

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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	\$7.87	0.6	\$19.54	0.6	\$8.18	\$5.76
Worker characteristics						
Management, professional, and related	10.67	0.8	57.92	0.8	9.81	6.98
Management, business, and financial	15.59	1.3	125.47	1.3	12.49	8.52
Professional and related	13.27	1.0	45.61	1.0	13.07	9.49
Service	33.37	1.8	54.40	1.8	30.29	–
Protective service	73.71	0.9	115.45	0.9	76.42	–
Sales and office	10.70	0.7	34.76	0.7	10.93	6.76
Sales and related	13.90	0.7	82.20	0.7	13.47	8.57
Office and administrative support	12.70	0.9	39.84	0.9	13.28	9.30
Natural resources, construction, and maintenance	20.79	1.9	52.13	1.9	23.53	13.65
Construction, extraction, farming, fishing, and forestry	36.62	3.4	70.60	3.4	46.54	24.20
Installation, maintenance, and repair	29.07	2.2	78.84	2.2	29.59	18.34
Production, transportation, and material moving ...	13.39	1.1	20.33	1.1	15.35	9.67
Production	19.05	0.9	29.94	0.9	21.11	10.52
Transportation and material moving	19.95	1.7	26.02	1.7	22.57	16.35
Full time	8.04	0.6	20.17	0.6	8.47	6.16
Part time	15.43	1.2	65.16	1.2	13.95	11.33
Union	22.78	2.5	37.81	2.5	19.40	10.54
Nonunion	8.28	0.5	44.65	0.5	8.40	6.09
Average wage within the following categories: ¹						
Lowest 25 percent	14.63	0.9	75.42	0.9	14.64	29.21
Lowest 10 percent	25.74	1.8	118.58	1.8	25.47	–
Second 25 percent	15.80	0.8	42.25	0.8	16.75	8.82
Third 25 percent	10.70	0.8	30.25	0.8	11.16	6.44
Highest 25 percent	9.53	1.0	28.52	1.0	8.67	6.04
Highest 10 percent	15.01	1.3	59.76	1.3	12.29	9.06
Establishment characteristics						
Goods-producing industries	15.03	1.1	29.96	1.1	16.22	8.16
Construction	30.18	3.1	72.24	3.1	36.75	15.24
Manufacturing	16.32	1.0	25.76	1.0	17.72	8.60
Service-providing industries	9.44	0.6	28.08	0.6	9.79	7.08
Trade, transportation, and utilities	15.05	0.8	37.30	0.8	14.68	7.33
Wholesale trade	23.25	1.8	46.31	1.8	26.37	14.95
Retail trade	16.16	1.1	98.47	1.1	15.39	9.40
Transportation and warehousing	30.25	2.3	34.45	2.3	32.32	19.62
Utilities	31.42	3.5	44.95	3.5	32.34	11.82

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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
Information	\$34.31	3.0	\$35.97	3.0	\$29.26	\$15.13
Financial activities	15.17	0.9	65.24	0.9	13.59	9.91
Finance and insurance	9.19	0.5	87.48	0.5	8.98	7.61
Credit intermediation and related activities	12.31	0.8	120.62	0.8	12.67	10.59
Insurance carriers and related activities	17.82	1.0	155.83	1.0	16.61	11.84
Real estate and rental and leasing	69.99	—	—	—	—	—
Professional and business services	37.31	1.7	101.05	1.7	32.65	14.42
Professional and technical services	50.63	2.5	154.84	2.5	38.36	18.63
Administrative and waste services	71.52	2.7	58.78	2.7	71.24	39.00
Education and health services	21.62	1.1	55.63	1.1	21.71	14.18
Educational services	17.71	1.4	91.78	1.4	17.02	17.69
Junior colleges, colleges, and universities	13.75	0.4	243.23	0.4	13.71	11.18
Healthcare and social assistance	24.38	1.4	56.56	1.4	24.81	16.98
Leisure and hospitality	47.32	—	—	—	—	—
Accommodation and food services	57.67	—	—	—	—	—
Other services	40.99	3.0	106.11	3.0	44.38	29.72
1 to 99 workers	13.80	1.0	32.39	1.0	13.88	9.07
1 to 49 workers	19.81	1.3	43.14	1.3	18.96	11.44
50 to 99 workers	20.05	1.3	65.03	1.3	18.84	15.29
100 workers or more	8.59	0.6	25.59	0.6	8.83	7.67
100 to 499 workers	13.38	0.8	48.02	0.8	14.30	12.25
500 workers or more	9.00	0.9	28.64	0.9	9.82	7.02
Geographic areas						
New England	29.22	1.5	117.37	1.5	33.31	10.85
Middle Atlantic	18.86	1.8	32.76	1.8	24.17	7.51
East North Central	17.62	1.7	36.95	1.7	17.40	8.04
West North Central	43.10	1.7	49.20	1.7	43.75	28.91
South Atlantic	16.73	1.2	132.23	1.2	18.92	13.31
East South Central	20.32	1.7	91.87	1.7	17.49	27.44
West South Central	25.39	0.8	97.02	0.8	25.63	—
Mountain	21.87	2.7	53.40	2.7	23.86	8.21
Pacific	26.10	1.5	37.86	1.5	25.27	10.65

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: 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.