

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

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$802.38	11	\$1,056.93	89	\$770.36	\$383.12
Worker characteristics							
Management, professional, and related	100	861.29	9	1,104.42	91	837.33	377.11
Management, business, and financial	100	844.24	9	1,081.90	91	821.42	376.96
Professional and related	100	870.35	9	1,115.96	91	845.82	377.19
Service	100	730.25	9	1,097.02	91	694.27	420.31
Protective service	100	693.44	8	935.38	92	673.57	420.67
Sales and office	100	767.33	8	987.84	92	749.20	397.12
Sales and related	100	712.25	7	847.73	93	701.54	417.51
Office and administrative support	100	794.16	8	1,052.49	92	772.52	387.14
Natural resources, construction, and maintenance	100	775.95	21	1,094.25	79	688.86	405.30
Construction, extraction, farming, fishing, and forestry	100	750.39	27	1,079.02	73	627.62	437.55
Installation, maintenance, and repair	100	797.24	17	1,114.89	83	733.45	381.82
Production, transportation, and material moving ...	100	813.27	16	1,020.35	84	774.30	336.64
Production	100	818.41	14	1,033.96	86	782.92	316.67
Transportation and material moving	100	806.72	18	1,006.73	82	762.79	363.28
Full time	100	803.52	11	1,090.01	89	768.31	379.65
Part time	100	786.27	14	700.45	86	800.74	434.40
Union	100	964.10	37	1,072.87	63	898.90	316.92
Nonunion	100	774.22	7	1,041.14	93	755.38	390.83
Average wage within the following categories: ¹							
Lowest 25 percent	100	677.32	7	807.36	93	666.85	425.40
Lowest 10 percent	100	613.30	7	606.04	93	613.84	399.35
Second 25 percent	100	740.66	8	996.81	92	718.54	396.72
Third 25 percent	100	807.79	11	1,063.61	89	777.22	375.88
Highest 25 percent	100	889.92	15	1,120.38	85	847.95	361.75
Highest 10 percent	100	908.38	13	1,121.85	87	875.58	350.16
Establishment characteristics							
Goods-producing industries	100	818.70	16	1,017.58	84	779.98	325.37
Construction	100	687.79	27	1,038.92	73	560.78	463.40
Manufacturing	100	850.42	14	1,010.27	86	824.74	294.88
Service-providing industries	100	797.46	10	1,077.00	90	767.68	399.24
Trade, transportation, and utilities	100	761.29	11	957.46	89	735.99	387.17
Wholesale trade	100	794.01	11	1,017.22	89	767.65	380.70
Retail trade	100	674.89	10	776.77	90	663.54	429.89
Transportation and warehousing	100	880.68	16	1,147.54	84	831.31	317.78
Utilities	100	930.42	12	1,108.47	88	905.00	270.22

See footnotes at end of table.

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

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$938.98	17	\$1,341.66	83	\$857.95	\$313.96
Financial activities	100	803.81	7	1,026.15	93	788.07	384.05
Finance and insurance	100	822.39	5	1,065.50	95	808.39	368.67
Credit intermediation and related activities	100	796.46	3	965.77	97	791.17	381.38
Insurance carriers and related activities	100	838.59	6	—	94	820.76	354.92
Real estate and rental and leasing	100	705.76	—	—	—	—	—
Professional and business services	100	832.03	12	1,235.01	88	776.23	406.50
Professional and technical services	100	847.69	12	1,306.70	88	786.97	418.76
Administrative and waste services	100	751.51	—	—	—	—	—
Education and health services	100	832.41	6	967.22	94	824.15	424.87
Educational services	100	818.39	2	—	98	815.16	436.30
Junior colleges, colleges, and universities	100	873.96	1	—	99	868.83	394.13
Health care and social assistance	100	834.91	6	967.31	94	825.82	422.74
Leisure and hospitality	100	646.55	7	1,119.49	93	613.57	404.39
Accommodation and food services	100	645.10	6	1,174.89	94	613.11	393.10
Other services	100	742.15	16	—	84	676.46	427.24
1 to 99 workers	100	720.66	14	1,054.12	86	666.01	444.32
1 to 49 workers	100	714.59	15	1,093.88	85	649.86	453.46
50 to 99 workers	100	734.38	13	952.94	87	701.84	424.04
100 workers or more	100	863.81	9	1,060.23	91	844.42	339.69
100 to 499 workers	100	826.33	8	1,004.25	92	811.20	372.46
500 workers or more	100	907.21	10	1,109.49	90	883.94	300.70
Geographic areas							
New England	100	886.43	8	1,062.01	92	870.81	375.56
Middle Atlantic	100	902.32	14	1,103.20	86	869.75	383.51
East North Central	100	840.95	12	1,034.33	88	813.60	333.07
West North Central	100	778.39	12	910.98	88	760.22	355.44
South Atlantic	100	741.63	6	1,149.71	94	716.63	400.89
East South Central	100	714.43	7	965.22	93	694.76	418.25
West South Central	100	769.96	9	1,118.32	91	734.80	412.58
Pacific	100	785.36	16	1,044.78	84	735.08	404.26

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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