

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	75	(⁴)	13	(⁴)	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	75	—	13	(⁴)	(⁴)	11	—
Management, business, and financial	100	78	—	10	1	(⁴)	10	—
Professional and related	100	73	—	15	(⁴)	(⁴)	11	—
Service	100	77	—	9	—	—	13	—
Protective service	100	66	—	9	—	—	22	—
Sales and office	100	70	(⁴)	18	(⁴)	(⁴)	11	(⁴)
Sales and related	100	63	—	24	—	(⁴)	12	—
Office and administrative support	100	74	—	15	(⁴)	(⁴)	10	—
Natural resources, construction, and maintenance	100	81	—	7	—	—	11	—
Construction, extraction, farming, fishing, and forestry	100	83	—	5	—	—	9	—
Installation, maintenance, and repair	100	79	—	8	—	—	12	—
Production, transportation, and material moving ...	100	79	—	7	—	—	13	(⁴)
Production	100	78	—	8	—	—	12	—
Transportation and material moving	100	79	—	5	—	—	15	—
Full time	100	75	(⁴)	12	(⁴)	(⁴)	11	(⁴)
Part time	100	70	—	18	(⁴)	—	11	—
Union	100	77	—	7	—	(⁴)	14	—
Nonunion	100	75	(⁴)	13	(⁴)	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	75	—	13	—	—	12	—
Lowest 10 percent	100	83	—	6	—	—	—	—
Second 25 percent	100	72	(⁴)	15	—	—	12	(⁴)
Third 25 percent	100	76	(⁴)	12	(⁴)	(⁴)	11	(⁴)
Highest 25 percent	100	76	(⁴)	11	(⁴)	(⁴)	11	1
Highest 10 percent	100	75	(⁴)	11	1	(⁴)	13	1
Establishment characteristics								
Goods-producing industries	100	80	—	8	(⁴)	—	11	—
Construction	100	84	—	5	—	—	8	—
Manufacturing	100	79	—	8	(⁴)	—	12	—
Service-providing industries	100	74	(⁴)	14	(⁴)	(⁴)	12	(⁴)
Trade, transportation, and utilities	100	69	—	17	—	—	13	—
Wholesale trade	100	84	—	6	—	—	8	—
Retail trade	100	57	—	29	—	—	14	—
Transportation and warehousing	100	75	—	6	—	—	18	—
Utilities	100	91	—	—	—	—	—	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	83	—	10	—	—	7	—
Financial activities	100	74	—	18	(⁴)	1	7	—
Finance and insurance	100	72	—	20	(⁴)	1	6	—
Credit intermediation and related activities	100	77	—	18	1	—	4	—
Insurance carriers and related activities	100	66	—	22	—	—	10	—
Real estate and rental and leasing	100	85	—	—	—	—	—	—
Professional and business services	100	78	—	9	—	—	13	—
Professional and technical services	100	80	—	8	—	—	11	—
Administrative and waste services	100	78	—	—	—	—	9	—
Education and health services	100	74	—	14	1	(⁴)	10	—
Educational services	100	76	—	11	2	—	9	—
Junior colleges, colleges, and universities	100	73	—	15	3	—	9	—
Healthcare and social assistance	100	74	—	15	(⁴)	—	10	—
Leisure and hospitality	100	77	—	8	—	—	13	—
Accommodation and food services	100	77	—	11	—	—	—	—
Other services	100	64	—	9	—	—	22	—
1 to 99 workers	100	78	—	10	—	(⁴)	12	(⁴)
1 to 49 workers	100	76	—	10	—	—	12	(⁴)
50 to 99 workers	100	81	—	8	—	—	11	—
100 workers or more	100	73	(⁴)	14	(⁴)	(⁴)	11	(⁴)
100 to 499 workers	100	74	—	14	—	—	11	(⁴)
500 workers or more	100	72	—	15	1	—	12	(⁴)
Geographic areas								
New England	100	81	—	8	—	—	9	—
Middle Atlantic	100	75	—	11	—	1	11	—
East North Central	100	73	—	15	(⁴)	—	11	—
West North Central	100	74	—	12	—	—	13	—
South Atlantic	100	77	—	10	—	—	12	—
East South Central	100	76	—	10	—	—	13	—
West South Central	100	71	—	18	(⁴)	—	11	—
Mountain	100	74	—	13	—	—	12	—
Pacific	100	75	—	12	(⁴)	—	11	1

¹ A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

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

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

⁴ Less than 0.5.

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, 2010." 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/glossary20112012.htm.