1.4	0.6	1.5	1.2	1.5	0.3	0.6	0.6
Part time	1.3	1.1	2.0	1.0	0.8	2.7	2.0	1.4	2.5
Union	1.4	1.3	0.8	1.6	1.5	1.0	0.5	0.7	0.6
Nonunion	1.9	1.7	0.9	1.8	1.2	3.0	0.9	1.1	1.0
Average wage within the following categories: ³									
Lowest 25 percent	1.8	1.7	1.4	1.7	1.2	2.8	1.5	1.5	1.2
Lowest 10 percent	2.0	1.8	2.6	1.7	1.3	4.1	2.6	2.6	2.2
Second 25 percent	2.1	2.0	0.9	1.8	1.5	1.9	0.9	1.1	0.8
Third 25 percent	2.2	1.9	0.9	2.0	1.7	1.7	0.7	1.2	1.0
Highest 25 percent	1.2	1.2	0.8	1.3	1.3	1.4	0.5	0.7	0.7
Highest 10 percent	1.8	1.6	0.8	1.9	1.9	1.7	0.7	1.1	1.1
Establishment characteristics									
Service-providing industries	1.4	1.2	0.6	1.3	1.0	1.5	0.6	0.7	0.6
Education and health services	1.6	1.3	0.8	1.5	1.3	1.8	0.6	0.9	0.8
Educational services	1.8	1.5	0.9	1.6	1.4	1.9	0.7	0.9	0.8
Elementary and secondary schools	1.7	1.5	1.0	1.6	1.5	2.0	0.7	0.9	0.9
Junior colleges, colleges, and universities	4.3	3.8	1.4	4.1	3.6	4.1	1.4	2.6	2.3
Health care and social assistance	3.5	3.1	1.5	3.7	2.9	2.9	1.9	2.4	2.0
Hospitals	4.3	3.8	1.9	4.9	3.6	3.3	1.9	2.8	2.4
Public administration	2.3	2.1	0.9	1.9	1.6	2.2	1.2	1.4	0.9
1 to 99 workers	3.5	3.2	1.7	2.9	2.5	2.0	2.4	2.6	1.6
1 to 49 workers	4.5	4.1	2.5	3.1	2.8	2.8	3.4	3.5	2.8
50 to 99 workers	4.0	3.8	2.4	4.7	4.3	3.4	1.9	2.6	2.0
100 workers or more	1.4	1.2	0.6	1.4	1.1	1.6	0.5	0.7	0.6
100 to 499 workers	2.4	2.3	1.1	2.3	2.0	1.7	1.3	1.5	1.1
500 workers or more	1.7	1.5	0.8	1.6	1.3	1.9	0.6	0.8	0.8

See footnotes at end of table.

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

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	3.2	2.8	1.2	3.0	2.4	3.0	0.7	1.5	1.4
Local government	1.3	1.2	0.7	1.2	1.1	1.3	0.7	0.7	0.6
Geographic areas									
New England	3.9	3.1	1.6	3.9	3.3	3.2	3.0	3.2	2.4
Middle Atlantic	2.3	2.6	1.3	3.8	3.9	1.6	1.4	1.6	0.5
East North Central	2.7	2.5	1.6	3.7	3.1	2.7	1.8	1.4	1.2
West North Central	6.5	4.4	2.2	1.8	1.8	5.6	2.2	1.9	2.9
South Atlantic	4.2	3.8	1.7	3.5	1.8	4.7	1.7	1.7	1.2
East South Central	3.3	2.4	4.5	2.8	1.6	8.1	2.3	3.2	3.5
West South Central	3.1	3.1	2.7	2.1	1.6	2.5	2.2	2.0	1.9
Mountain	3.9	3.5	1.4	9.2	7.7	4.4	1.8	2.7	2.3
Pacific	1.1	1.7	1.0	1.8	2.3	1.1	0.9	1.7	1.3

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. Standard errors for health care benefits:¹ Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.6	0.6
Worker characteristics				
Management, professional, and related	0.4	0.4	0.7	0.7
Professional and related	0.4	0.4	0.7	0.7
Teachers	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers	0.6	0.6	1.0	1.0
Service	0.6	0.6	0.9	0.9
Protective service	0.8	0.8	1.1	1.1
Sales and office	0.6	0.6	1.0	1.0
Office and administrative support	0.6	0.6	1.0	1.0
Natural resources, construction, and maintenance	0.7	0.7	1.2	1.2
Production, transportation, and material moving	0.9	0.9	1.7	1.7
Full time	0.4	0.4	0.7	0.7
Part time	1.2	1.2	1.7	1.7
Union	0.4	0.4	0.7	0.7
Nonunion	0.5	0.5	1.1	1.1
Average wage within the following categories: ²				
Lowest 25 percent	0.6	0.6	1.2	1.2
Lowest 10 percent	1.2	1.2	1.8	1.8
Second 25 percent	0.6	0.6	0.8	0.8
Third 25 percent	0.6	0.6	1.0	1.0
Highest 25 percent	0.4	0.4	0.7	0.7
Highest 10 percent	0.6	0.6	0.8	0.8
Establishment characteristics				
Service-providing industries	0.4	0.4	0.6	0.6
Education and health services	0.5	0.5	0.8	0.8
Educational services	0.5	0.5	0.8	0.8
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.0	1.0	1.9	1.9
Health care and social assistance	1.3	1.3	1.5	1.5
Hospitals	1.9	1.9	1.7	1.7
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.9	0.9	1.4	1.4
1 to 49 workers	1.2	1.2	1.9	1.9
50 to 99 workers	1.4	1.4	2.3	2.3
100 workers or more	0.4	0.4	0.6	0.6
100 to 499 workers	0.7	0.7	1.7	1.7
500 workers or more	0.4	0.4	0.7	0.7

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.1	1.1
Local government	0.4	0.4	0.7	0.7
Geographic areas				
New England	1.9	1.9	1.6	1.6
Middle Atlantic	1.0	1.0	1.4	1.4
East North Central	1.0	1.0	1.3	1.3
West North Central	1.2	1.2	1.3	1.3
South Atlantic	0.7	0.7	1.7	1.7
East South Central	2.6	2.6	4.3	4.3
West South Central	1.4	1.4	2.5	2.5
Mountain	2.6	2.6	1.2	1.2
Pacific	0.5	0.5	0.8	0.8

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: 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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.8	0.8
Worker characteristics				
Management, professional, and related	0.4	0.4	0.9	0.9
Professional and related	0.4	0.4	1.0	1.0
Teachers	0.4	0.4	1.1	1.1
Primary, secondary, and special education school teachers	0.5	0.5	1.2	1.2
Service	0.5	0.5	1.1	1.1
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.7	0.7	1.3	1.3
Office and administrative support	0.7	0.7	1.3	1.3
Natural resources, construction, and maintenance	0.7	0.7	1.4	1.4
Production, transportation, and material moving	0.8	0.8	1.8	1.8
Full time	0.3	0.3	0.9	0.9
Part time	1.2	1.2	2.1	2.1
Union	0.4	0.4	0.5	0.5
Nonunion	0.5	0.5	1.4	1.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.6	0.6	1.5	1.5
Lowest 10 percent	1.0	1.0	2.5	2.5
Second 25 percent	0.5	0.5	1.0	1.0
Third 25 percent	0.4	0.4	1.2	1.2
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.5	0.5	1.0	1.0
Establishment characteristics				
Service-providing industries	0.4	0.4	0.8	0.8
Education and health services	0.4	0.4	1.0	1.0
Educational services	0.5	0.5	1.1	1.1
Elementary and secondary schools	0.5	0.5	1.1	1.1
Junior colleges, colleges, and universities	1.1	1.1	3.1	3.1
Health care and social assistance	1.0	1.0	1.4	1.4
Hospitals	1.3	1.3	2.0	2.0
Public administration	0.4	0.4	0.8	0.8
1 to 99 workers	0.7	0.7	1.6	1.6
1 to 49 workers	1.0	1.0	2.1	2.1
50 to 99 workers	1.0	1.0	2.4	2.4
100 workers or more	0.3	0.3	0.8	0.8
100 to 499 workers	0.5	0.5	1.9	1.9
500 workers or more	0.4	0.4	0.9	0.9

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.6	1.6
Local government	0.4	0.4	0.8	0.8
Geographic areas				
New England	2.0	2.0	1.2	1.2
Middle Atlantic	0.5	0.5	0.7	0.7
East North Central	0.8	0.8	1.3	1.3
West North Central	1.4	1.4	2.3	2.3
South Atlantic	0.8	0.8	1.9	1.9
East South Central	1.6	1.6	5.4	5.4
West South Central	1.2	1.2	2.3	2.3
Mountain	2.2	2.2	1.7	1.7
Pacific	0.5	0.5	0.6	0.6

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: 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. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$4.82	1.8	\$9.55	1.8	\$4.72	\$1.64
Worker characteristics						
Management, professional, and related	5.82	1.8	10.79	1.8	5.87	2.10
Professional and related	5.87	1.8	10.42	1.8	6.31	2.19
Teachers	6.39	1.9	9.70	1.9	8.34	3.29
Primary, secondary, and special education school teachers	7.76	2.1	11.50	2.1	10.14	3.61
Service	5.99	2.2	10.59	2.2	7.13	2.66
Protective service	7.93	2.9	13.27	2.9	9.74	4.03
Sales and office	8.11	3.0	17.12	3.0	6.37	2.92
Office and administrative support	8.43	3.0	17.87	3.0	6.53	2.95
Natural resources, construction, and maintenance	7.34	3.3	12.69	3.3	8.84	4.54
Production, transportation, and material moving ...	9.33	3.8	16.48	3.8	9.79	4.07
Full time	5.03	1.8	9.91	1.8	4.90	1.57
Part time	12.67	3.4	26.22	3.4	11.64	6.90
Union	6.37	1.8	12.95	1.8	5.39	2.61
Nonunion	5.32	2.9	5.35	2.9	7.11	1.76
Average wage within the following categories: ¹						
Lowest 25 percent	6.58	3.0	12.15	3.0	6.80	2.48
Lowest 10 percent	8.33	4.8	10.62	4.8	11.12	3.78
Second 25 percent	5.70	2.5	10.91	2.5	6.13	2.03
Third 25 percent	7.91	2.2	14.91	2.2	7.19	2.01
Highest 25 percent	5.21	1.5	10.16	1.5	6.23	2.76
Highest 10 percent	6.22	1.9	14.18	1.9	6.39	4.46
Establishment characteristics						
Service-providing industries	4.85	1.8	9.59	1.8	4.75	1.66
Education and health services	5.27	2.0	9.29	2.0	5.85	2.44
Educational services	5.35	2.0	8.80	2.0	6.59	2.88
Elementary and secondary schools	6.79	2.0	10.23	2.0	8.63	3.24
Junior colleges, colleges, and universities	8.34	5.0	16.03	5.0	9.26	5.05
Health care and social assistance	11.95	3.9	29.97	3.9	8.08	3.03
Hospitals	14.88	4.6	28.29	4.6	13.51	4.59
Public administration	9.00	2.2	22.10	2.2	5.98	2.06
1 to 99 workers	11.67	4.0	14.38	4.0	15.94	3.60
1 to 49 workers	12.57	5.4	16.31	5.4	17.11	5.11
50 to 99 workers	17.39	5.2	21.36	5.2	23.41	6.15
100 workers or more	4.81	1.7	9.62	1.7	4.71	1.73
100 to 499 workers	11.81	3.1	22.90	3.1	9.81	2.75
500 workers or more	4.88	1.8	8.26	1.8	5.50	2.21

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$11.77	3.5	\$40.38	3.5	\$6.62	\$2.40
Local government	4.58	1.7	7.22	1.7	5.67	2.08
Geographic areas						
New England	17.96	6.6	27.63	6.6	13.34	5.72
Middle Atlantic	7.47	3.2	9.41	3.2	11.99	2.60
East North Central	15.77	3.1	28.04	3.1	14.51	3.98
West North Central	21.46	6.2	24.38	6.2	14.66	8.27
South Atlantic	7.77	4.0	9.11	4.0	10.43	3.21
East South Central	22.82	11.2	15.75	11.2	30.76	3.16
West South Central	7.08	5.9	6.99	5.9	8.73	5.01
Pacific	15.25	2.8	31.93	2.8	9.17	4.80

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: 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. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

