

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

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	\$7.51	0.5	\$15.67	0.5	\$7.69	\$5.43
Worker characteristics						
Management, professional, and related	9.38	0.7	33.25	0.7	9.14	6.46
Management, business, and financial	13.50	1.0	113.18	1.0	10.77	7.50
Professional and related	11.19	0.7	27.69	0.7	11.37	8.31
Teachers	18.99	1.5	37.13	1.5	18.66	14.02
Primary, secondary, and special education school teachers	22.23	1.9	40.27	1.9	22.08	16.33
Registered nurses	28.91	1.1	85.85	1.1	29.43	20.34
Service	25.25	1.2	36.65	1.2	24.18	22.27
Protective service	27.97	1.3	56.98	1.3	30.35	–
Sales and office	9.80	0.6	31.97	0.6	10.05	6.26
Sales and related	13.95	0.7	79.69	0.7	13.48	8.57
Office and administrative support	11.16	0.7	35.04	0.7	11.83	8.25
Natural resources, construction, and maintenance	18.73	1.7	49.91	1.7	20.56	12.21
Construction, extraction, farming, fishing, and forestry	30.75	2.8	67.46	2.8	36.55	18.57
Installation, maintenance, and repair	25.96	1.9	73.47	1.9	26.04	15.81
Production, transportation, and material moving	12.90	1.1	18.91	1.1	14.73	9.51
Production	18.83	0.9	28.26	0.9	20.92	10.34
Transportation and material moving	18.74	1.5	25.48	1.5	20.99	15.38
Full time	7.71	0.5	15.70	0.5	7.99	5.70
Part time	15.46	1.1	58.52	1.1	14.27	11.08
Union	13.19	1.4	27.69	1.4	11.25	7.55
Nonunion	7.98	0.5	41.21	0.5	8.15	6.10
Average wage within the following categories: ²						
Lowest 25 percent	13.17	0.8	59.45	0.8	13.31	22.88
Lowest 10 percent	23.47	1.9	124.93	1.9	23.20	–
Second 25 percent	14.62	0.7	31.81	0.7	15.61	8.70
Third 25 percent	10.65	0.7	27.00	0.7	10.55	5.20
Highest 25 percent	8.39	0.8	20.62	0.8	8.14	5.53
Highest 10 percent	12.40	1.1	35.77	1.1	11.06	7.75
Establishment characteristics						
Goods-producing industries	14.76	1.1	29.69	1.1	15.97	8.12
Service-providing industries	8.66	0.5	19.78	0.5	8.91	6.32
Education and health services	15.24	0.7	35.88	0.7	15.16	10.37
Educational services	14.94	0.7	29.53	0.7	15.03	10.76
Elementary and secondary schools	18.42	1.0	30.81	1.0	18.13	11.07
Junior colleges, colleges, and universities	28.40	0.6	59.54	0.6	29.17	21.05
Healthcare and social assistance	21.98	1.2	53.03	1.2	22.26	15.06
Hospitals	15.54	0.8	46.13	0.8	15.71	10.89
Public administration	16.43	0.8	31.66	0.8	18.08	11.14

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013—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
1 to 99 workers	\$13.27	0.9	\$31.28	0.9	\$13.24	\$8.86
1 to 49 workers	18.98	1.2	41.30	1.2	18.18	11.25
50 to 99 workers	19.28	1.2	59.93	1.2	18.21	14.11
100 workers or more	7.65	0.5	18.74	0.5	7.83	6.61
100 to 499 workers	12.60	0.7	39.88	0.7	13.52	11.80
500 workers or more	8.15	0.6	18.54	0.6	8.91	6.52
Geographic areas						
New England	24.22	1.2	102.33	1.2	29.90	12.39
Middle Atlantic	16.71	1.3	17.79	1.3	21.21	7.60
East North Central	17.50	1.6	30.78	1.6	17.63	8.04
West North Central	41.26	1.3	46.89	1.3	40.64	26.00
South Atlantic	14.39	0.9	129.53	0.9	16.05	12.59
East South Central	31.71	1.1	89.11	1.1	30.64	27.79
West South Central	21.12	0.8	99.42	0.8	20.95	28.48
Mountain	19.80	2.2	57.49	2.2	22.47	10.10
Pacific	23.31	1.5	27.59	1.5	22.92	9.39

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: 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.