

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	79	( <sup>4</sup> )	9	1	( <sup>4</sup> )	10	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	79	—	8	1	—	11	( <sup>4</sup> )
Management, business, and financial .....	100	79	—	9	1	( <sup>4</sup> )	10	—
Professional and related .....	100	79	—	8	1	( <sup>4</sup> )	11	—
Service .....	100	79	—	8	1	—	12	( <sup>4</sup> )
Protective service .....	100	68	—	10	—	—	—	—
Sales and office .....	100	74	( <sup>4</sup> )	14	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Sales and related .....	100	69	—	18	—	—	12	—
Office and administrative support .....	100	76	( <sup>4</sup> )	12	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Natural resources, construction, and maintenance .....	100	84	—	5	—	—	10	1
Construction, extraction, farming, fishing, and forestry .....	100	82	—	4	—	—	12	—
Installation, maintenance, and repair .....	100	85	—	5	—	—	9	—
Production, transportation, and material moving ...	100	85	1	6	( <sup>4</sup> )	—	9	—
Production .....	100	84	—	6	( <sup>4</sup> )	—	9	—
Transportation and material moving .....	100	86	—	5	( <sup>4</sup> )	—	8	—
Full time .....	100	79	( <sup>4</sup> )	9	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Part time .....	100	77	1	13	1	—	8	—
Union .....	100	83	1	4	—	—	10	1
Nonunion .....	100	79	( <sup>4</sup> )	10	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	100	78	—	10	—	—	11	—
Lowest 10 percent .....	100	85	—	5	—	—	10	—
Second 25 percent .....	100	77	( <sup>4</sup> )	12	( <sup>4</sup> )	—	10	—
Third 25 percent .....	100	81	( <sup>4</sup> )	7	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Highest 25 percent .....	100	79	—	8	1	—	11	( <sup>4</sup> )
Highest 10 percent .....	100	78	—	8	1	—	12	( <sup>4</sup> )
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	83	—	6	( <sup>4</sup> )	—	10	—
Construction .....	100	84	—	5	—	—	10	—
Manufacturing .....	100	83	—	6	( <sup>4</sup> )	—	10	—
Service-providing industries .....	100	78	( <sup>4</sup> )	10	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Trade, transportation, and utilities .....	100	74	1	13	( <sup>4</sup> )	—	11	—
Wholesale trade .....	100	83	—	8	—	—	8	—
Retail trade .....	100	65	—	21	—	—	13	—
Transportation and warehousing .....	100	82	—	4	—	—	12	—
Utilities .....	100	77	—	—	4	—	—	—

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	85	—	4	—	—	10	—
Financial activities .....	100	75	—	14	1	( <sup>4</sup> )	9	—
Finance and insurance .....	100	73	—	16	2	( <sup>4</sup> )	9	—
Credit intermediation and related activities .....	100	73	—	20	—	—	5	—
Insurance carriers and related activities .....	100	74	—	8	2	—	15	—
Real estate and rental and leasing .....	100	88	—	—	—	—	6	—
Professional and business services .....	100	84	—	6	1	—	9	—
Professional and technical services .....	100	85	—	4	—	—	10	—
Administrative and waste services .....	100	81	—	—	—	—	10	—
Education and health services .....	100	79	—	9	1	—	10	( <sup>4</sup> )
Educational services .....	100	82	—	7	2	—	9	—
Junior colleges, colleges, and universities .....	100	81	—	9	2	—	6	—
Health care and social assistance .....	100	78	—	10	1	—	10	( <sup>4</sup> )
Leisure and hospitality .....	100	77	—	7	—	—	15	—
Accommodation and food services .....	100	78	—	8	—	—	13	—
Other services .....	100	80	—	—	—	—	12	—
1 to 99 workers .....	100	82	( <sup>4</sup> )	7	—	—	11	( <sup>4</sup> )
1 to 49 workers .....	100	80	—	7	—	—	12	( <sup>4</sup> )
50 to 99 workers .....	100	86	—	5	—	—	9	—
100 workers or more .....	100	77	1	11	1	( <sup>4</sup> )	10	( <sup>4</sup> )
100 to 499 workers .....	100	79	1	11	1	—	9	—
500 workers or more .....	100	75	—	11	1	( <sup>4</sup> )	12	—
<b>Geographic areas</b>								
New England .....	100	81	—	7	1	—	10	—
Middle Atlantic .....	100	81	—	7	1	1	10	—
East North Central .....	100	76	1	11	1	—	12	—
West North Central .....	100	80	—	9	—	—	9	—
South Atlantic .....	100	79	—	9	( <sup>4</sup> )	—	10	—
East South Central .....	100	83	—	8	—	—	—	—
West South Central .....	100	76	—	13	—	—	10	—
Mountain .....	100	74	—	11	—	—	15	—
Pacific .....	100	81	—	7	1	—	10	—

<sup>1</sup> 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.

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

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

<sup>4</sup> Less than 0.5 percent.

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).