

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	58	12	7	23	56	14	1	29
Worker characteristics								
Management, professional, and related	76	12	4	9	77	11	1	12
Management, business, and financial	81	13	2	4	85	9	1	6
Professional and related	73	11	4	11	73	11	1	15
Service	30	11	10	49	27	14	2	57
Protective service	35	5	21	40	33	—	—	49
Sales and office	60	12	9	19	57	15	1	27
Sales and related	53	10	14	23	46	17	1	36
Office and administrative support	65	13	5	17	64	14	1	21
Natural resources, construction, and maintenance	62	14	3	20	57	19	2	22
Construction, extraction, farming, fishing, and forestry	56	14	5	25	48	—	—	29
Installation, maintenance, and repair	68	15	1	16	65	17	—	—
Production, transportation, and material moving	61	14	5	20	62	13	1	24
Production	66	16	2	15	70	13	1	17
Transportation and material moving	56	12	8	24	55	13	1	31
Full time	71	15	3	12	72	14	1	13
Part time	20	4	19	57	12	12	2	74
Union	91	4	2	4	84	10	(¹)	5
Nonunion	55	13	7	25	53	14	1	31
Average wage within the following categories: ²								
Lowest 25 percent	24	10	14	51	21	14	2	64
Lowest 10 percent	11	7	18	64	9	9	2	80
Second 25 percent	60	14	6	20	58	16	1	25
Third 25 percent	72	14	3	11	71	15	1	13
Highest 25 percent	82	10	2	5	81	11	1	7
Highest 10 percent	84	9	2	5	84	9	1	6
Establishment characteristics								
Goods-producing industries	72	14	2	12	71	14	1	14
Construction	56	16	5	23	47	—	—	26
Manufacturing	78	13	2	8	80	11	(¹)	9
Service-providing industries	55	12	8	26	53	14	1	32
Trade, transportation, and utilities	60	11	10	18	54	17	1	28
Wholesale trade	67	17	3	13	64	20	1	16
Retail trade	53	9	15	22	44	19	1	36
Transportation and warehousing	69	14	4	14	74	—	—	17
Utilities	97	—	1	—	94	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	18	52	1	29	53	17	6	24
Worker characteristics								
Management, professional, and related	26	61	(1)	12	72	15	3	9
Management, business, and financial	31	63	(1)	6	78	16	2	4
Professional and related	23	61	(1)	15	70	15	4	11
Service	7	34	(1)	59	27	14	10	49
Protective service	6	33	1	60	33	6	20	40
Sales and office	17	55	1	27	57	15	8	20
Sales and related	10	53	2	36	49	13	13	25
Office and administrative support	21	57	1	21	61	17	4	18
Natural resources, construction, and maintenance	—	53	—	23	55	22	3	20
Construction, extraction, farming, fishing, and forestry	24	46	—	30	47	23	5	25
Installation, maintenance, and repair	23	59	—	—	62	21	1	16
Production, transportation, and material moving ...	23	53	1	24	52	24	5	20
Production	21	61	—	—	62	21	2	16
Transportation and material moving	24	44	1	30	42	27	7	24
Full time	22	64	(1)	14	66	20	3	12
Part time	7	17	2	74	16	8	17	59
Union	69	26	(1)	5	56	38	1	4
Nonunion	13	54	1	32	53	15	7	26
Average wage within the following categories: ²								
Lowest 25 percent	5	30	1	64	21	13	13	52
Lowest 10 percent	2	16	2	80	10	9	16	65
Second 25 percent	13	61	1	26	56	18	5	21
Third 25 percent	23	63	(1)	14	64	22	3	12
Highest 25 percent	35	57	(1)	8	77	16	2	6
Highest 10 percent	36	57	(1)	7	80	13	2	5
Establishment characteristics								
Goods-producing industries	27	59	—	—	67	19	2	12
Construction	17	56	—	28	49	23	5	23
Manufacturing	30	61	—	—	72	18	2	8
Service-providing industries	17	50	1	33	50	16	7	26
Trade, transportation, and utilities	18	54	2	27	51	20	9	20
Wholesale trade	15	69	1	16	63	20	3	13
Retail trade	12	51	3	35	46	17	13	24
Transportation and warehousing	33	49	—	—	47	35	3	14
Utilities	83	14	—	—	92	—	1	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	82	6	3	9	84	4	1	11
Financial activities	79	8	3	10	80	7	1	11
Finance and insurance	88	5	2	5	87	6	1	6
Credit intermediation and related activities	90	4	2	4	90	4	1	5
Insurance carriers and related activities	86	5	2	6	84	7	1	8
Real estate and rental and leasing	51	20	4	26	58	—	—	28
Professional and business services	55	14	5	25	57	12	2	29
Professional and technical services	71	15	4	11	71	—	—	14
Administrative and waste services	32	15	9	44	34	13	3	50
Education and health services	63	13	6	18	61	14	2	23
Educational services	70	11	2	17	66	15	1	18
Junior colleges, colleges, and universities	87	3	3	8	82	—	—	10
Healthcare and social assistance	62	13	7	18	60	14	2	24
Leisure and hospitality	21	10	11	57	18	14	1	67
Accommodation and food services	20	10	11	60	16	—	—	69
Other services	37	14	6	44	36	15	2	47
1 to 99 workers	42	16	8	34	40	17	1	42
1 to 49 workers	38	16	8	38	35	19	1	46
50 to 99 workers	54	15	9	22	56	13	2	29
100 workers or more	77	8	5	10	75	10	1	14
100 to 499 workers	72	10	6	12	69	13	2	17
500 workers or more	84	5	3	8	85	4	1	10
Geographic areas								
New England	61	11	5	23	60	12	1	26
Middle Atlantic	60	11	5	24	53	—	—	28
East North Central	61	11	7	21	62	10	1	26
West North Central	59	9	9	23	60	—	—	31
South Atlantic	57	12	7	24	54	14	1	30
East South Central	59	13	7	21	61	—	—	26
West South Central	56	13	8	23	58	10	2	30
Mountain	55	13	7	24	53	15	1	30
Pacific	54	15	6	26	49	20	1	30