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	0.0	1.3	–	1.1	0.4	0.1	0.7	–
Worker characteristics								
Management, professional, and related	0.0	1.5	–	1.4	0.6	0.1	0.8	–
Professional and related	0.0	1.6	–	1.4	0.5	0.1	0.9	–
Teachers	0.0	1.9	–	1.5	0.7	–	1.3	–
Primary, secondary, and special education school teachers	0.0	2.2	–	1.7	0.9	–	1.6	–
Service	0.0	2.1	–	1.6	0.8	0.3	1.3	–
Protective service	0.0	3.0	–	2.3	0.9	–	1.9	–
Sales and office	0.0	2.0	–	1.7	0.9	0.1	0.8	–
Office and administrative support	0.0	1.9	–	1.7	0.5	0.1	0.8	–
Natural resources, construction, and maintenance	0.0	2.6	–	2.3	0.3	0.5	1.3	–
Production, transportation, and material moving	0.0	3.0	–	2.2	–	–	2.4	–
Full time	0.0	1.4	–	1.1	0.5	0.1	0.7	–
Part time	0.0	4.1	–	2.5	1.0	–	2.8	–
Union	0.0	1.5	–	1.0	0.7	0.2	1.1	–
Nonunion	0.0	2.0	–	1.8	0.6	0.1	0.7	–
Average wage within the following categories: ⁴								
Lowest 25 percent	0.0	2.1	–	1.5	1.2	(⁵)	1.1	–
Lowest 10 percent	0.0	3.1	–	2.1	–	–	1.8	–
Second 25 percent	0.0	2.1	–	1.8	0.4	0.1	0.5	–
Third 25 percent	0.0	1.9	–	1.3	0.5	0.2	1.1	–
Highest 25 percent	0.0	1.5	–	1.1	0.7	0.2	1.0	–
Highest 10 percent	0.0	2.6	–	1.4	0.6	0.8	1.9	–
Establishment characteristics								
Service-providing industries	0.0	1.3	–	1.1	0.4	0.1	0.7	–
Education and health services	0.0	1.7	–	1.5	0.3	0.1	0.8	–
Educational services	0.0	1.7	–	1.5	0.4	0.1	1.0	–
Elementary and secondary schools	0.0	2.0	–	1.7	0.5	–	1.3	–
Junior colleges, colleges, and universities	0.0	3.5	–	3.3	–	–	–	–
Health care and social assistance	0.0	3.2	–	3.2	–	–	1.4	–
Hospitals	0.0	3.9	–	3.8	–	–	2.2	–
Public administration	0.0	2.2	–	1.6	0.9	0.3	1.1	–
1 to 99 workers	0.0	4.7	–	4.4	1.8	–	2.6	–
1 to 49 workers	0.0	6.0	–	5.5	1.9	–	–	–
50 to 99 workers	0.0	4.8	–	–	–	–	0.5	–
100 workers or more	0.0	1.3	–	1.0	0.5	0.1	0.7	–
100 to 499 workers	0.0	2.2	–	2.1	0.6	–	0.6	–
500 workers or more	0.0	1.5	–	1.1	0.5	0.2	0.9	–

See footnotes at end of table.

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

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	0.0	2.8	—	2.5	1.0	—	—	—
Local government	0.0	1.3	—	1.0	0.4	0.1	0.9	—
Geographic areas								
New England	0.0	5.9	—	—	—	—	—	—
Middle Atlantic	0.0	3.6	—	1.9	—	1.4	3.0	—
East North Central	0.0	4.0	—	2.9	—	—	1.7	—
West North Central	0.0	6.2	—	—	—	—	2.8	—
South Atlantic	0.0	1.8	—	0.9	—	—	1.0	—
East South Central	0.0	7.1	—	7.1	—	—	—	—
West South Central	0.0	3.7	—	—	—	—	2.3	—
Mountain	0.0	6.2	—	—	1.2	—	—	—
Pacific	0.0	2.5	—	1.8	1.2	—	0.7	—

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 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.

⁵ Less than 0.05.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$12.75	0.6	\$15.55	0.6	\$13.84	\$7.55
Worker characteristics						
Management, professional, and related	13.72	0.8	20.62	0.8	14.83	9.55
Professional and related	14.44	0.9	22.61	0.9	15.49	10.46
Teachers	16.99	1.2	27.01	1.2	18.05	13.24
Primary, secondary, and special education school teachers	19.97	1.3	34.15	1.3	20.89	13.78
Service	18.47	1.0	30.96	1.0	19.40	9.98
Protective service	22.17	1.5	55.11	1.5	21.76	11.23
Sales and office	22.18	1.8	31.56	1.8	23.44	10.91
Office and administrative support	22.25	1.5	29.27	1.5	23.37	10.67
Natural resources, construction, and maintenance	22.86	1.8	—	1.8	23.01	15.07
Production, transportation, and material moving ...	28.54	3.1	58.39	3.1	30.95	17.36
Full time	13.20	0.7	15.95	0.7	14.26	7.82
Part time	44.30	1.8	38.78	1.8	50.19	21.15
Union	10.99	1.0	17.08	1.0	12.45	7.49
Nonunion	18.34	0.4	42.85	0.4	18.70	11.71
Average wage within the following categories: ¹						
Lowest 25 percent	23.18	0.8	35.58	0.8	24.01	11.78
Lowest 10 percent	39.69	1.0	87.63	1.0	39.56	18.05
Second 25 percent	15.84	1.0	18.94	1.0	16.86	9.17
Third 25 percent	18.22	1.1	37.72	1.1	19.69	11.58
Highest 25 percent	11.98	1.0	21.06	1.0	13.10	9.35
Highest 10 percent	16.19	1.5	17.48	1.5	20.93	11.09
Establishment characteristics						
Service-providing industries	12.88	0.7	15.72	0.7	13.95	7.62
Education and health services	14.48	0.8	22.05	0.8	15.51	10.22
Educational services	15.18	0.9	22.75	0.9	16.13	11.15
Elementary and secondary schools	16.51	1.0	25.03	1.0	16.69	10.88
Junior colleges, colleges, and universities	40.46	1.3	37.49	1.3	42.09	26.77
Health care and social assistance	26.55	1.3	41.78	1.3	27.70	11.87
Hospitals	35.76	1.8	43.24	1.8	38.66	15.33
Public administration	15.54	0.9	25.72	0.9	16.26	7.77
1 to 99 workers	30.59	1.5	99.68	1.5	32.52	15.17
1 to 49 workers	42.79	2.1	143.45	2.1	41.83	17.93
50 to 99 workers	38.20	2.5	—	2.5	42.48	25.17
100 workers or more	12.58	0.7	15.26	0.7	13.79	7.81
100 to 499 workers	33.12	2.0	34.22	2.0	35.09	16.80
500 workers or more	12.55	0.6	13.94	0.6	14.07	9.21

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$23.62	0.7	\$61.20	0.7	\$24.12	\$13.70
Local government	13.47	0.9	15.97	0.9	14.62	7.56
Geographic areas						
New England	27.11	2.8	65.63	2.8	24.94	16.15
Middle Atlantic	21.48	3.2	20.17	3.2	29.33	8.90
East North Central	36.45	2.5	22.49	2.5	41.25	17.18
West North Central	40.59	2.2	89.48	2.2	40.58	27.69
South Atlantic	27.51	0.4	161.17	0.4	26.35	17.11
East South Central	57.09	—	—	—	—	—
West South Central	32.46	—	—	—	—	—
Pacific	12.90	1.4	34.93	1.4	15.30	7.87

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: 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. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010

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	0.0	1.2	–	0.9	0.3	0.1	0.8	–
Worker characteristics								
Management, professional, and related	0.0	1.5	–	1.1	0.4	(⁴)	1.0	–
Professional and related	0.0	1.4	–	1.1	0.4	(⁴)	0.9	–
Teachers	0.0	1.6	–	1.1	–	–	1.2	–
Primary, secondary, and special education school teachers	0.0	1.9	–	1.2	–	–	1.4	–
Service	0.0	1.6	–	1.2	0.6	0.3	1.0	–
Protective service	0.0	2.4	–	1.9	–	–	1.6	–
Sales and office	0.0	1.5	–	1.0	0.7	0.1	1.1	–
Office and administrative support	0.0	1.5	–	1.1	0.4	0.1	1.1	–
Natural resources, construction, and maintenance	0.0	2.1	–	1.7	0.2	0.3	1.2	–
Production, transportation, and material moving	0.0	2.9	–	2.0	–	–	2.3	–
Full time	0.0	1.2	–	0.9	0.3	0.1	0.8	–
Part time	0.0	3.4	–	1.9	0.7	–	–	–
Union	0.0	1.4	–	0.8	0.6	0.2	1.5	–
Nonunion	0.0	1.6	–	1.4	0.4	(⁴)	0.6	–
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	1.7	–	1.1	0.8	(⁴)	1.0	–
Lowest 10 percent	0.0	2.6	–	1.5	–	–	1.8	–
Second 25 percent	0.0	1.6	–	1.4	0.3	0.1	0.6	–
Third 25 percent	0.0	1.8	–	1.0	0.3	0.1	1.4	–
Highest 25 percent	0.0	1.2	–	1.0	0.6	0.2	0.9	–
Highest 10 percent	0.0	1.9	–	1.3	0.4	0.6	0.8	–
Establishment characteristics								
Service-providing industries	0.0	1.2	–	0.9	0.3	0.1	0.8	–
Education and health services	0.0	1.5	–	1.2	0.3	0.1	0.9	–
Educational services	0.0	1.6	–	1.2	0.3	0.1	0.9	–
Elementary and secondary schools	0.0	1.8	–	1.3	0.4	–	1.3	–
Junior colleges, colleges, and universities	0.0	2.6	–	2.5	–	–	0.4	–
Health care and social assistance	0.0	2.9	–	2.7	–	–	1.5	–
Hospitals	0.0	3.3	–	3.0	–	–	1.8	–
Public administration	0.0	2.1	–	1.2	0.7	0.2	1.7	–
1 to 99 workers	0.0	3.6	–	2.8	1.2	–	1.8	–
1 to 49 workers	0.0	4.3	–	–	1.2	–	2.9	–
50 to 99 workers	0.0	4.2	–	2.9	–	–	2.1	–
100 workers or more	0.0	1.1	–	0.8	0.3	0.1	0.9	–
100 to 499 workers	0.0	2.0	–	1.6	0.5	–	1.2	–
500 workers or more	0.0	1.3	–	0.9	0.4	0.1	0.9	–

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2010—Continued

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	0.0	2.7	—	1.9	0.8	—	—	—
Local government	0.0	1.0	—	0.8	0.3	0.1	0.8	—
Geographic areas								
New England	0.0	5.2	—	—	—	—	—	—
Middle Atlantic	0.0	3.0	—	1.8	—	1.3	1.6	—
East North Central	0.0	2.6	—	1.9	—	—	1.6	—
West North Central	0.0	5.0	—	—	—	—	2.4	—
South Atlantic	0.0	1.1	—	0.6	—	—	0.7	—
East South Central	0.0	6.4	—	—	—	—	—	—
West South Central	0.0	2.6	—	—	—	—	1.9	—
Mountain	0.0	4.2	—	—	0.5	—	—	—
Pacific	0.0	3.0	—	1.7	0.9	—	—	—

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 0.05.

