

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012

(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	\$857.66	9	\$1,142.96	91	\$828.22	\$426.71
Worker characteristics							
Management, professional, and related	100	917.08	8	1,237.17	92	890.85	418.82
Management, business, and financial	100	900.78	7	1,243.55	93	874.79	431.36
Professional and related	100	926.37	8	1,233.92	92	900.08	411.61
Service	100	733.58	9	1,181.30	91	687.26	528.95
Protective service	100	827.78	4	1,268.66	96	808.16	701.74
Sales and office	100	811.13	7	1,016.38	93	794.81	431.43
Sales and related	100	734.36	7	951.90	93	718.53	438.57
Office and administrative support	100	849.20	8	1,044.70	92	832.99	427.86
Natural resources, construction, and maintenance	100	853.98	18	1,143.44	82	788.78	450.36
Construction, extraction, farming, fishing, and forestry	100	832.14	26	1,070.67	74	747.60	495.11
Installation, maintenance, and repair	100	871.07	12	1,264.61	88	815.90	420.88
Production, transportation, and material moving ...	100	894.90	11	1,133.75	89	864.67	362.74
Production	100	892.95	9	1,176.76	91	863.95	338.93
Transportation and material moving	100	897.40	14	1,096.71	86	865.64	394.71
Full time	100	865.66	9	1,185.04	91	833.87	424.14
Part time	100	747.19	13	752.93	87	746.29	464.05
Union	100	1,045.02	32	1,138.82	68	1,000.06	337.47
Nonunion	100	826.53	6	1,146.99	94	807.80	437.32
Average wage within the following categories: ¹							
Lowest 25 percent	100	679.59	7	811.03	93	668.95	512.17
Lowest 10 percent	100	603.77	10	787.93	90	583.88	574.55
Second 25 percent	100	798.70	7	1,058.54	93	777.82	426.17
Third 25 percent	100	859.85	9	1,128.67	91	833.70	420.61
Highest 25 percent	100	950.10	12	1,254.12	88	910.14	404.79
Highest 10 percent	100	982.07	11	1,307.18	89	941.61	389.76
Establishment characteristics							
Goods-producing industries	100	905.97	14	1,138.78	86	869.21	354.03
Construction	100	783.08	26	1,081.54	74	676.80	527.55
Manufacturing	100	931.50	10	1,188.26	90	902.06	317.36
Service-providing industries	100	843.91	8	1,144.95	92	817.25	446.16
Trade, transportation, and utilities	100	829.11	9	945.32	91	817.46	410.18
Wholesale trade	100	852.38	8	1,056.51	92	835.03	410.75
Retail trade	100	702.52	9	712.53	91	701.56	446.19
Transportation and warehousing	100	1,037.93	11	1,200.24	89	1,017.51	344.98
Utilities	100	1,093.99	11	1,280.14	89	1,070.95	306.74

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012—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	\$1,011.67	16	\$1,537.40	84	\$911.42	\$327.43
Financial activities	100	898.02	6	1,264.39	94	874.84	414.91
Finance and insurance	100	920.76	5	1,246.36	95	904.49	396.39
Credit intermediation and related activities	100	882.55	3	1,210.10	97	870.89	394.95
Insurance carriers and related activities	100	937.41	5	1,274.22	95	919.44	387.10
Real estate and rental and leasing	100	784.28	—	—	—	—	—
Professional and business services	100	851.17	8	1,364.53	92	804.46	452.62
Professional and technical services	100	856.27	8	1,363.85	92	809.21	477.47
Administrative and waste services	100	788.13	—	—	—	—	—
Education and health services	100	860.31	6	1,026.59	94	850.26	472.48
Educational services	100	836.54	3	1,073.20	97	828.80	483.10
Junior colleges, colleges, and universities	100	944.05	—	—	—	—	—
Healthcare and social assistance	100	864.95	6	1,021.94	94	854.59	470.34
Leisure and hospitality	100	639.55	10	1,202.77	90	578.70	596.23
Accommodation and food services	100	621.18	—	—	—	—	—
Other services	100	779.91	12	958.27	88	755.00	501.90
1 to 99 workers	100	765.89	11	1,136.60	89	720.21	484.53
1 to 49 workers	100	754.66	12	1,158.23	88	701.58	484.79
50 to 99 workers	100	791.47	9	1,076.23	91	761.63	483.94
100 workers or more	100	926.60	8	1,149.39	92	906.86	384.61
100 to 499 workers	100	863.39	7	1,073.13	93	847.98	424.75
500 workers or more	100	1,002.72	10	1,214.24	90	980.00	334.74
Geographic areas							
New England	100	933.03	7	1,034.73	93	925.30	407.02
Middle Atlantic	100	951.97	15	1,212.43	85	906.29	419.27
East North Central	100	901.61	12	1,085.10	88	877.00	380.39
West North Central	100	853.83	9	1,108.76	91	828.96	393.52
South Atlantic	100	791.29	4	1,254.19	96	772.51	454.15
East South Central	100	807.31	7	1,158.23	93	782.44	418.30
West South Central	100	814.94	6	1,117.46	94	795.44	450.55
Mountain	100	822.66	10	1,126.16	90	788.97	440.08
Pacific	100	825.73	11	1,125.58	89	788.39	453.04

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, 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.