

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2013

(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	62	10	6	22	59	13	1	26
Worker characteristics								
Management, professional, and related	80	8	3	9	78	10	1	11
Management, business, and financial	83	10	2	5	85	8	(²)	6
Professional and related	78	7	4	11	75	11	1	13
Teachers	84	2	3	11	74	12	(²)	14
Primary, secondary, and special education school teachers	94	—	—	2	82	15	—	—
Registered nurses	75	6	3	16	75	5	1	18
Service	37	9	8	46	32	14	2	52
Protective service	68	3	11	19	63	7	7	23
Sales and office	62	10	8	19	58	15	1	26
Sales and related	53	10	14	24	46	17	1	37
Office and administrative support	68	11	5	17	65	14	1	21
Natural resources, construction, and maintenance	66	12	3	18	60	19	1	20
Construction, extraction, farming, fishing, and forestry	61	12	4	23	54	—	—	26
Installation, maintenance, and repair	71	13	2	15	66	18	—	—
Production, transportation, and material moving	64	12	4	19	64	12	1	23
Production	70	14	2	14	71	12	1	15
Transportation and material moving	59	10	6	24	57	12	1	30
Full time	76	12	2	10	74	14	1	12
Part time	20	4	17	59	13	12	2	74
Union	93	2	2	3	85	10	1	4
Nonunion	57	11	6	25	55	14	1	30
Average wage within the following categories: ³								
Lowest 25 percent	28	9	12	50	24	14	2	61
Lowest 10 percent	14	8	14	64	11	10	1	77
Second 25 percent	65	13	5	17	61	17	1	21
Third 25 percent	77	11	2	10	75	13	1	11
Highest 25 percent	87	7	2	5	85	9	1	5
Highest 10 percent	88	6	2	4	88	7	1	4
Establishment characteristics								
Goods-producing industries	73	13	2	12	72	14	1	13
Service-providing industries	61	9	6	24	57	13	1	29
Education and health services	71	8	5	16	66	13	1	20
Educational services	83	2	3	11	75	11	1	13
Elementary and secondary schools	86	2	4	8	75	13	1	11
Junior colleges, colleges, and universities	85	2	2	11	82	4	1	13
Healthcare and social assistance	62	13	6	19	60	14	2	24
Hospitals	87	2	3	8	85	3	1	10
Public administration	88	1	3	9	82	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2013—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	27	45	1	27	50	22	5	23
Worker characteristics								
Management, professional, and related	42	46	1	11	61	26	3	10
Management, business, and financial	38	56	(²)	6	74	20	1	5
Professional and related	43	42	1	13	56	29	3	12
Teachers	71	15	2	12	35	51	1	13
Primary, secondary, and special education school teachers	88	9	1	2	28	69	—	—
Registered nurses	39	42	1	18	63	18	3	16
Service	16	30	1	53	27	20	7	47
Protective service	50	20	2	28	35	36	9	20
Sales and office	22	51	1	26	55	18	7	20
Sales and related	10	52	1	37	49	13	13	25
Office and administrative support	28	51	1	20	58	21	4	17
Natural resources, construction, and maintenance	30	49	(²)	21	54	25	3	18
Construction, extraction, farming, fishing, and forestry	33	40	—	—	44	29	4	23
Installation, maintenance, and repair	27	56	—	—	62	22	2	15
Production, transportation, and material moving	25	51	1	23	53	24	4	20
Production	22	62	—	—	64	20	2	14
Transportation and material moving	27	42	1	29	42	27	6	25
Full time	33	54	(²)	12	61	26	2	11
Part time	9	16	3	73	14	10	15	61
Union	82	13	1	3	43	52	1	4
Nonunion	18	50	1	31	51	17	6	26
Average wage within the following categories: ³								
Lowest 25 percent	7	30	1	61	24	14	11	51
Lowest 10 percent	3	18	1	77	11	10	13	66
Second 25 percent	22	56	1	21	54	24	4	18
Third 25 percent	36	53	(²)	12	61	27	2	10
Highest 25 percent	50	44	1	6	67	27	2	5
Highest 10 percent	49	45	(²)	5	71	24	1	4
Establishment characteristics								
Goods-producing industries	25	61	(²)	14	66	20	2	12
Service-providing industries	28	42	1	29	47	23	6	25
Education and health services	42	37	1	20	46	33	4	17
Educational services	69	17	3	12	34	51	1	14
Elementary and secondary schools	81	7	4	9	24	64	1	11
Junior colleges, colleges, and universities	52	34	1	12	60	26	1	13
Healthcare and social assistance	23	52	(²)	25	54	21	6	19
Hospitals	49	40	1	11	73	16	3	8
Public administration	83	5	2	9	34	54	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2013—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
1 to 99 workers	43	15	7	35	39	18	1	42
1 to 49 workers	38	15	7	39	35	19	1	46
50 to 99 workers	57	13	8	22	53	17	2	28
100 workers or more	80	6	4	10	77	9	1	13
100 to 499 workers	74	8	6	11	71	12	2	15
500 workers or more	87	2	2	8	84	5	1	10
Geographic areas								
New England	64	9	4	23	60	13	1	26
Middle Atlantic	61	11	6	22	58	15	1	27
East North Central	63	10	7	20	64	9	1	26
West North Central	64	6	9	21	58	12	1	29
South Atlantic	62	11	5	22	59	14	1	26
East South Central	67	9	4	19	66	—	—	22
West South Central	62	11	6	21	62	11	1	26
Mountain	60	9	6	25	58	12	1	30
Pacific	60	11	5	24	52	19	1	28

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2013—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
1 to 99 workers	10	48	(²)	42	39	19	7	36
1 to 49 workers	8	46	(²)	46	35	18	7	40
50 to 99 workers	15	55	1	29	49	21	7	23
100 workers or more	44	42	1	13	61	25	3	11
100 to 499 workers	27	55	1	16	62	21	5	12
500 workers or more	60	29	1	10	59	30	2	9
Geographic areas								
New England	28	44	1	27	50	23	3	24
Middle Atlantic	32	40	1	27	47	25	5	23
East North Central	29	44	2	25	53	20	6	21
West North Central	26	45	1	28	53	18	8	22
South Atlantic	25	48	(²)	27	54	19	5	22
East South Central	31	45	—	—	49	28	4	20
West South Central	23	50	(²)	27	51	22	6	21
Mountain	—	48	—	30	49	20	6	25
Pacific	29	42	1	28	44	27	4	25

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 Less than 0.5.

³ 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. 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/glossary20122013.htm.