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: 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. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2010

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	\$0.98	\$2.45	\$2.14	\$4.42	\$7.91	\$5.05	\$6.03	\$10.16	\$19.49	\$24.61
Worker characteristics										
Management, professional, and related	1.62	2.02	2.79	4.04	9.71	7.12	7.46	21.17	4.76	33.49
Professional and related	2.03	2.62	4.70	6.43	5.66	7.13	9.09	16.71	1.58	29.66
Teachers	2.04	2.79	5.61	7.19	4.47	8.11	15.76	34.32	15.46	29.86
Primary, secondary, and special education school teachers	1.67	2.09	6.07	8.75	6.62	5.80	17.28	44.29	19.49	49.97
Service	1.00	1.79	3.17	2.53	10.61	5.39	6.40	22.66	28.38	27.44
Protective service	2.86	2.34	3.61	5.25	16.99	5.45	14.51	8.77	17.48	33.78
Sales and office	0.84	4.48	4.87	3.02	5.92	6.87	6.44	26.12	31.34	21.16
Office and administrative support	1.20	3.57	4.82	3.48	5.83	5.34	6.30	28.66	31.04	8.88
Natural resources, construction, and maintenance	1.61	2.68	5.78	2.53	12.90	14.21	11.76	17.96	36.11	39.56
Production, transportation, and material moving	3.24	3.67	4.26	11.66	11.34	13.77	17.78	37.83	30.86	90.19
Full time	1.30	2.42	2.47	3.97	5.76	5.07	5.30	11.53	19.56	24.84
Part time	4.41	7.18	17.15	17.44	30.36	10.70	38.38	43.56	63.21	51.52
Union	0.60	2.33	3.65	4.51	4.75	4.60	7.08	3.72	21.47	38.18
Nonunion	2.19	2.10	3.95	5.91	5.37	18.31	16.48	18.35	5.58	28.67
Average wage within the following categories: ²										
Lowest 25 percent	2.29	1.88	5.39	6.89	6.71	13.91	15.81	26.48	9.12	28.08
Lowest 10 percent	0.50	9.70	12.25	13.69	13.99	21.28	25.51	44.04	7.54	49.57
Second 25 percent	1.46	2.26	3.43	1.53	5.39	5.54	5.68	26.93	27.50	10.32
Third 25 percent	1.08	2.73	3.60	2.94	7.80	6.08	8.07	14.05	21.77	36.61
Highest 25 percent	1.63	1.90	3.44	4.64	7.53	2.42	8.10	16.12	28.62	45.99
Highest 10 percent	3.17	4.29	4.33	9.49	18.81	4.69	12.83	13.65	45.21	34.78
Establishment characteristics										
Service-providing industries	0.94	2.45	2.17	4.44	8.85	5.15	6.26	10.70	19.05	24.50
Education and health services	1.75	3.06	4.37	6.03	4.08	6.15	8.07	26.24	9.78	21.78
Educational services	1.56	2.51	5.44	6.75	3.04	6.60	8.35	30.54	14.04	24.18
Elementary and secondary schools	0.98	2.61	3.35	4.72	19.22	4.21	15.76	26.32	13.26	36.16
Junior colleges, colleges, and universities	3.34	7.00	9.93	5.10	14.83	8.71	13.07	64.59	125.26	29.52
Health care and social assistance	9.91	3.78	4.48	9.82	16.44	25.52	15.61	15.96	18.36	54.23
Hospitals	8.05	3.94	12.88	14.31	18.13	21.04	18.68	23.92	18.93	52.24
Public administration	1.29	2.17	2.66	3.88	10.60	3.46	6.12	13.77	14.66	11.23
1 to 99 workers	4.25	7.40	8.37	1.70	11.38	15.14	17.33	40.98	33.69	49.60
1 to 49 workers	5.68	5.01	6.77	5.37	20.91	15.17	21.03	84.49	42.04	94.77
50 to 99 workers	7.45	12.46	18.53	4.47	15.27	27.20	29.19	35.99	44.53	43.20
100 workers or more	1.04	2.21	2.08	4.10	9.98	5.13	6.33	10.29	21.34	26.99
100 to 499 workers	4.20	2.30	5.55	4.23	8.93	6.64	12.40	34.97	36.53	43.86
500 workers or more	1.59	3.17	2.09	4.86	8.40	6.28	5.99	12.05	23.04	28.20

See footnotes at end of table.

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

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	\$5.21	\$7.61	\$5.33	\$6.42	\$9.79	\$36.34	\$2.86	\$15.83	\$49.86	\$9.53
Local government	1.29	1.96	2.29	4.49	3.97	4.07	8.87	15.94	1.81	27.38
Geographic areas										
New England	0.00	9.86	9.37	20.62	11.56	—	—	—	—	—
Middle Atlantic	6.34	7.81	14.07	3.62	4.78	11.33	31.62	5.53	13.93	35.07
East North Central	5.54	0.05	5.47	9.93	25.51	3.30	6.45	15.85	44.92	33.14
West North Central	3.44	4.18	5.74	14.95	40.20	6.12	19.77	37.59	99.54	70.26
South Atlantic	3.12	1.53	3.76	1.03	10.24	23.69	14.14	10.98	0.00	24.87
East South Central	0.00	9.00	8.87	22.59	31.27	32.58	62.44	110.58	27.03	0.00
West South Central	4.14	4.59	8.44	10.32	33.68	56.47	13.84	25.62	40.15	72.65
Mountain	4.19	2.18	2.27	12.35	45.15	8.31	0.00	43.15	38.86	99.50
Pacific	2.16	3.79	7.57	7.76	2.81	4.48	12.94	14.70	18.04	53.69

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. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2010

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	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Worker characteristics								
Management, professional, and related	0.6	0.4	0.3	0.5	1.1	1.1	0.2	0.5
Professional and related	0.6	0.2	0.4	0.5	1.1	1.1	0.2	0.6
Teachers	0.8	0.2	0.4	0.7	1.2	1.0	0.2	0.7
Primary, secondary, and special education school teachers	0.6	–	–	0.4	1.3	1.3	0.2	0.5
Service	1.4	0.5	0.4	1.2	1.7	1.0	0.2	1.3
Protective service	1.2	–	–	1.0	1.7	1.1	0.3	1.1
Sales and office	1.7	0.7	0.6	1.2	2.2	1.5	0.4	1.4
Office and administrative support	1.6	0.6	0.6	1.1	2.1	1.5	0.4	1.3
Natural resources, construction, and maintenance	2.0	–	–	1.6	2.2	–	–	1.9
Production, transportation, and material moving ...	4.2	–	1.7	–	4.2	2.0	1.3	4.2
Full time	0.4	0.2	0.2	0.2	1.0	1.0	0.1	0.2
Part time	1.5	1.5	1.5	1.9	1.2	1.7	0.7	2.0
Union	0.4	0.1	0.3	0.3	1.3	1.3	0.3	0.4
Nonunion	1.1	0.6	0.4	0.8	1.4	1.1	0.2	0.8
Average wage within the following categories: ¹								
Lowest 25 percent	1.6	0.7	0.7	1.3	1.8	1.3	0.3	1.4
Lowest 10 percent	2.7	0.8	1.1	2.2	2.7	1.5	0.4	2.5
Second 25 percent	0.9	0.4	0.6	0.5	1.3	1.1	0.3	0.8
Third 25 percent	1.1	–	–	0.5	1.6	1.4	–	–
Highest 25 percent	0.4	0.2	0.2	0.3	1.0	1.0	0.2	0.3
Highest 10 percent	0.5	0.4	0.4	0.3	1.3	1.1	0.4	0.5
Establishment characteristics								
Service-providing industries	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Education and health services	0.5	0.4	0.4	0.4	1.0	1.0	0.2	0.5
Educational services	0.6	0.4	0.4	0.5	1.0	1.0	0.2	0.5
Elementary and secondary schools	0.6	0.2	0.5	0.4	1.2	1.2	0.2	0.5
Junior colleges, colleges, and universities	1.8	1.5	0.6	1.3	1.9	1.5	0.4	1.4
Health care and social assistance	1.6	0.7	1.3	1.0	2.3	2.1	–	–
Hospitals	1.4	–	–	1.2	1.6	1.5	–	–
Public administration	1.3	0.6	0.5	1.0	1.9	1.5	0.1	1.1
1 to 99 workers	2.8	1.5	1.6	1.8	3.1	2.1	0.9	2.3
1 to 49 workers	3.9	2.2	2.3	2.8	4.1	2.5	1.4	3.3
50 to 99 workers	2.3	1.6	1.2	1.7	4.4	3.6	–	–
100 workers or more	0.5	0.3	0.3	0.4	1.0	0.9	0.1	0.5
100 to 499 workers	1.2	0.4	0.5	1.1	2.1	1.9	0.3	1.1
500 workers or more	0.5	0.3	0.3	0.5	0.9	0.8	0.1	0.4

See footnotes at end of table.

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

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	1.0	—	—	0.7	2.3	2.3	0.1	0.7
Local government	0.7	0.3	0.3	0.5	1.1	0.9	0.2	0.6
Geographic areas								
New England	2.5	0.8	1.7	1.6	2.4	—	—	2.4
Middle Atlantic	1.3	—	—	0.8	2.0	1.0	0.9	0.9
East North Central	2.0	1.1	0.8	1.3	2.0	1.6	0.6	1.5
West North Central	2.0	—	—	1.3	3.9	—	—	1.9
South Atlantic	1.4	0.2	0.2	1.4	2.7	—	—	1.5
East South Central	3.9	—	—	1.7	5.4	—	—	2.3
West South Central	2.4	0.8	0.4	1.8	3.2	2.4	—	—
Mountain	1.9	—	—	1.8	2.6	—	—	1.5
Pacific	0.9	0.3	0.6	1.2	3.1	3.0	0.3	0.9

See footnotes at end of table.

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

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	0.9	0.7	0.2	0.5	1.5	1.4	0.1	0.5
Worker characteristics								
Management, professional, and related	0.9	0.7	0.3	0.5	1.7	1.6	0.1	0.5
Professional and related	0.9	0.7	0.4	0.5	1.7	1.6	0.1	0.6
Teachers	1.1	0.8	0.4	0.7	1.7	1.7	0.1	0.8
Primary, secondary, and special education school teachers	0.6	0.3	0.4	0.4	1.7	1.7	—	0.5
Service	1.7	1.2	0.4	1.2	1.7	1.9	0.2	1.3
Protective service	2.1	1.7	0.4	1.0	2.8	2.8	0.3	1.1
Sales and office	2.0	1.4	0.3	1.3	2.2	1.9	0.5	1.3
Office and administrative support	1.8	1.2	0.3	1.3	2.2	2.0	0.5	1.2
Natural resources, construction, and maintenance	2.7	1.8	0.3	1.8	3.1	3.7	—	—
Production, transportation, and material moving ...	4.3	2.4	—	—	3.2	4.0	—	—
Full time	0.8	0.8	0.1	0.2	1.7	1.7	0.1	0.2
Part time	1.5	1.6	1.4	1.8	0.7	1.9	0.6	2.1
Union	0.5	0.3	0.3	0.3	1.9	1.8	0.1	0.4
Nonunion	1.5	1.3	0.3	0.8	2.0	1.9	0.3	0.8
Average wage within the following categories: ¹								
Lowest 25 percent	1.9	1.4	0.6	1.3	2.1	2.1	0.4	1.4
Lowest 10 percent	3.1	2.0	1.0	2.4	2.3	3.4	0.6	2.4
Second 25 percent	1.1	1.0	0.6	0.5	2.1	2.1	0.2	0.9
Third 25 percent	1.4	1.1	0.2	0.6	2.2	2.0	0.2	0.6
Highest 25 percent	0.9	0.8	0.2	0.3	1.5	1.4	—	—
Highest 10 percent	1.6	1.6	0.4	0.3	2.2	2.2	—	—
Establishment characteristics								
Service-providing industries	0.9	0.7	0.2	0.5	1.5	1.4	0.1	0.5
Education and health services	0.8	0.9	0.4	0.4	1.9	1.9	0.1	0.5
Educational services	0.7	0.6	0.4	0.5	1.8	1.9	0.1	0.6
Elementary and secondary schools	0.6	0.3	0.5	0.4	1.6	1.5	0.1	0.5
Junior colleges, colleges, and universities	2.5	2.6	0.7	1.3	4.1	4.2	—	—
Health care and social assistance	3.8	3.5	—	—	3.5	3.6	0.2	1.6
Hospitals	4.8	4.8	0.3	1.2	4.4	4.7	0.3	1.3
Public administration	1.5	1.0	0.4	1.0	2.3	2.3	0.3	1.1
1 to 99 workers	2.9	2.0	1.2	2.1	2.4	3.2	0.9	2.1
1 to 49 workers	4.1	2.8	1.8	3.1	2.7	3.9	1.5	3.0
50 to 99 workers	2.8	2.5	1.2	1.7	3.5	3.7	—	—
100 workers or more	0.8	0.8	0.3	0.4	1.6	1.5	0.1	0.5
100 to 499 workers	1.5	1.1	0.5	1.1	2.2	2.2	0.2	1.1
500 workers or more	0.9	0.9	0.3	0.5	1.8	1.9	0.1	0.5

See footnotes at end of table.

