

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	71	(⁴)	14	(⁴)	(⁴)	14	(⁴)
Worker characteristics								
Management, professional, and related	100	73	–	12	1	(⁴)	13	–
Management, business, and financial	100	75	–	12	1	(⁴)	12	–
Professional and related	100	72	–	12	(⁴)	–	14	(⁴)
Service	100	74	–	10	(⁴)	–	15	–
Protective service	100	78	–	10	–	–	–	–
Sales and office	100	65	–	21	(⁴)	–	13	(⁴)
Sales and related	100	56	(⁴)	30	–	–	13	–
Office and administrative support	100	69	–	16	1	–	13	(⁴)
Natural resources, construction, and maintenance	100	75	–	7	–	–	16	–
Construction, extraction, farming, fishing, and forestry	100	76	–	7	–	–	13	–
Installation, maintenance, and repair	100	74	–	8	–	–	18	–
Production, transportation, and material moving	100	73	–	9	(⁴)	–	16	–
Production	100	73	–	12	–	–	14	–
Transportation and material moving	100	74	–	6	–	–	19	–
Full time	100	72	(⁴)	13	(⁴)	(⁴)	14	(⁴)
Part time	100	62	(⁴)	23	–	–	14	–
Union	100	73	1	8	–	–	15	–
Nonunion	100	71	–	14	(⁴)	–	14	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	69	–	17	–	–	13	–
Second 25 percent	100	67	–	18	(⁴)	–	14	(⁴)
Third 25 percent	100	73	–	11	(⁴)	–	15	(⁴)
Highest 25 percent	100	73	–	12	1	–	14	(⁴)
Highest 10 percent	100	73	–	12	1	–	14	(⁴)
Establishment characteristics								
Goods-producing industries	100	74	–	11	(⁴)	–	13	–
Construction	100	78	–	7	–	–	12	–
Manufacturing	100	73	–	12	(⁴)	–	14	–
Service-providing industries	100	70	(⁴)	14	(⁴)	(⁴)	14	(⁴)
Trade, transportation, and utilities	100	63	(⁴)	20	–	–	17	–
Wholesale trade	100	75	–	6	–	–	17	–
Retail trade	100	52	(⁴)	34	–	–	13	–
Transportation and warehousing	100	66	–	7	–	–	27	–
Utilities	100	95	–	–	–	–	–	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	81	—	8	—	—	11	—
Financial activities	100	72	—	19	1	—	7	—
Finance and insurance	100	71	—	21	—	—	7	—
Credit intermediation and related activities	100	75	—	18	—	—	5	—
Insurance carriers and related activities	100	66	—	22	—	—	11	—
Real estate and rental and leasing	100	80	—	—	—	—	—	—
Professional and business services	100	73	—	8	—	—	18	—
Professional and technical services	100	79	—	7	—	—	15	—
Administrative and waste services	100	63	—	—	—	—	—	—
Education and health services	100	72	—	13	1	—	12	(⁴)
Educational services	100	79	—	9	1	—	9	—
Junior colleges, colleges, and universities	100	75	—	15	2	—	7	—
Healthcare and social assistance	100	71	—	13	(⁴)	—	13	(⁴)
Leisure and hospitality	100	80	—	10	—	—	9	—
Accommodation and food services	100	78	—	11	—	—	—	—
Other services	100	64	—	7	—	—	23	—
1 to 99 workers	100	75	—	8	—	—	16	(⁴)
1 to 49 workers	100	74	—	8	—	—	17	(⁴)
50 to 99 workers	100	77	—	7	—	—	15	—
100 workers or more	100	68	1	17	1	(⁴)	13	(⁴)
100 to 499 workers	100	70	1	17	(⁴)	—	12	—
500 workers or more	100	66	—	18	1	—	13	1
Geographic areas								
New England	100	81	—	8	—	—	—	—
Middle Atlantic	100	72	—	12	1	1	14	—
East North Central	100	70	—	15	(⁴)	—	14	—
West North Central	100	60	—	14	—	—	25	—
South Atlantic	100	74	—	13	—	—	13	1
East South Central	100	75	—	11	—	—	13	—
West South Central	100	70	—	18	—	—	12	—
Mountain	100	66	—	15	—	—	18	—
Pacific	100	71	—	13	—	—	12	1

¹ A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5.

⁵ 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.