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	42	46	—	—	79	9	3	9
Financial activities	43	44	(¹)	12	78	10	2	10
Finance and insurance	53	39	(¹)	7	86	6	2	5
Credit intermediation and related activities	54	39	(¹)	6	88	6	2	4
Insurance carriers and related activities	52	39	(¹)	8	85	6	2	6
Real estate and rental and leasing	—	61	—	29	48	23	4	26
Professional and business services	—	58	—	31	53	16	5	25
Professional and technical services	11	74	—	15	70	16	4	11
Administrative and waste services	—	41	—	53	30	17	9	44
Education and health services	18	58	(¹)	24	57	18	6	18
Educational services	—	68	—	19	64	17	2	17
Junior colleges, colleges, and universities	14	75	—	—	85	4	3	8
Healthcare and social assistance	19	56	(¹)	25	56	19	7	19
Leisure and hospitality	—	29	—	68	19	12	11	58
Accommodation and food services	—	27	—	70	18	12	11	60
Other services	—	42	—	49	34	17	5	44
1 to 99 workers	8	49	1	42	39	18	8	35
1 to 49 workers	7	47	(¹)	46	35	18	8	39
50 to 99 workers	11	58	1	30	50	19	8	23
100 workers or more	31	54	1	14	70	15	4	11
100 to 499 workers	20	62	1	17	65	16	6	12
500 workers or more	46	43	(¹)	10	76	13	3	8
Geographic areas								
New England	19	53	1	27	57	15	4	24
Middle Atlantic	23	47	1	29	53	18	5	25
East North Central	24	48	1	27	55	17	7	21
West North Central	—	51	—	31	55	13	9	24
South Atlantic	14	55	(¹)	31	54	15	7	24
East South Central	—	55	—	27	52	20	6	21
West South Central	—	54	—	31	54	15	8	23
Mountain	—	57	—	31	53	16	7	25
Pacific	19	50	1	31	48	21	5	26

¹ Less than 0.5.

² 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.