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

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	1.5	1.5	—	—	3.2	3.3	—	—
Local government	0.9	0.7	0.3	0.5	1.3	1.2	0.2	0.6
Geographic areas								
New England	2.0	1.2	1.7	1.6	—	2.1	—	2.2
Middle Atlantic	0.9	0.4	0.5	0.9	3.9	3.3	—	—
East North Central	2.1	1.9	0.9	1.2	3.5	2.8	0.4	1.8
West North Central	5.6	—	—	1.6	7.0	7.9	—	—
South Atlantic	1.4	0.6	0.2	1.4	4.4	3.9	0.1	1.5
East South Central	5.1	—	—	1.7	5.8	4.9	—	—
West South Central	2.1	1.1	0.4	1.7	1.9	1.7	0.2	1.9
Mountain	2.8	2.5	0.7	1.8	3.9	4.5	0.6	1.9
Pacific	1.5	1.3	0.5	1.1	3.5	3.2	0.3	1.1

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: 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. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2010

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.4	0.6	0.5	0.5
Worker characteristics						
Management, professional, and related	0.8	0.8	0.6	0.8	0.7	0.6
Management, business, and financial	0.6	1.3	1.1	0.6	1.2	1.0
Professional and related	1.0	0.8	0.7	1.0	0.8	0.8
Service	1.7	1.7	1.9	1.7	1.4	1.6
Protective service	5.5	4.1	4.4	5.5	4.0	4.5
Sales and office	0.8	0.7	0.6	0.8	0.7	0.7
Sales and related	1.2	1.1	0.9	1.2	1.0	0.9
Office and administrative support	1.2	1.0	0.7	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.3	0.8	1.4	1.4	1.0
Construction, extraction, farming, fishing, and forestry	2.1	1.8	1.2	2.1	1.9	1.2
Installation, maintenance, and repair	1.6	1.7	1.2	1.6	1.7	1.5
Production, transportation, and material moving ...	1.2	1.2	0.7	1.2	1.1	0.7
Production	1.5	1.5	0.9	1.4	1.5	0.9
Transportation and material moving	1.9	1.7	1.1	1.8	1.5	1.1
Full time	0.5	0.6	0.4	0.5	0.5	0.5
Part time	1.0	0.6	1.8	1.0	0.6	1.6
Union	1.3	1.3	0.7	1.3	1.4	0.8
Nonunion	0.7	0.7	0.4	0.7	0.6	0.5
Average wage within the following categories: ³						
Lowest 25 percent	1.3	1.1	1.5	1.3	0.9	1.3
Lowest 10 percent	2.4	2.1	4.3	2.4	1.7	3.5
Second 25 percent	1.2	1.0	0.6	1.1	0.9	0.6
Third 25 percent	1.0	0.9	0.5	1.0	0.9	0.6
Highest 25 percent	0.7	0.7	0.4	0.6	0.6	0.6
Highest 10 percent	1.0	0.9	0.6	1.0	1.1	0.9
Establishment characteristics						
Goods-producing industries	0.8	0.8	0.5	0.8	0.8	0.6
Construction	2.0	1.6	1.2	2.0	1.7	1.2
Manufacturing	0.8	1.0	0.6	0.8	0.9	0.6
Service-providing industries	0.8	0.7	0.5	0.8	0.6	0.5
Trade, transportation, and utilities	0.9	0.8	0.6	0.8	0.8	0.6
Wholesale trade	1.4	1.8	1.2	1.4	1.7	1.1
Retail trade	1.1	1.0	0.9	1.1	1.0	1.0
Transportation and warehousing	2.2	2.2	1.6	2.2	2.0	1.6
Utilities	1.9	1.9	0.8	1.9	2.3	1.5

See footnotes at end of table.

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

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.7	1.8	1.3	1.7	1.7	1.6
Financial activities	1.0	1.0	0.6	1.0	1.0	0.9
Finance and insurance	0.7	0.8	0.5	0.7	0.9	0.8
Credit intermediation and related activities	0.7	0.9	0.7	0.7	1.0	0.9
Insurance carriers and related activities	1.3	1.5	1.1	1.4	1.8	1.6
Real estate and rental and leasing	3.6	3.2	2.5	3.6	3.2	2.8
Professional and business services	1.6	1.5	1.1	1.6	1.5	1.4
Professional and technical services	1.8	1.8	1.2	1.8	1.7	1.5
Administrative and waste services	3.0	2.6	2.5	3.0	2.4	2.7
Education and health services	1.5	1.4	1.1	1.5	1.3	1.1
Educational services	2.2	2.2	1.6	2.2	2.0	1.6
Junior colleges, colleges, and universities	1.0	1.3	1.3	1.1	1.6	1.5
Health care and social assistance	1.7	1.6	1.3	1.7	1.5	1.2
Leisure and hospitality	3.9	3.9	4.6	3.9	3.0	3.0
Accommodation and food services	4.1	4.1	5.2	4.1	3.1	3.3
Other services	3.4	2.6	2.3	3.3	2.5	2.6
1 to 99 workers	1.0	0.8	0.7	1.0	0.7	0.8
1 to 49 workers	1.1	0.8	0.9	1.1	0.8	0.9
50 to 99 workers	1.7	1.5	1.2	1.7	1.4	1.2
100 workers or more	0.7	0.7	0.5	0.7	0.7	0.5
100 to 499 workers	1.0	1.0	0.8	1.0	0.9	0.7
500 workers or more	0.9	1.1	0.6	0.9	0.9	0.8
Geographic areas						
New England	1.9	1.5	1.3	2.0	1.3	1.9
Middle Atlantic	2.3	1.7	0.8	2.2	1.1	1.5
East North Central	1.1	1.1	0.8	1.1	1.1	0.8
West North Central	2.2	2.4	1.4	2.1	2.1	1.4
South Atlantic	1.5	1.3	1.1	1.5	1.2	1.1
East South Central	4.6	4.5	2.1	4.7	2.9	1.9
West South Central	1.7	1.7	1.1	1.7	1.7	1.3
Mountain	2.6	2.3	1.4	2.6	2.2	1.5
Pacific	1.4	1.4	0.7	1.4	1.5	0.9

See footnotes at end of table.

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

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	0.7	0.5	0.5	0.8	0.6	0.6	0.6	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	1.1	0.6	1.1	0.9	0.9	0.9	0.7	0.6
Management, business, and financial	1.4	1.5	1.0	1.5	1.2	1.9	0.6	1.2	1.0
Professional and related	1.3	1.2	0.7	1.3	1.1	1.0	1.1	0.9	0.8
Service	1.9	1.3	1.7	2.1	1.6	2.6	1.8	1.4	1.7
Protective service	4.4	2.8	3.9	2.8	2.3	7.3	5.5	3.9	4.5
Sales and office	0.9	0.7	0.7	0.8	0.6	0.8	0.8	0.8	0.7
Sales and related	1.2	1.0	1.2	0.9	0.8	1.3	1.1	1.0	1.0
Office and administrative support	1.1	0.9	0.8	0.9	0.7	1.1	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.2	1.1	1.4	1.1	1.5	1.4	1.3	1.0
Construction, extraction, farming, fishing, and forestry	1.9	1.7	1.6	1.8	1.5	1.8	1.9	1.8	1.2
Installation, maintenance, and repair	1.9	1.7	1.5	2.0	1.4	2.1	1.6	1.7	1.4
Production, transportation, and material moving ...	1.4	1.3	1.0	0.9	0.8	1.2	1.1	1.1	0.8
Production	1.7	1.5	1.1	1.3	1.1	1.5	1.4	1.5	0.9
Transportation and material moving	1.9	1.6	1.4	1.4	1.1	1.7	1.8	1.5	1.1
Full time	0.8	0.6	0.5	1.0	0.7	0.6	0.6	0.6	0.5
Part time	0.7	0.6	1.8	0.6	0.4	2.2	0.9	0.6	1.7
Union	1.8	1.6	0.8	2.1	1.9	1.3	1.4	1.5	0.8
Nonunion	0.8	0.6	0.5	0.7	0.6	0.7	0.7	0.6	0.5
Average wage within the following categories: ³									
Lowest 25 percent	1.3	0.8	1.6	1.2	0.9	1.9	1.3	0.9	1.4
Lowest 10 percent	2.3	1.1	4.1	2.2	1.5	4.3	2.3	1.8	4.1
Second 25 percent	1.2	0.9	0.8	1.2	0.8	1.0	1.2	0.9	0.7
Third 25 percent	1.1	0.9	0.6	1.0	0.9	0.8	1.0	0.9	0.6
Highest 25 percent	1.0	0.9	0.5	1.0	0.9	0.9	0.7	0.7	0.6
Highest 10 percent	1.4	1.4	0.8	1.4	1.2	1.0	1.1	1.1	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.6	1.2	1.0	0.9	0.9	0.9	0.6
Construction	1.7	1.5	1.6	1.6	1.3	2.0	1.9	1.6	1.3
Manufacturing	1.6	1.5	0.7	1.6	1.3	1.1	0.9	1.0	0.7
Service-providing industries	0.8	0.6	0.6	0.9	0.7	0.7	0.8	0.6	0.6
Trade, transportation, and utilities	1.1	0.8	0.9	0.9	0.7	1.0	0.8	0.8	0.6
Wholesale trade	2.5	2.1	1.5	2.1	1.8	1.6	1.4	1.6	1.1
Retail trade	1.2	0.9	1.3	1.0	0.8	1.4	1.1	1.0	1.0
Transportation and warehousing	2.7	2.3	1.8	2.8	2.1	2.8	2.2	2.0	1.6
Utilities	5.3	4.8	1.6	4.8	4.4	1.5	2.1	2.4	1.5

See footnotes at end of table.

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

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	2.7	2.4	1.5	3.3	2.9	2.3	2.1	1.9	1.5
Financial activities	1.6	1.3	0.8	1.4	1.2	1.4	1.0	0.9	0.8
Finance and insurance	1.3	1.1	0.7	1.5	1.4	1.4	0.8	0.8	0.8
Credit intermediation and related activities	1.8	1.4	1.0	1.8	1.6	2.1	0.8	1.0	0.9
Insurance carriers and related activities	2.3	2.2	1.4	3.0	2.8	1.7	1.6	1.7	1.6
Real estate and rental and leasing	4.0	3.6	3.5	4.0	3.1	4.8	3.7	3.2	2.8
Professional and business services	1.8	1.5	1.8	1.7	1.5	2.1	1.6	1.5	1.4
Professional and technical services	2.8	2.5	2.0	2.8	2.4	2.7	1.9	1.8	1.5
Administrative and waste services	2.6	2.2	3.4	2.6	2.1	3.8	3.0	2.3	2.8
Education and health services	1.7	1.3	1.0	1.9	1.3	1.7	1.6	1.4	1.1
Educational services	2.3	1.9	1.1	2.0	1.5	2.1	2.3	2.1	1.6
Junior colleges, colleges, and universities	1.9	1.6	1.2	2.9	2.1	2.3	1.1	1.6	1.5
Health care and social assistance	1.9	1.5	1.2	2.1	1.5	1.9	1.7	1.6	1.3
Leisure and hospitality	4.3	3.0	2.4	4.7	—	—	3.9	3.4	3.8
Accommodation and food services	4.5	3.0	2.6	—	—	—	4.1	3.5	4.2
Other services	3.0	2.3	2.9	2.9	2.0	3.9	3.3	2.5	2.7
1 to 99 workers	0.8	0.6	0.8	0.6	0.5	1.0	0.9	0.7	0.8
1 to 49 workers	0.9	0.7	1.0	0.7	0.6	1.3	1.0	0.8	0.9
50 to 99 workers	1.6	1.3	1.4	1.4	1.2	1.9	1.7	1.3	1.2
100 workers or more	0.9	0.7	0.6	1.4	1.1	0.8	0.8	0.7	0.6
100 to 499 workers	1.3	1.1	0.8	1.3	0.9	1.2	1.0	0.9	0.7
500 workers or more	1.5	1.2	0.9	2.3	1.8	1.1	1.0	1.1	0.8
Geographic areas									
New England	1.8	1.6	1.7	2.0	1.5	2.9	1.9	1.1	1.9
Middle Atlantic	1.5	1.2	1.2	2.1	1.4	1.6	2.1	1.2	1.4
East North Central	1.4	1.2	1.2	1.1	0.9	1.1	1.1	1.0	0.9
West North Central	2.5	2.5	1.4	1.4	1.2	2.0	1.9	2.0	1.5
South Atlantic	1.1	0.9	1.2	1.2	1.0	1.7	1.5	1.3	1.2
East South Central	6.1	3.6	2.3	8.5	6.3	1.8	4.6	3.3	2.0
West South Central	2.2	1.7	1.5	1.1	1.1	2.4	2.1	1.9	1.3
Mountain	3.4	2.4	2.1	2.8	2.2	1.8	2.5	2.3	1.7
Pacific	1.5	1.3	0.9	1.5	1.3	1.2	1.3	1.3	0.9

