

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry 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	\$885.03	9	\$1,152.38	91	\$858.75	\$442.26
Worker characteristics							
Management, professional, and related	100	952.95	8	1,227.78	92	930.12	429.93
Management, business, and financial	100	955.19	7	1,359.38	93	924.68	434.51
Professional and related	100	951.59	8	1,158.26	92	933.46	427.11
Service	100	741.87	8	1,107.39	92	710.80	—
Protective service	100	821.46	2	1,494.46	98	805.08	—
Sales and office	100	826.38	7	976.33	93	814.81	452.67
Sales and related	100	717.28	5	852.77	95	710.19	454.57
Office and administrative support	100	879.35	8	1,012.61	92	867.41	451.72
Natural resources, construction, and maintenance	100	903.73	19	1,247.25	81	824.89	476.44
Construction, extraction, farming, fishing, and forestry	100	925.29	28	1,231.78	72	805.92	485.75
Installation, maintenance, and repair	100	887.71	12	1,274.77	88	836.38	470.81
Production, transportation, and material moving ...	100	927.99	10	1,176.41	90	900.74	383.04
Production	100	940.45	8	1,199.53	92	919.31	367.41
Transportation and material moving	100	912.62	13	1,159.56	87	876.45	403.48
Full time	100	896.77	9	1,187.83	91	868.34	439.06
Part time	100	719.74	10	692.51	90	722.65	487.69
Union	100	1,096.38	32	1,182.28	68	1,056.70	341.59
Nonunion	100	851.35	5	1,124.19	95	835.96	453.85
Average wage within the following categories: ¹							
Lowest 25 percent	100	675.79	6	730.98	94	672.57	527.49
Lowest 10 percent	100	617.65	7	692.71	93	612.11	—
Second 25 percent	100	816.87	7	1,029.17	93	800.93	450.28
Third 25 percent	100	899.69	9	1,118.62	91	876.96	431.60
Highest 25 percent	100	996.65	11	1,308.10	89	957.16	414.66
Highest 10 percent	100	1,015.76	10	1,342.55	90	980.87	409.30
Establishment characteristics							
Goods-producing industries	100	962.39	13	1,216.40	87	925.93	377.66
Construction	100	878.63	26	1,217.18	74	756.79	534.98
Manufacturing	100	984.13	9	1,230.62	91	960.67	344.12
Service-providing industries	100	863.05	8	1,123.57	92	840.63	459.69
Trade, transportation, and utilities	100	818.21	8	979.06	92	803.78	437.07
Wholesale trade	100	858.66	8	1,056.23	92	840.45	431.41
Retail trade	100	679.26	7	728.67	93	675.59	485.56
Transportation and warehousing	100	1,046.40	10	1,227.08	90	1,025.48	346.30
Utilities	100	1,128.37	13	1,316.30	87	1,101.01	299.96

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry 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
Information	100	\$1,015.32	15	\$1,487.70	85	\$934.44	\$358.91
Financial activities	100	923.77	6	1,354.87	94	897.72	424.49
Finance and insurance	100	935.36	4	1,262.26	96	922.85	402.52
Credit intermediation and related activities	100	895.67	2	1,163.79	98	888.97	413.68
Insurance carriers and related activities	100	974.76	4	1,311.52	96	960.05	378.37
Real estate and rental and leasing	100	866.09	—	—	—	—	—
Professional and business services	100	901.46	8	1,275.45	92	868.69	467.53
Professional and technical services	100	928.11	10	1,263.14	90	891.67	470.53
Administrative and waste services	100	770.16	8	1,352.80	92	722.39	515.50
Education and health services	100	883.58	7	1,012.22	93	874.58	481.16
Educational services	100	918.68	4	1,100.92	96	911.58	496.51
Junior colleges, colleges, and universities	100	1,002.30	1	1,448.90	99	998.32	456.38
Healthcare and social assistance	100	877.03	7	1,003.42	93	867.43	478.19
Leisure and hospitality	100	661.94	—	—	—	—	—
Accommodation and food services	100	654.67	—	—	—	—	—
Other services	100	819.02	13	961.72	87	797.50	522.95
1 to 99 workers	100	789.92	11	1,120.87	89	749.47	503.05
1 to 49 workers	100	787.05	12	1,127.80	88	740.85	507.99
50 to 99 workers	100	797.54	8	1,093.87	92	771.36	490.50
100 workers or more	100	954.20	8	1,185.50	92	935.35	399.66
100 to 499 workers	100	877.05	6	1,090.00	94	862.98	435.01
500 workers or more	100	1,051.52	9	1,266.40	91	1,029.68	353.57
Geographic areas							
New England	100	1,005.26	8	1,247.35	92	983.03	405.70
Middle Atlantic	100	1,008.50	15	1,266.86	85	961.76	435.01
East North Central	100	921.46	11	1,094.39	89	900.10	394.96
West North Central	100	822.03	6	1,005.43	94	809.61	421.84
South Atlantic	100	811.97	4	1,181.01	96	795.03	477.64
East South Central	100	823.34	6	1,228.95	94	795.17	451.27
West South Central	100	824.93	4	1,009.94	96	817.40	—
Mountain	100	873.65	9	1,038.87	91	856.94	431.94
Pacific	100	869.31	12	1,124.23	88	835.09	459.75

¹ 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.