

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, 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	\$962.92	10	\$1,204.34	90	\$935.75	\$443.66
<b>Worker characteristics</b>							
Management, professional, and related .....	100	951.83	10	1,245.50	90	919.33	467.39
Professional and related .....	100	941.83	10	1,256.32	90	905.20	484.02
Teachers .....	100	924.49	13	1,278.81	87	873.06	508.91
Primary, secondary, and special education school teachers .....	100	916.17	14	1,288.08	86	856.19	538.23
Service .....	100	979.88	11	1,139.12	89	960.27	417.00
Protective service .....	100	1,070.49	11	1,163.16	89	1,059.42	352.16
Sales and office .....	100	989.08	9	1,163.38	91	971.34	408.21
Office and administrative support .....	100	992.06	9	1,174.12	91	974.18	406.98
Natural resources, construction, and maintenance .....	100	947.08	9	1,219.08	91	919.13	396.58
Production, transportation, and material moving ...	100	960.33	12	1,125.87	88	937.07	441.01
Full time .....	100	962.67	10	1,210.87	90	934.77	441.18
Part time .....	100	969.58	11	1,042.54	89	961.00	507.82
Union .....	100	1,109.37	17	1,217.25	83	1,086.71	424.69
Nonunion .....	100	820.23	3	1,132.99	97	810.35	459.41
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	816.22	6	1,141.42	94	795.73	486.24
Lowest 10 percent .....	100	717.19	2	1,278.68	98	704.50	541.31
Second 25 percent .....	100	982.63	9	1,133.99	91	967.52	412.54
Third 25 percent .....	100	951.68	9	1,192.32	91	927.40	439.56
Highest 25 percent .....	100	1,059.50	15	1,263.35	85	1,024.35	441.07
Highest 10 percent .....	100	1,126.14	20	1,244.89	80	1,096.75	388.25
<b>Establishment characteristics</b>							
Service-providing industries .....	100	962.59	10	1,204.16	90	935.30	445.04
Education and health services .....	100	902.33	10	1,244.26	90	863.28	499.51
Educational services .....	100	887.46	11	1,250.67	89	842.97	510.26
Elementary and secondary schools .....	100	870.77	13	1,261.88	87	813.76	552.34
Junior colleges, colleges, and universities .....	100	947.52	5	1,177.29	95	935.30	369.87
Healthcare and social assistance .....	100	993.16	6	1,175.43	94	981.10	437.11
Hospitals .....	100	999.99	8	1,172.12	92	985.53	432.04
Public administration .....	100	1,066.46	10	1,115.78	90	1,061.22	355.56
1 to 99 workers .....	100	927.81	8	1,173.10	92	907.67	410.23
1 to 49 workers .....	100	930.88	8	1,065.23	92	919.82	379.39
50 to 99 workers .....	100	924.66	—	—	—	—	—
100 workers or more .....	100	967.22	10	1,207.12	90	939.29	447.88
100 to 499 workers .....	100	983.58	9	1,314.57	91	950.66	457.25
500 workers or more .....	100	961.92	11	1,178.21	89	935.53	444.78

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, 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
State government .....	100	\$1,003.31	3	\$1,138.57	97	\$999.79	\$350.98
Local government .....	100	946.66	13	1,209.43	87	906.80	485.55
<b>Geographic areas</b>							
New England .....	100	1,257.37	9	1,255.07	91	1,257.59	365.93
Middle Atlantic .....	100	1,150.04	37	1,155.65	63	1,146.81	316.43
East North Central .....	100	1,220.59	12	1,306.14	88	1,208.70	306.89
West North Central .....	100	996.07	12	1,286.68	88	956.18	470.08
South Atlantic .....	100	836.04	( <sup>2</sup> )	1,061.32	100	835.41	450.00
East South Central .....	100	625.29	—	—	—	—	—
West South Central .....	100	639.08	—	—	—	—	—
Mountain .....	100	840.45	3	810.32	97	841.55	508.77
Pacific .....	100	1,126.86	11	1,272.22	89	1,107.97	473.19

<sup>1</sup> 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."

<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20122013.htm).