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. Standard errors for health care benefits:¹ Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.4	0.4
Management, business, and financial	0.5	0.5	0.5	0.5
Professional and related	0.5	0.5	0.6	0.6
Service	0.7	0.7	0.9	0.9
Protective service	1.8	1.8	2.3	2.3
Sales and office	0.3	0.3	0.3	0.3
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.3	0.3	0.4	0.4
Natural resources, construction, and maintenance	0.6	0.6	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.4	1.4
Installation, maintenance, and repair	0.8	0.8	1.0	1.0
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.2	0.2	0.3	0.3
Part time	1.0	1.0	1.5	1.5
Union	0.5	0.5	1.0	1.0
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ²				
Lowest 25 percent	0.6	0.6	0.9	0.9
Lowest 10 percent	1.4	1.4	2.1	2.1
Second 25 percent	0.4	0.4	0.5	0.5
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.5	0.5	0.5	0.5
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.5	0.5
Construction	1.0	1.0	1.6	1.6
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.3	0.3
Trade, transportation, and utilities	0.4	0.4	0.5	0.5
Wholesale trade	0.8	0.8	1.0	1.0
Retail trade	0.6	0.6	0.7	0.7
Transportation and warehousing	1.2	1.2	1.5	1.5
Utilities	1.1	1.1	1.1	1.1

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.8	0.8	0.9	0.9
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.4	0.4	0.5	0.5
Credit intermediation and related activities	0.6	0.6	0.6	0.6
Insurance carriers and related activities	0.7	0.7	0.8	0.8
Real estate and rental and leasing	2.8	2.8	2.6	2.6
Professional and business services	0.8	0.8	0.8	0.8
Professional and technical services	1.2	1.2	1.3	1.3
Administrative and waste services	1.6	1.6	1.8	1.8
Education and health services	0.6	0.6	0.7	0.7
Educational services	0.7	0.7	1.0	1.0
Junior colleges, colleges, and universities	0.7	0.7	1.0	1.0
Health care and social assistance	0.7	0.7	0.9	0.9
Leisure and hospitality	1.4	1.4	2.1	2.1
Accommodation and food services	2.2	2.2	2.4	2.4
Other services	1.3	1.3	2.1	2.1
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.8	0.8	1.1	1.1
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.4	0.4	0.4	0.4
Geographic areas				
New England	0.9	0.9	0.8	0.8
Middle Atlantic	0.4	0.4	0.7	0.7
East North Central	0.5	0.5	0.7	0.7
West North Central	0.9	0.9	0.8	0.8
South Atlantic	0.5	0.5	0.5	0.5
East South Central	1.0	1.0	1.6	1.6
West South Central	0.6	0.6	0.9	0.9
Mountain	1.1	1.1	1.2	1.2
Pacific	0.6	0.6	0.8	0.8

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: 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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.5	0.5	0.6	0.6
Professional and related	0.4	0.4	0.6	0.6
Service	0.8	0.8	1.0	1.0
Protective service	2.4	2.4	2.7	2.7
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.7	0.7
Office and administrative support	0.3	0.3	0.5	0.5
Natural resources, construction, and maintenance	0.6	0.6	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.4	1.4
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.1	1.1
Full time	0.2	0.2	0.3	0.3
Part time	0.9	0.9	1.0	1.0
Union	0.4	0.4	0.9	0.9
Nonunion	0.2	0.2	0.3	0.3
Average wage within the following categories: ¹				
Lowest 25 percent	0.7	0.7	0.8	0.8
Lowest 10 percent	1.3	1.3	1.5	1.5
Second 25 percent	0.3	0.3	0.5	0.5
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.5	0.5
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Construction	0.9	0.9	1.4	1.4
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.2	0.2	0.4	0.4
Trade, transportation, and utilities	0.4	0.4	0.6	0.6
Wholesale trade	0.7	0.7	0.9	0.9
Retail trade	0.7	0.7	0.9	0.9
Transportation and warehousing	1.2	1.2	1.5	1.5
Utilities	1.1	1.1	1.0	1.0

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.6	0.6	0.9	0.9
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.3	0.3	0.5	0.5
Credit intermediation and related activities	0.4	0.4	0.6	0.6
Insurance carriers and related activities	0.5	0.5	0.7	0.7
Real estate and rental and leasing	1.9	1.9	2.3	2.3
Professional and business services	0.8	0.8	0.9	0.9
Professional and technical services	0.9	0.9	1.2	1.2
Administrative and waste services	1.7	1.7	2.1	2.1
Education and health services	0.4	0.4	0.9	0.9
Educational services	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.6	0.6	0.7	0.7
Health care and social assistance	0.5	0.5	1.0	1.0
Leisure and hospitality	1.0	1.0	1.6	1.6
Accommodation and food services	1.4	1.4	1.8	1.8
Other services	1.5	1.5	2.4	2.4
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.4	0.4	0.7	0.7
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.4	0.4
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.6	0.6	0.7	0.7
Middle Atlantic	0.6	0.6	1.1	1.1
East North Central	0.5	0.5	0.8	0.8
West North Central	0.8	0.8	0.9	0.9
South Atlantic	0.5	0.5	0.6	0.6
East South Central	1.4	1.4	1.2	1.2
West South Central	0.6	0.6	1.0	1.0
Mountain	1.1	1.1	1.4	1.4
Pacific	0.5	0.5	0.8	0.8

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: 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. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.47	0.6	\$6.19	0.6	\$2.03	\$0.83
Worker characteristics						
Management, professional, and related	3.01	1.1	8.59	1.1	2.63	1.42
Management, business, and financial	3.85	1.4	11.78	1.4	3.43	2.48
Professional and related	4.02	1.4	11.18	1.4	3.48	1.63
Service	8.60	1.7	26.96	1.7	5.14	2.74
Protective service	13.68	3.1	54.28	3.1	13.40	10.28
Sales and office	2.21	0.8	9.33	0.8	2.38	1.27
Sales and related	3.85	1.6	15.30	1.6	3.99	1.96
Office and administrative support	2.87	0.8	11.81	0.8	3.05	1.56
Natural resources, construction, and maintenance	5.21	1.7	9.60	1.7	6.04	2.59
Construction, extraction, farming, fishing, and forestry	7.76	2.5	13.25	2.5	7.06	3.85
Installation, maintenance, and repair	7.26	2.0	13.08	2.0	8.68	3.76
Production, transportation, and material moving	5.06	1.2	12.59	1.2	4.29	1.58
Production	5.30	1.6	11.23	1.6	5.20	1.77
Transportation and material moving	7.62	1.9	20.67	1.9	6.28	2.55
Full time	2.43	0.6	6.38	0.6	1.98	0.84
Part time	9.33	2.1	19.16	2.1	9.43	3.99
Union	7.92	1.6	13.08	1.6	6.31	3.64
Nonunion	1.99	0.6	5.71	0.6	1.90	0.79
Average wage within the following categories: ¹						
Lowest 25 percent	5.30	1.6	16.88	1.6	5.30	2.17
Lowest 10 percent	10.81	3.3	33.25	3.3	10.03	4.39
Second 25 percent	3.37	0.8	11.83	0.8	2.78	1.49
Third 25 percent	4.05	0.9	12.78	0.9	2.55	1.08
Highest 25 percent	3.30	1.0	6.94	1.0	3.05	1.41
Highest 10 percent	4.33	1.6	11.71	1.6	3.78	1.75
Establishment characteristics						
Goods-producing industries	3.81	1.1	6.74	1.1	3.88	1.46
Construction	6.81	2.2	12.31	2.2	6.25	3.57
Manufacturing	4.18	1.2	9.02	1.2	4.18	1.54
Service-providing industries	2.74	0.7	7.83	0.7	2.30	1.00
Trade, transportation, and utilities	3.95	1.0	12.18	1.0	3.21	1.71
Wholesale trade	5.66	1.8	17.32	1.8	4.07	3.34
Retail trade	5.01	1.4	13.41	1.4	4.45	2.49
Transportation and warehousing	13.16	3.2	43.42	3.2	10.05	3.68
Utilities	7.37	4.2	19.35	4.2	8.04	3.54

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$8.73	2.2	\$12.54	2.2	\$9.19	\$3.51
Financial activities	3.26	1.3	12.50	1.3	2.39	2.31
Finance and insurance	3.03	1.1	13.20	1.1	2.33	1.64
Credit intermediation and related activities	3.50	1.2	13.90	1.2	3.08	2.00
Insurance carriers and related activities	5.17	1.7	21.98	1.7	4.64	2.77
Real estate and rental and leasing	9.62	5.4	16.84	5.4	9.69	14.45
Professional and business services	6.67	2.1	22.43	2.1	4.46	2.46
Professional and technical services	6.86	2.6	19.86	2.6	5.45	3.21
Administrative and waste services	17.26	4.4	53.77	4.4	10.93	4.84
Education and health services	4.89	1.3	19.46	1.3	4.52	2.31
Educational services	5.90	1.6	14.03	1.6	5.52	2.27
Junior colleges, colleges, and universities	6.01	1.3	22.36	1.3	5.80	2.74
Health care and social assistance	5.71	1.6	22.35	1.6	5.37	2.71
Leisure and hospitality	10.11	2.9	29.70	2.9	11.59	3.68
Accommodation and food services	13.50	2.7	41.51	2.7	14.09	3.98
Other services	14.79	4.2	38.95	4.2	11.41	5.46
1 to 99 workers	3.29	1.0	6.98	1.0	3.31	1.65
1 to 49 workers	3.83	1.2	8.00	1.2	3.73	2.25
50 to 99 workers	5.04	1.9	11.85	1.9	5.08	2.05
100 workers or more	3.17	0.7	12.10	0.7	2.33	1.15
100 to 499 workers	3.53	1.0	12.58	1.0	3.12	1.55
500 workers or more	4.56	0.9	16.76	0.9	3.44	1.76
Geographic areas						
New England	5.62	1.2	10.32	1.2	6.38	4.65
Middle Atlantic	8.28	1.3	16.20	1.3	5.22	2.23
East North Central	5.86	1.1	15.26	1.1	4.90	2.36
West North Central	13.47	2.3	39.52	2.3	12.46	2.61
South Atlantic	3.40	1.5	10.68	1.5	3.49	1.75
East South Central	6.97	2.8	15.44	2.8	6.51	3.37
West South Central	6.81	1.5	15.43	1.5	7.36	2.04
Pacific	5.54	1.9	10.64	1.9	5.03	2.24

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: 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. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

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	0.0	0.8	0.2	0.4	0.1	(⁴)	0.6	0.1
Worker characteristics								
Management, professional, and related	0.0	1.1	–	0.8	0.2	–	0.7	0.2
Management, business, and financial	0.0	1.3	–	1.1	0.4	–	0.9	0.3
Professional and related	0.0	1.4	–	1.0	0.3	–	0.9	0.2
Service	0.0	2.4	–	1.0	0.3	–	2.1	0.1
Protective service	0.0	6.9	–	2.8	–	–	–	–
Sales and office	0.0	0.9	0.1	0.7	0.2	0.1	0.8	0.1
Sales and related	0.0	1.6	–	1.2	–	–	1.0	0.1
Office and administrative support	0.0	1.2	0.1	0.8	0.3	0.1	1.0	0.1
Natural resources, construction, and maintenance	0.0	1.6	–	0.8	–	–	1.3	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.8	–	1.1	–	–	2.4	–
Installation, maintenance, and repair	0.0	1.9	–	1.0	–	–	1.6	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	–	–	0.9	0.2
Production	0.0	1.4	–	0.8	–	–	1.2	–
Transportation and material moving	0.0	1.6	–	0.9	–	–	1.2	–
Full time	0.0	0.8	0.2	0.4	0.1	(⁴)	0.6	0.1
Part time	0.0	2.2	0.3	1.7	–	–	1.2	–
Union	0.0	2.3	0.5	2.1	–	–	1.2	0.5
Nonunion	0.0	0.8	0.2	0.4	0.1	(⁴)	0.6	0.1
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	1.7	–	0.8	–	–	1.6	–
Lowest 10 percent	0.0	4.2	–	1.5	–	–	–	–
Second 25 percent	0.0	1.2	0.2	0.8	0.2	–	0.9	–
Third 25 percent	0.0	0.8	0.1	0.6	0.2	0.1	0.6	0.1
Highest 25 percent	0.0	1.0	–	0.7	0.2	–	0.6	0.3
Highest 10 percent	0.0	1.2	–	0.8	0.2	–	0.9	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.7	–	–	1.0	0.1
Construction	0.0	2.6	–	1.3	–	–	2.1	–
Manufacturing	0.0	1.4	–	0.8	–	–	1.1	–
Service-providing industries	0.0	0.9	0.1	0.6	0.2	0.1	0.7	0.1
Trade, transportation, and utilities	0.0	1.3	0.3	0.8	–	–	1.0	0.3
Wholesale trade	0.0	2.0	–	1.3	–	–	1.4	–
Retail trade	0.0	1.8	–	1.5	–	–	1.3	–
Transportation and warehousing	0.0	2.7	–	1.2	–	–	2.4	–
Utilities	0.0	7.2	–	–	1.4	–	–	–

See footnotes at end of table.

