

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013

(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	\$901.06	9	\$1,164.15	91	\$874.44	\$442.55
Worker characteristics							
Management, professional, and related	100	952.61	8	1,234.18	92	926.91	441.09
Management, business, and financial	100	962.92	7	1,328.05	93	935.10	426.27
Professional and related	100	947.97	9	1,200.73	91	923.14	447.90
Teachers	100	920.38	13	1,228.72	87	875.58	519.91
Primary, secondary, and special education school teachers	100	909.25	15	1,227.53	85	853.68	551.76
Registered nurses	100	991.54	4	1,214.85	96	982.16	419.15
Service	100	819.94	9	1,120.26	91	790.74	490.98
Protective service	100	1,014.50	9	1,183.27	91	998.20	—
Sales and office	100	845.08	7	1,003.16	93	832.45	447.66
Sales and related	100	720.06	5	860.50	95	712.43	454.43
Office and administrative support	100	897.02	8	1,039.75	92	884.03	444.75
Natural resources, construction, and maintenance	100	909.77	17	1,245.15	83	839.29	464.24
Construction, extraction, farming, fishing, and forestry	100	926.89	25	1,234.12	75	824.31	464.19
Installation, maintenance, and repair	100	896.11	11	1,264.73	89	849.39	464.27
Production, transportation, and material moving ...	100	929.63	10	1,173.26	90	902.53	385.89
Production	100	944.06	8	1,195.56	92	923.18	367.27
Transportation and material moving	100	913.08	13	1,157.83	87	877.46	408.50
Full time	100	910.66	9	1,193.19	91	882.20	439.50
Part time	100	751.52	10	740.48	90	752.72	490.23
Union	100	1,102.64	25	1,194.11	75	1,072.58	385.56
Nonunion	100	847.24	5	1,124.90	95	832.51	454.60
Average wage within the following categories: ²							
Lowest 25 percent	100	693.27	6	803.09	94	686.64	526.89
Lowest 10 percent	100	619.94	8	638.39	92	618.30	—
Second 25 percent	100	835.41	7	1,083.72	93	816.28	446.41
Third 25 percent	100	928.65	9	1,115.14	91	909.09	423.49
Highest 25 percent	100	1,004.74	12	1,301.11	88	965.04	423.60
Highest 10 percent	100	1,047.71	12	1,309.71	88	1,011.51	405.63
Establishment characteristics							
Goods-producing industries	100	962.77	12	1,216.47	88	926.59	377.00
Service-providing industries	100	887.68	8	1,147.45	92	863.62	456.13
Education and health services	100	892.17	8	1,144.46	92	869.52	489.38
Educational services	100	893.02	10	1,240.29	90	855.99	507.65
Elementary and secondary schools	100	871.69	12	1,253.29	88	817.90	553.96
Junior colleges, colleges, and universities	100	966.83	4	1,200.92	96	958.13	401.22
Healthcare and social assistance	100	891.38	7	1,022.41	93	881.59	473.07
Hospitals	100	1,057.23	5	1,267.03	95	1,046.26	398.53
Public administration	100	1,066.46	10	1,115.78	90	1,061.22	355.56

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013—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
1 to 99 workers	100	\$798.59	11	\$1,123.20	89	\$759.76	\$497.01
1 to 49 workers	100	793.47	12	1,125.99	88	749.22	501.98
50 to 99 workers	100	811.24	8	1,113.14	92	784.79	485.23
100 workers or more	100	957.91	8	1,193.19	92	936.45	413.09
100 to 499 workers	100	892.89	7	1,135.65	93	875.69	438.23
500 workers or more	100	1,015.21	10	1,227.11	90	991.94	390.13
Geographic areas							
New England	100	1,052.17	9	1,248.87	91	1,033.86	398.33
Middle Atlantic	100	1,035.86	19	1,226.42	81	989.93	416.96
East North Central	100	968.76	11	1,130.91	89	948.34	381.20
West North Central	100	859.18	8	1,101.17	92	839.37	431.64
South Atlantic	100	817.18	3	1,178.96	97	804.06	471.46
East South Central	100	761.48	5	1,228.67	95	739.17	465.85
West South Central	100	784.69	3	998.03	97	777.60	487.49
Mountain	100	867.45	8	1,020.48	92	853.92	447.02
Pacific	100	925.24	12	1,155.65	88	894.53	462.68

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.