

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2013**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	18	24	22
Worker characteristics			
Management, professional, and related	29	38	35
Management, business, and financial	34	36	33
Professional and related	27	38	36
Teachers	26	62	56
Primary, secondary, and special education school teachers	20	66	58
Registered nurses	26	23	18
Service	10	14	12
Protective service	18	47	41
Sales and office	17	22	20
Sales and related	11	15	14
Office and administrative support	21	25	23
Natural resources, construction, and maintenance	13	20	18
Construction, extraction, farming, fishing, and forestry	7	19	17
Installation, maintenance, and repair	19	21	20
Production, transportation, and material moving	11	18	16
Production	10	17	15
Transportation and material moving	13	20	16
Full time	21	28	25
Part time	8	12	11
Union	24	59	52
Nonunion	17	18	17
Average wage within the following categories: ⁴			
Lowest 25 percent	7	8	7
Lowest 10 percent	5	5	5
Second 25 percent	14	21	18
Third 25 percent	21	29	26
Highest 25 percent	32	42	39
Highest 10 percent	37	45	42
Establishment characteristics			
Goods-producing industries	13	20	18
Service-providing industries	19	25	23
Education and health services	22	35	31
Educational services	29	62	57
Elementary and secondary schools	20	66	60
Junior colleges, colleges, and universities	53	63	61
Healthcare and social assistance	17	15	12
Hospitals	30	30	23
Public administration	27	73	69

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2013—Continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	8	8	7
1 to 49 workers	7	6	6
50 to 99 workers	12	12	11
100 workers or more	27	39	36
100 to 499 workers	18	25	23
500 workers or more	35	53	49
Geographic areas			
New England	16	25	25
Middle Atlantic	15	25	23
East North Central	16	24	22
West North Central	15	22	18
South Atlantic	22	24	20
East South Central	22	29	24
West South Central	18	26	22
Mountain	17	21	21
Pacific	19	23	23

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 A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

⁴ 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.