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

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	0.0	2.4	—	1.3	—	—	2.0	—
Financial activities	0.0	1.6	—	1.1	0.6	0.1	1.1	—
Finance and insurance	0.0	1.7	—	1.2	0.7	0.1	1.2	—
Credit intermediation and related activities	0.0	2.1	—	1.9	—	—	0.8	—
Insurance carriers and related activities	0.0	3.1	—	1.7	1.1	—	2.8	—
Real estate and rental and leasing	0.0	4.7	—	—	—	—	2.3	—
Professional and business services	0.0	1.8	—	1.4	0.5	—	1.1	—
Professional and technical services	0.0	2.6	—	1.5	—	—	1.9	—
Administrative and waste services	0.0	3.8	—	—	—	—	2.8	—
Education and health services	0.0	2.1	—	1.7	0.4	—	1.4	—
Educational services	0.0	2.1	—	1.5	0.4	—	1.2	—
Junior colleges, colleges, and universities	0.0	2.3	—	1.7	0.4	—	1.2	—
Health care and social assistance	0.0	2.4	—	2.0	0.5	—	1.6	—
Leisure and hospitality	0.0	5.7	—	2.0	—	—	4.3	—
Accommodation and food services	0.0	4.6	—	2.4	—	—	2.9	—
Other services	0.0	4.9	—	—	—	—	—	—
1 to 99 workers	0.0	1.1	—	0.8	0.1	—	0.9	0.1
1 to 49 workers	0.0	1.5	—	1.1	—	—	1.2	0.1
50 to 99 workers	0.0	1.6	—	1.0	—	—	1.3	—
100 workers or more	0.0	1.0	0.3	0.6	0.2	0.1	0.7	0.2
100 to 499 workers	0.0	1.0	0.3	0.7	0.3	—	0.8	—
500 workers or more	0.0	1.6	—	1.0	0.3	—	1.3	0.2
Geographic areas								
New England	0.0	2.4	—	1.4	0.1	—	1.9	—
Middle Atlantic	0.0	1.6	—	0.9	0.3	0.3	1.1	—
East North Central	0.0	2.1	0.2	1.3	0.5	—	1.2	—
West North Central	0.0	1.6	—	1.0	—	—	1.8	—
South Atlantic	0.0	1.6	—	1.0	—	—	1.4	—
East South Central	0.0	5.7	—	1.5	—	—	—	—
West South Central	0.0	2.0	—	1.6	—	—	1.6	—
Mountain	0.0	2.5	—	1.6	—	—	2.3	—
Pacific	0.0	2.0	—	1.6	0.4	—	1.4	—

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 0.05.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$6.50	0.5	\$17.94	0.5	\$5.83	\$3.48
Worker characteristics						
Management, professional, and related	9.25	1.0	45.19	1.0	8.46	5.62
Management, business, and financial	12.06	1.1	35.64	1.1	11.55	7.80
Professional and related	12.04	1.2	65.34	1.2	10.89	7.12
Service	18.10	1.5	52.88	1.5	16.20	9.34
Protective service	38.26	2.8	199.74	2.8	35.64	31.39
Sales and office	6.90	0.6	34.34	0.6	7.34	4.79
Sales and related	10.63	0.8	64.10	0.8	12.20	8.42
Office and administrative support	8.62	0.7	43.43	0.7	8.92	5.83
Natural resources, construction, and maintenance	14.76	1.3	31.76	1.3	13.91	6.80
Construction, extraction, farming, fishing, and forestry	23.56	2.0	41.30	2.0	23.56	12.64
Installation, maintenance, and repair	16.76	1.6	47.22	1.6	15.21	8.27
Production, transportation, and material moving ...	10.21	1.0	22.30	1.0	10.30	6.96
Production	12.76	1.3	31.62	1.3	12.99	6.54
Transportation and material moving	16.97	1.7	30.62	1.7	17.20	12.09
Full time	6.42	0.5	17.86	0.5	5.71	3.76
Part time	20.21	1.8	43.30	1.8	21.75	13.32
Union	19.46	1.7	25.89	1.7	19.96	10.82
Nonunion	5.88	0.5	25.86	0.5	5.69	3.59
Average wage within the following categories: ¹						
Lowest 25 percent	15.53	0.9	77.09	0.9	14.89	9.48
Lowest 10 percent	29.27	1.8	81.15	1.8	30.07	17.34
Second 25 percent	8.52	0.6	27.77	0.6	7.94	5.73
Third 25 percent	9.87	0.7	25.77	0.7	9.00	5.34
Highest 25 percent	9.01	1.0	28.49	1.0	8.66	4.85
Highest 10 percent	13.02	1.5	66.51	1.5	10.79	6.69
Establishment characteristics						
Goods-producing industries	10.44	0.9	17.63	0.9	11.64	5.81
Construction	20.64	2.0	35.07	2.0	20.44	13.29
Manufacturing	11.96	1.0	20.78	1.0	13.30	6.33
Service-providing industries	7.54	0.6	25.11	0.6	6.82	4.12
Trade, transportation, and utilities	10.92	0.7	29.38	0.7	10.69	6.98
Wholesale trade	17.53	1.3	35.44	1.3	17.98	11.42
Retail trade	14.18	1.0	43.09	1.0	13.86	9.37
Transportation and warehousing	27.92	2.3	65.35	2.3	25.77	13.70
Utilities	25.02	2.9	40.56	2.9	25.04	8.11

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$19.79	2.3	\$51.70	2.3	\$13.31	\$8.63
Financial activities	9.82	0.9	44.53	0.9	9.60	7.49
Finance and insurance	8.94	0.7	43.58	0.7	8.81	5.69
Credit intermediation and related activities	10.17	0.6	56.23	0.6	10.42	8.00
Insurance carriers and related activities	16.38	1.2	—	1.2	15.71	9.45
Real estate and rental and leasing	29.23	—	—	—	—	—
Professional and business services	15.87	1.7	64.87	1.7	13.51	9.63
Professional and technical services	23.18	2.0	97.73	2.0	19.71	13.12
Administrative and waste services	34.75	—	—	—	—	—
Education and health services	15.66	1.2	68.26	1.2	15.65	10.32
Educational services	15.60	0.8	—	0.8	15.58	14.91
Junior colleges, colleges, and universities	16.58	0.3	—	0.3	16.64	10.50
Health care and social assistance	18.14	1.4	71.28	1.4	18.31	12.43
Leisure and hospitality	30.75	1.8	79.83	1.8	35.95	11.84
Accommodation and food services	34.63	1.9	95.48	1.9	39.12	12.37
Other services	39.14	3.8	—	3.8	31.80	23.87
1 to 99 workers	10.01	0.9	27.63	0.9	9.51	6.10
1 to 49 workers	10.86	1.0	31.99	1.0	9.89	8.35
50 to 99 workers	17.28	1.6	51.19	1.6	17.86	8.31
100 workers or more	6.73	0.6	19.13	0.6	6.06	3.95
100 to 499 workers	8.66	0.6	25.63	0.6	8.52	6.01
500 workers or more	9.28	0.8	22.64	0.8	8.06	6.03
Geographic areas						
New England	19.04	0.9	130.64	0.9	15.68	13.41
Middle Atlantic	25.09	1.5	36.45	1.5	21.93	8.20
East North Central	14.55	1.0	30.98	1.0	14.27	8.47
West North Central	19.61	1.6	33.89	1.6	20.29	13.84
South Atlantic	11.54	0.9	42.09	0.9	10.60	7.59
East South Central	18.60	2.0	55.69	2.0	20.25	21.02
West South Central	19.01	0.9	76.33	0.9	19.23	8.16
Pacific	13.22	2.1	35.13	2.1	14.69	9.55

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: 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. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010

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	0.0	0.8	0.2	0.4	0.1	(⁴)	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.2	–	0.8	0.2	–	0.8	0.1
Management, business, and financial	0.0	1.5	–	1.0	0.3	0.1	1.1	–
Professional and related	0.0	1.4	–	1.0	0.2	0.1	0.9	–
Service	0.0	2.0	–	0.9	0.3	–	1.7	0.1
Protective service	0.0	6.5	–	2.9	–	–	–	–
Sales and office	0.0	1.0	0.1	0.7	0.2	(⁴)	0.7	(⁴)
Sales and related	0.0	1.8	–	1.2	–	–	1.4	–
Office and administrative support	0.0	1.1	0.1	0.7	0.3	0.1	0.9	(⁴)
Natural resources, construction, and maintenance	0.0	1.4	–	0.7	–	–	1.2	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.6	–	1.0	–	–	2.3	–
Installation, maintenance, and repair	0.0	1.7	–	0.8	–	–	1.4	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.8	0.1	–	0.9	–
Production	0.0	1.5	–	1.2	0.1	–	1.1	–
Transportation and material moving	0.0	1.4	–	0.8	0.1	–	0.9	–
Full time	0.0	0.8	0.2	0.4	0.1	(⁴)	0.6	0.1
Part time	0.0	2.1	0.2	1.5	0.3	–	1.3	–
Union	0.0	2.1	0.4	1.9	–	–	0.9	0.4
Nonunion	0.0	0.8	0.2	0.4	0.1	(⁴)	0.6	0.1
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	1.5	–	0.7	–	–	1.4	–
Lowest 10 percent	0.0	2.6	–	1.3	–	–	1.8	–
Second 25 percent	0.0	1.1	0.1	0.8	0.2	–	0.8	–
Third 25 percent	0.0	0.9	0.1	0.6	0.2	0.1	0.6	0.1
Highest 25 percent	0.0	1.0	–	0.6	0.2	–	0.7	0.1
Highest 10 percent	0.0	1.3	–	0.7	0.2	–	1.0	0.2
Establishment characteristics								
Goods-producing industries	0.0	1.2	–	0.8	0.1	–	1.0	–
Construction	0.0	2.4	–	1.2	–	–	2.0	–
Manufacturing	0.0	1.5	–	1.0	0.1	–	1.1	–
Service-providing industries	0.0	0.9	0.1	0.5	0.2	(⁴)	0.7	0.1
Trade, transportation, and utilities	0.0	1.2	0.2	0.8	0.1	–	1.0	–
Wholesale trade	0.0	1.7	–	1.2	–	–	1.3	–
Retail trade	0.0	2.0	–	1.6	–	–	1.5	–
Transportation and warehousing	0.0	2.5	–	1.2	–	–	2.1	–
Utilities	0.0	7.0	–	–	1.2	–	–	–

See footnotes at end of table.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued

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	0.0	2.6	—	1.3	—	—	2.2	—
Financial activities	0.0	1.5	—	1.0	0.6	0.1	1.0	—
Finance and insurance	0.0	1.6	—	1.1	0.7	0.1	1.1	—
Credit intermediation and related activities	0.0	1.9	—	1.8	—	—	0.7	—
Insurance carriers and related activities	0.0	2.8	—	1.4	1.0	—	2.7	—
Real estate and rental and leasing	0.0	4.2	—	—	—	—	2.9	—
Professional and business services	0.0	1.8	—	1.2	0.4	—	1.4	—
Professional and technical services	0.0	2.5	—	1.2	—	—	2.1	—
Administrative and waste services	0.0	3.7	—	—	—	—	2.8	—
Education and health services	0.0	1.9	—	1.5	0.4	—	1.3	0.2
Educational services	0.0	2.1	—	1.1	0.2	—	1.8	—
Junior colleges, colleges, and universities	0.0	1.9	—	1.6	0.2	—	1.0	—
Health care and social assistance	0.0	2.2	—	1.8	0.5	—	1.4	0.2
Leisure and hospitality	0.0	4.3	—	2.0	—	—	3.1	—
Accommodation and food services	0.0	3.5	—	2.4	—	—	2.2	—
Other services	0.0	4.3	—	—	—	—	3.2	—
1 to 99 workers	0.0	1.1	0.1	0.7	—	—	0.9	0.1
1 to 49 workers	0.0	1.5	—	1.0	—	—	1.2	0.1
50 to 99 workers	0.0	1.6	—	0.8	—	—	1.2	—
100 workers or more	0.0	0.9	0.3	0.6	0.2	0.1	0.6	0.1
100 to 499 workers	0.0	1.0	0.3	0.8	0.3	—	0.7	—
500 workers or more	0.0	1.4	—	1.0	0.3	0.1	1.1	—
Geographic areas								
New England	0.0	2.0	—	1.2	0.2	—	1.8	—
Middle Atlantic	0.0	1.3	—	1.0	0.2	0.3	1.0	—
East North Central	0.0	2.4	0.2	1.3	0.4	—	1.5	—
West North Central	0.0	2.1	—	1.2	—	—	1.6	—
South Atlantic	0.0	1.7	—	0.9	0.2	—	1.5	—
East South Central	0.0	4.3	—	1.5	—	—	—	—
West South Central	0.0	2.1	—	1.5	—	—	1.0	—
Mountain	0.0	3.3	—	1.4	—	—	2.8	—
Pacific	0.0	2.0	—	1.5	0.4	—	1.3	—

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 0.05.

