

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

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	\$7.74	0.5	\$21.49	0.5	\$6.93	\$5.47
Worker characteristics						
Management, professional, and related	11.81	0.7	38.14	0.7	10.96	5.57
Management, business, and financial	15.08	0.9	56.61	0.9	15.50	8.43
Professional and related	14.01	1.0	47.13	1.0	12.93	7.33
Service	29.07	2.0	86.32	2.0	20.50	35.70
Protective service	43.53	1.8	176.66	1.8	45.46	187.13
Sales and office	8.85	0.6	38.65	0.6	8.62	6.95
Sales and related	14.34	0.8	97.33	0.8	12.88	13.25
Office and administrative support	11.04	0.7	41.79	0.7	11.46	7.96
Natural resources, construction, and maintenance	18.76	1.6	45.15	1.6	19.00	12.13
Construction, extraction, farming, fishing, and forestry	31.70	2.7	38.49	2.7	42.16	20.80
Installation, maintenance, and repair	24.81	1.9	96.29	1.9	21.36	13.34
Production, transportation, and material moving	11.78	0.9	25.90	0.9	12.79	8.77
Production	15.12	1.0	34.46	1.0	15.87	10.17
Transportation and material moving	20.22	1.6	30.68	1.6	22.87	15.33
Full time	7.69	0.6	21.49	0.6	7.03	5.66
Part time	21.40	1.5	60.87	1.5	22.39	21.88
Union	21.93	2.3	32.33	2.3	20.66	14.07
Nonunion	7.22	0.4	29.97	0.4	7.10	6.14
Average wage within the following categories: ¹						
Lowest 25 percent	16.86	1.0	120.24	1.0	13.92	31.78
Lowest 10 percent	32.29	1.9	198.65	1.9	25.19	76.06
Second 25 percent	11.76	0.8	38.42	0.8	11.74	8.15
Third 25 percent	11.07	0.9	23.49	0.9	10.63	5.69
Highest 25 percent	9.85	0.8	30.21	0.8	8.87	5.10
Highest 10 percent	14.48	1.2	48.96	1.2	11.24	6.15
Establishment characteristics						
Goods-producing industries	10.42	1.0	26.60	1.0	11.28	7.95
Construction	24.71	2.5	50.53	2.5	31.79	16.55
Manufacturing	12.11	0.9	27.80	0.9	12.41	9.03
Service-providing industries	9.70	0.6	29.97	0.6	8.21	6.64
Trade, transportation, and utilities	15.86	0.7	36.51	0.7	15.13	9.58
Wholesale trade	30.16	1.2	41.88	1.2	33.38	14.76
Retail trade	16.09	1.2	89.51	1.2	13.74	11.13
Transportation and warehousing	32.29	2.5	50.81	2.5	34.57	19.69
Utilities	26.40	2.9	61.63	2.9	27.74	15.98

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012—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	\$34.41	3.0	\$56.36	3.0	\$22.42	\$12.90
Financial activities	12.36	0.9	52.22	0.9	11.52	8.66
Finance and insurance	9.59	0.5	61.59	0.5	9.65	6.38
Credit intermediation and related activities	12.79	0.7	98.62	0.7	13.65	8.58
Insurance carriers and related activities	20.89	1.0	140.61	1.0	20.84	11.27
Real estate and rental and leasing	57.63	—	—	—	—	—
Professional and business services	22.10	1.8	63.39	1.8	20.27	11.39
Professional and technical services	34.84	2.1	101.26	2.1	32.50	16.23
Administrative and waste services	54.16	—	—	—	—	—
Education and health services	18.38	1.0	56.07	1.0	18.45	11.25
Educational services	17.18	1.4	116.53	1.4	18.06	13.50
Junior colleges, colleges, and universities	13.16	—	—	—	—	—
Healthcare and social assistance	21.57	1.2	60.44	1.2	21.69	13.95
Leisure and hospitality	33.61	2.9	125.20	2.9	25.33	78.82
Accommodation and food services	40.29	—	—	—	—	—
Other services	36.16	3.3	123.58	3.3	35.88	26.85
1 to 99 workers	12.26	0.8	37.51	0.8	10.42	7.54
1 to 49 workers	12.82	1.0	37.00	1.0	11.91	9.31
50 to 99 workers	22.31	1.2	88.51	1.2	20.59	11.57
100 workers or more	7.64	0.5	22.46	0.5	7.60	8.03
100 to 499 workers	10.72	0.7	47.46	0.7	11.31	13.34
500 workers or more	8.62	1.0	19.74	1.0	8.63	6.68
Geographic areas						
New England	20.65	1.0	87.28	1.0	24.05	9.96
Middle Atlantic	27.14	2.4	39.48	2.4	24.00	8.42
East North Central	19.66	1.3	37.95	1.3	17.42	6.23
West North Central	22.69	1.5	39.86	1.5	25.82	15.70
South Atlantic	12.46	0.8	93.48	0.8	12.59	15.27
East South Central	25.84	1.9	102.63	1.9	25.73	25.19
West South Central	26.88	0.9	133.59	0.9	22.54	27.75
Mountain	24.88	2.2	122.20	2.2	22.43	23.11
Pacific	17.50	1.3	34.98	1.3	17.32	12.20

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: 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.