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: 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. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010

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	\$0.50	\$0.72	\$0.92	\$1.50	\$2.42	\$2.18	\$3.35	\$3.34	\$8.76	\$9.05
Worker characteristics										
Management, professional, and related	1.16	0.99	1.43	2.73	1.77	3.50	4.96	5.95	14.88	15.53
Management, business, and financial	0.95	1.79	1.93	4.87	6.22	4.55	3.67	6.54	18.72	21.55
Professional and related	0.90	1.47	2.10	2.80	2.34	4.24	4.94	8.00	18.74	25.93
Service	4.06	3.78	4.25	3.89	5.54	10.69	11.89	13.93	29.70	44.75
Protective service	9.78	8.15	10.18	21.18	10.88	23.93	30.63	19.18	94.89	35.01
Sales and office	2.04	2.31	1.60	2.64	6.11	3.93	4.45	6.61	10.05	12.46
Sales and related	2.16	2.82	3.72	5.08	9.53	13.55	12.76	12.93	19.81	21.71
Office and administrative support	1.53	1.27	1.76	2.70	4.34	7.62	5.87	6.09	12.31	15.91
Natural resources, construction, and maintenance	1.38	2.99	1.73	4.53	9.25	6.52	8.31	11.04	20.17	30.12
Construction, extraction, farming, fishing, and forestry	4.96	5.14	2.93	7.32	8.79	7.42	15.72	21.51	17.67	53.60
Installation, maintenance, and repair	3.52	3.11	2.69	6.69	10.74	12.79	10.16	9.33	20.25	28.00
Production, transportation, and material moving ...	1.92	1.04	2.12	2.68	6.72	5.04	6.12	4.90	9.45	26.62
Production	2.45	2.22	2.98	3.17	2.66	4.63	6.89	8.27	11.79	20.29
Transportation and material moving	2.07	2.10	2.01	5.17	14.79	8.44	8.18	12.45	20.82	46.08
Full time	0.42	0.73	1.02	2.00	1.09	2.42	3.04	4.15	8.16	9.72
Part time	1.45	5.84	5.06	14.00	10.90	19.74	20.09	31.02	23.28	43.02
Union	1.66	2.23	3.25	3.07	8.06	5.67	6.44	7.49	22.43	40.55
Nonunion	1.19	0.94	1.15	1.38	3.04	3.07	4.16	4.58	6.98	8.98
Average wage within the following categories: ²										
Lowest 25 percent	2.66	3.54	3.51	4.89	6.20	14.12	10.78	10.28	27.43	17.53
Lowest 10 percent	9.49	13.69	13.19	9.38	12.46	28.72	24.36	26.50	57.27	49.53
Second 25 percent	1.75	1.15	1.27	1.83	3.57	3.68	6.82	8.72	8.15	19.84
Third 25 percent	1.03	0.70	1.59	2.34	3.56	6.35	3.53	5.03	13.15	17.29
Highest 25 percent	0.88	1.22	1.33	2.20	4.48	3.48	3.15	4.05	9.25	15.84
Highest 10 percent	1.33	1.45	1.65	3.42	1.34	4.73	3.93	9.40	13.36	34.48
Establishment characteristics										
Goods-producing industries	0.64	2.35	2.01	2.89	3.88	4.63	5.37	5.93	7.44	19.33
Construction	2.90	3.87	7.23	10.09	15.06	9.90	8.14	10.65	26.81	62.94
Manufacturing	1.02	0.52	2.12	2.15	3.43	2.80	5.46	5.43	9.53	14.29
Service-providing industries	0.78	1.54	1.10	1.92	3.23	3.00	4.22	5.02	8.81	15.00
Trade, transportation, and utilities	2.92	1.42	1.97	3.62	6.27	6.04	5.81	7.06	19.75	10.85
Wholesale trade	4.77	3.65	5.76	8.62	9.88	17.97	11.52	7.35	20.30	36.81
Retail trade	3.10	2.71	3.48	5.89	8.25	9.19	8.10	13.74	26.34	17.49
Transportation and warehousing	5.19	2.45	4.06	3.20	23.05	2.79	11.86	15.48	36.23	43.64
Utilities	—	—	—	—	—	12.41	13.99	19.96	33.48	7.73

See footnotes at end of table.

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

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	\$2.47	\$5.95	\$4.69	\$0.37	\$8.38	\$13.94	\$5.94	\$13.80	\$15.22	\$18.00
Financial activities	1.77	2.92	1.46	3.89	6.34	5.00	8.33	8.93	19.54	54.69
Finance and insurance	2.43	2.70	1.43	3.45	3.10	3.41	6.10	6.50	11.49	21.52
Credit intermediation and related activities	0.84	4.69	1.39	6.08	3.99	7.51	7.94	12.48	15.49	58.73
Insurance carriers and related activities	3.02	4.83	4.29	5.08	6.03	8.87	15.53	9.22	20.75	39.97
Real estate and rental and leasing	—	—	—	—	—	34.69	8.07	37.38	79.29	105.42
Professional and business services	1.89	1.64	2.14	4.28	5.89	7.61	9.58	7.33	16.84	37.07
Professional and technical services	1.88	3.20	3.08	8.57	5.65	13.54	6.18	27.03	27.94	94.77
Administrative and waste services	4.76	6.55	4.01	9.15	12.11	18.90	10.99	24.26	50.72	39.86
Education and health services	2.17	2.30	3.70	3.13	4.70	10.88	11.65	14.35	17.02	34.87
Educational services	7.32	4.00	3.35	4.67	5.71	11.40	16.38	20.50	18.21	21.17
Junior colleges, colleges, and universities	5.31	4.18	2.72	8.72	5.76	16.67	8.57	10.86	29.20	45.00
Health care and social assistance	2.59	1.90	4.01	4.55	8.00	6.90	8.97	14.69	24.18	34.00
Leisure and hospitality	—	—	—	—	—	39.92	11.21	15.48	40.07	40.02
Accommodation and food services	11.89	2.78	7.69	5.38	1.32	34.64	10.16	18.07	37.29	13.04
Other services	4.75	3.81	10.08	9.92	16.06	12.90	31.12	42.16	54.81	33.22
1 to 99 workers	1.23	1.57	1.06	3.27	7.30	8.76	4.64	8.97	13.83	14.97
1 to 49 workers	1.33	1.98	1.85	3.77	9.41	5.32	6.79	8.50	18.36	33.29
50 to 99 workers	5.09	1.95	4.39	4.53	2.37	10.78	9.22	11.29	17.18	32.31
100 workers or more	0.47	1.31	1.49	2.35	2.18	2.94	4.14	3.96	4.49	13.28
100 to 499 workers	0.85	1.53	1.64	1.91	4.64	4.80	6.92	5.73	18.20	19.08
500 workers or more	0.66	1.21	1.07	2.68	4.61	3.59	4.86	4.32	11.28	17.23
Geographic areas										
New England	2.73	2.09	2.02	7.83	18.21	14.31	7.45	0.00	14.16	98.96
Middle Atlantic	1.28	0.82	2.91	4.94	10.82	8.94	6.15	10.50	33.46	27.56
East North Central	1.25	2.47	2.05	3.78	3.79	3.93	7.46	7.42	10.00	24.25
West North Central	3.28	2.55	4.36	6.34	7.40	15.69	10.59	18.78	27.45	37.23
South Atlantic	2.07	3.06	2.10	3.81	5.08	8.59	4.05	10.06	10.53	16.64
East South Central	2.39	3.19	3.09	8.68	5.30	14.75	11.27	22.64	31.02	59.92
West South Central	2.09	2.88	4.29	3.37	5.19	5.62	9.54	19.17	17.49	34.72
Mountain	6.23	4.34	3.64	9.55	16.69	24.77	10.17	18.99	54.28	33.06
Pacific	1.85	1.63	1.16	4.20	8.05	10.66	9.45	13.94	17.91	19.99

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/eps/glossary20092010.htm.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010

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	0.6	0.6	0.3	0.6	0.7	0.4	0.1	0.7
Worker characteristics								
Management, professional, and related	1.0	0.9	0.4	0.7	0.9	0.8	0.2	0.8
Management, business, and financial	1.1	1.1	0.2	0.5	0.9	0.8	0.2	0.6
Professional and related	1.2	1.0	0.5	0.9	1.2	1.0	0.3	1.0
Service	1.1	1.5	0.9	1.7	1.8	1.2	0.5	1.7
Protective service	4.9	2.8	2.6	5.8	5.2	—	—	4.4
Sales and office	0.8	0.6	0.5	0.8	0.9	0.6	0.1	0.8
Sales and related	1.1	0.7	1.0	1.1	1.2	0.8	0.2	1.2
Office and administrative support	1.2	0.7	0.4	1.1	1.2	0.8	0.2	1.2
Natural resources, construction, and maintenance	1.6	1.0	0.4	1.4	1.5	1.2	0.5	1.3
Construction, extraction, farming, fishing, and forestry	2.1	1.1	0.7	2.0	2.0	1.7	0.7	2.0
Installation, maintenance, and repair	2.0	1.5	0.5	1.5	1.9	1.5	0.7	1.5
Production, transportation, and material moving ...	1.3	0.9	0.5	1.1	1.2	0.7	0.2	1.2
Production	1.7	1.3	0.5	1.3	1.6	1.0	0.3	1.4
Transportation and material moving	1.9	0.9	0.8	1.8	1.7	0.9	0.3	1.9
Full time	0.7	0.7	0.2	0.5	0.6	0.4	0.2	0.5
Part time	0.9	0.5	1.0	1.2	0.6	0.8	0.3	1.0
Union	1.4	1.0	0.7	1.1	1.3	0.8	0.2	1.3
Nonunion	0.6	0.6	0.3	0.7	0.7	0.4	0.2	0.7
Average wage within the following categories: ¹								
Lowest 25 percent	0.8	1.1	0.8	1.3	1.3	0.8	0.2	1.3
Lowest 10 percent	1.2	1.9	1.4	2.2	2.3	1.5	0.2	2.4
Second 25 percent	1.1	0.7	0.6	1.0	1.2	0.7	0.4	1.1
Third 25 percent	1.1	0.6	0.3	0.9	0.9	0.7	0.2	1.0
Highest 25 percent	0.8	0.7	0.3	0.6	0.7	0.6	0.2	0.7
Highest 10 percent	1.1	0.8	0.6	0.7	1.1	1.0	0.4	1.0
Establishment characteristics								
Goods-producing industries	1.1	0.9	0.4	0.7	1.0	0.8	0.2	0.8
Construction	1.9	1.3	0.8	1.9	2.0	2.0	0.5	1.9
Manufacturing	1.3	1.1	0.4	0.7	1.3	1.0	0.2	0.8
Service-providing industries	0.7	0.7	0.4	0.7	0.8	0.5	0.2	0.8
Trade, transportation, and utilities	1.0	0.6	0.6	0.8	0.9	0.7	0.2	0.8
Wholesale trade	1.9	1.3	0.9	1.1	2.4	1.7	0.2	1.4
Retail trade	1.1	0.7	0.9	1.0	1.1	0.9	0.2	1.1
Transportation and warehousing	2.6	1.8	1.0	2.2	2.5	1.5	0.8	2.3
Utilities	2.2	—	—	1.8	2.2	—	—	1.9

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

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	2.0	1.6	0.8	1.5	2.4	1.6	0.4	1.7
Financial activities	1.3	1.0	0.7	1.0	1.4	0.9	0.3	1.1
Finance and insurance	0.9	0.7	0.5	0.6	0.9	0.6	0.3	0.7
Credit intermediation and related activities	1.0	0.7	0.4	0.6	1.1	0.8	0.3	0.6
Insurance carriers and related activities	1.9	1.4	0.9	1.2	1.9	1.2	0.4	1.4
Real estate and rental and leasing	4.1	3.4	2.6	3.0	4.4	—	—	3.6
Professional and business services	1.7	1.4	0.6	1.5	1.8	1.1	0.7	1.5
Professional and technical services	2.5	2.1	0.9	1.8	2.8	1.9	0.5	1.8
Administrative and waste services	2.5	1.9	1.0	2.9	2.6	1.8	1.4	2.9
Education and health services	1.8	1.2	0.6	1.6	1.8	1.5	0.3	1.5
Educational services	2.5	1.5	1.8	2.4	2.6	1.4	0.3	2.0
Junior colleges, colleges, and universities	1.2	0.5	0.6	0.8	1.3	0.5	0.3	1.0
Health care and social assistance	2.0	1.4	0.7	1.7	1.9	1.6	0.4	1.7
Leisure and hospitality	2.0	2.6	1.6	3.5	4.4	1.8	0.3	3.8
Accommodation and food services	2.0	3.0	1.6	3.7	4.6	2.0	0.3	4.1
Other services	2.9	2.1	1.4	3.5	3.1	1.8	1.0	3.4
1 to 99 workers	0.8	0.7	0.5	1.0	0.9	0.6	0.2	1.0
1 to 49 workers	1.0	0.8	0.6	1.1	1.0	0.7	0.2	1.1
50 to 99 workers	1.8	1.2	0.9	1.7	1.8	1.3	0.3	1.7
100 workers or more	1.0	0.9	0.4	0.6	0.8	0.4	0.2	0.7
100 to 499 workers	1.1	0.7	0.5	1.0	1.2	0.7	0.2	1.0
500 workers or more	1.8	1.8	0.6	0.7	1.1	0.5	0.5	0.8
Geographic areas								
New England	2.9	2.4	1.5	2.4	1.3	1.1	0.3	2.0
Middle Atlantic	1.7	1.1	0.9	1.9	1.7	1.2	0.5	2.3
East North Central	1.4	1.2	0.7	1.1	1.2	0.8	0.6	1.1
West North Central	1.9	1.1	1.2	1.8	2.5	1.4	0.5	2.1
South Atlantic	1.4	1.4	0.9	1.4	1.3	0.9	0.2	1.5
East South Central	4.1	5.4	1.1	4.4	6.7	2.5	0.4	4.8
West South Central	2.0	1.0	0.8	1.6	1.5	1.3	0.5	1.7
Mountain	2.0	1.5	1.0	2.7	2.3	1.5	0.5	2.7
Pacific	1.7	1.4	0.7	1.4	1.8	1.0	0.3	1.4

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

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	0.5	0.7	0.1	0.6	0.5	0.6	0.3	0.6
Worker characteristics								
Management, professional, and related	0.9	1.1	0.2	0.8	1.1	0.9	0.3	0.7
Management, business, and financial	1.4	1.4	0.1	0.6	1.2	1.1	0.2	0.5
Professional and related	1.0	1.4	0.3	1.0	1.3	1.0	0.5	1.0
Service	0.4	1.8	0.1	1.7	1.1	1.4	0.9	1.7
Protective service	1.2	5.4	0.5	5.6	4.8	2.9	2.6	5.8
Sales and office	0.6	0.9	0.2	0.8	0.8	0.6	0.5	0.8
Sales and related	0.7	1.4	0.4	1.2	1.0	0.8	0.9	1.2
Office and administrative support	0.8	1.1	0.2	1.2	1.1	0.8	0.4	1.1
Natural resources, construction, and maintenance	1.3	1.4	0.2	1.4	1.5	1.2	0.4	1.4
Construction, extraction, farming, fishing, and forestry	1.8	2.2	0.4	2.1	2.1	1.6	0.7	2.0
Installation, maintenance, and repair	1.7	1.9	—	—	2.0	1.6	0.5	1.5
Production, transportation, and material moving	1.1	1.3	0.1	1.2	1.1	1.0	0.5	1.1
Production	1.2	1.6	0.1	1.4	1.7	1.4	0.5	1.3
Transportation and material moving	1.7	1.7	0.3	1.9	1.5	1.4	0.8	1.8
Full time	0.6	0.7	0.1	0.5	0.6	0.7	0.2	0.5
Part time	0.5	0.9	0.3	1.0	0.8	0.6	1.0	1.2
Union	1.8	1.8	0.3	1.2	1.7	1.7	0.7	1.1
Nonunion	0.4	0.7	0.1	0.7	0.6	0.6	0.3	0.7
Average wage within the following categories: ¹								
Lowest 25 percent	0.4	1.3	0.2	1.3	0.8	1.1	0.7	1.3
Lowest 10 percent	0.4	2.4	0.3	2.4	1.1	1.9	1.3	2.3
Second 25 percent	0.8	1.0	0.1	1.1	1.0	0.8	0.5	1.0
Third 25 percent	0.7	1.0	0.1	1.0	1.1	0.7	0.3	0.9
Highest 25 percent	1.0	1.2	0.2	0.6	0.9	0.8	0.2	0.7
Highest 10 percent	1.4	1.6	—	—	1.3	1.1	0.4	1.0
Establishment characteristics								
Goods-producing industries	1.2	1.3	0.1	0.8	1.2	1.0	0.3	0.8
Construction	1.4	2.1	0.3	2.0	2.0	1.6	0.7	1.9
Manufacturing	1.5	1.5	—	—	1.5	1.3	0.3	0.7
Service-providing industries	0.5	0.8	0.1	0.8	0.7	0.7	0.4	0.7
Trade, transportation, and utilities	1.0	1.0	0.3	0.8	1.0	0.7	0.5	0.8
Wholesale trade	1.7	1.8	0.4	1.4	1.9	1.4	0.9	1.1
Retail trade	0.9	1.2	0.5	1.1	1.1	0.9	0.8	1.1
Transportation and warehousing	3.4	3.2	—	—	2.5	2.7	1.0	2.2
Utilities	3.3	3.0	0.4	1.9	2.5	1.6	0.6	1.8

See footnotes at end of table.

Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued

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	3.3	3.0	0.3	1.7	2.2	1.8	0.8	1.5
Financial activities	1.3	1.5	0.1	1.0	1.5	1.2	0.7	1.0
Finance and insurance	1.4	1.5	0.1	0.7	0.9	0.8	0.5	0.6
Credit intermediation and related activities	1.9	1.8	0.2	0.7	1.3	1.0	0.4	0.6
Insurance carriers and related activities	3.1	3.1	—	—	1.8	1.3	0.9	1.2
Real estate and rental and leasing	2.4	4.2	—	3.6	4.8	3.9	2.6	3.0
Professional and business services	—	1.8	—	1.6	1.6	1.5	0.5	1.5
Professional and technical services	—	2.2	—	1.8	2.6	2.2	0.9	1.8
Administrative and waste services	—	3.0	—	3.0	2.4	2.0	0.9	2.8
Education and health services	1.0	1.6	0.2	1.5	1.9	1.3	0.7	1.6
Educational services	—	2.1	—	2.5	2.2	1.7	1.1	2.3
Junior colleges, colleges, and universities	2.5	2.3	—	—	1.1	0.6	0.6	0.9
Health care and social assistance	1.2	1.9	0.2	1.7	2.1	1.5	0.7	1.7
Leisure and hospitality	0.6	3.9	0.2	3.8	2.0	2.6	1.5	3.5
Accommodation and food services	—	4.1	—	4.1	1.9	3.0	1.6	3.7
Other services	—	2.9	—	3.3	2.7	2.5	1.3	3.5
1 to 99 workers	0.5	1.0	0.1	1.0	0.8	0.7	0.5	1.0
1 to 49 workers	0.5	1.0	0.1	1.1	0.9	0.9	0.6	1.1
50 to 99 workers	1.0	1.9	0.3	1.7	1.8	1.2	0.8	1.7
100 workers or more	1.0	1.1	0.1	0.7	0.9	0.9	0.3	0.7
100 to 499 workers	1.0	1.2	0.2	1.0	1.1	0.8	0.4	1.0
500 workers or more	2.1	2.3	0.2	0.9	1.6	1.6	0.6	0.8
Geographic areas								
New England	1.3	2.2	0.3	2.2	2.9	2.6	1.4	2.2
Middle Atlantic	1.6	2.1	0.2	2.1	1.7	1.0	1.0	2.0
East North Central	1.3	1.5	0.2	1.1	1.3	1.2	0.7	1.1
West North Central	1.5	1.7	0.3	2.0	1.7	1.6	1.1	1.8
South Atlantic	0.6	1.5	0.2	1.5	1.4	1.4	0.9	1.4
East South Central	4.2	5.4	0.6	5.0	2.6	5.0	1.0	4.3
West South Central	0.9	1.7	0.2	1.6	2.0	1.1	0.8	1.6
Mountain	1.3	2.7	0.5	2.9	2.0	1.7	1.2	2.3
Pacific	1.2	1.5	0.2	1.5	1.5	1.4	0.7	1.4

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: 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. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.3	0.7	1.2	1.4
Establishment characteristics				
Goods-producing industries	3.2	1.4	3.1	3.4
Construction	4.3	2.1	4.1	4.4
Manufacturing	4.1	1.2	4.0	3.8
Service-providing industries	1.4	0.8	1.3	1.6
Trade, transportation, and utilities	2.7	1.2	2.6	2.2
Wholesale trade	4.2	1.8	4.2	3.6
Retail trade	2.7	1.3	2.6	3.0
Transportation and warehousing	9.5	5.5	9.0	7.5
Utilities	4.5	8.8	4.6	3.0
Information	7.0	11.5	7.0	3.7
Financial activities	3.0	1.9	3.6	2.8
Finance and insurance	3.0	2.6	3.0	2.5
Credit intermediation and related activities	3.5	3.5	3.5	2.0
Insurance carriers and related activities	5.7	4.3	5.6	5.0
Real estate and rental and leasing	6.9	2.7	8.4	6.5
Professional and business services	4.1	1.1	4.1	4.3
Professional and technical services	5.5	–	5.4	5.4
Administrative and waste services	4.9	1.2	4.9	6.4
Education and health services	7.3	2.2	7.1	7.4
Educational services	8.1	–	8.0	12.1
Junior colleges, colleges, and universities	4.6	–	4.6	4.7
Health care and social assistance	7.9	–	7.7	8.2
Leisure and hospitality	3.7	–	3.7	5.9
Accommodation and food services	3.9	–	3.9	6.2
Other services	3.8	1.9	3.6	4.5
1 to 99 workers	1.3	0.7	1.3	1.4
1 to 49 workers	1.4	0.8	1.3	1.5
50 to 99 workers	2.2	1.4	2.3	1.9
100 workers or more	5.3	3.7	5.2	1.9
100 to 499 workers	6.0	3.9	5.9	2.3
500 workers or more	1.4	4.0	1.4	0.7

See footnotes at end of table.

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

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	5.2	—	5.2	7.0
Middle Atlantic	3.2	1.3	2.6	2.1
East North Central	2.3	1.4	2.2	2.9
West North Central	4.1	3.2	4.2	4.9
South Atlantic	3.2	1.6	3.1	4.3
East South Central	8.9	—	8.6	4.9
West South Central	3.7	—	3.7	3.8
Mountain	6.8	3.2	6.8	2.8
Pacific	3.3	1.0	3.3	3.2

¹ Includes defined benefit pension plans and defined contribution retirement 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.