

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

| 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 | 0.0 | 0.9 | 0.2 | 0.6 | 0.1 | 0.1 | 0.8 | 0.1 |
| Worker characteristics | | | | | | | | |
| Management, professional, and related | 0.0 | 1.4 | – | 1.1 | 0.2 | 0.1 | 1.0 | – |
| Management, business, and financial | 0.0 | 1.8 | – | 1.3 | 0.4 | (⁴) | 1.1 | – |
| Professional and related | 0.0 | 1.9 | – | 1.6 | 0.1 | – | 1.3 | 0.1 |
| Service | 0.0 | 3.1 | – | 1.2 | 0.2 | – | 3.0 | – |
| Protective service | 0.0 | 5.4 | – | 2.6 | – | – | – | – |
| Sales and office | 0.0 | 1.4 | – | 1.2 | 0.1 | – | 0.9 | 0.2 |
| Sales and related | 0.0 | 2.1 | (⁴) | 2.0 | – | – | 1.2 | – |
| Office and administrative support | 0.0 | 1.7 | – | 1.2 | 0.1 | – | 1.1 | 0.2 |
| Natural resources, construction, and maintenance | 0.0 | 2.3 | – | 1.0 | – | – | 2.3 | – |
| Construction, extraction, farming, fishing, and forestry | 0.0 | 3.4 | – | 2.1 | – | – | 3.3 | – |
| Installation, maintenance, and repair | 0.0 | 3.1 | – | 1.2 | – | – | 3.0 | – |
| Production, transportation, and material moving ... | 0.0 | 1.7 | – | 1.1 | (⁴) | – | 1.6 | – |
| Production | 0.0 | 2.2 | – | 1.7 | – | – | 1.9 | – |
| Transportation and material moving | 0.0 | 2.2 | – | 1.0 | – | – | 2.2 | – |
| Full time | 0.0 | 0.9 | 0.2 | 0.6 | 0.1 | 0.1 | 0.8 | 0.1 |
| Part time | 0.0 | 2.5 | 0.1 | 1.8 | – | – | 1.8 | – |
| Union | 0.0 | 2.8 | 0.4 | 1.7 | – | – | 2.2 | – |
| Nonunion | 0.0 | 1.0 | – | 0.7 | 0.1 | – | 0.9 | 0.1 |
| Average wage within the following categories: ⁵ | | | | | | | | |
| Lowest 25 percent | 0.0 | 1.8 | – | 1.2 | – | – | 1.3 | – |
| Second 25 percent | 0.0 | 1.5 | – | 1.2 | 0.1 | – | 1.4 | 0.1 |
| Third 25 percent | 0.0 | 1.2 | – | 0.8 | 0.1 | – | 1.0 | 0.1 |
| Highest 25 percent | 0.0 | 1.3 | – | 0.8 | 0.2 | – | 1.0 | 0.2 |
| Highest 10 percent | 0.0 | 1.7 | – | 1.3 | 0.3 | – | 1.6 | (⁴) |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 0.0 | 1.6 | – | 1.3 | 0.1 | – | 1.4 | – |
| Construction | 0.0 | 2.9 | – | 1.8 | – | – | 2.4 | – |
| Manufacturing | 0.0 | 1.9 | – | 1.5 | 0.1 | – | 1.6 | – |
| Service-providing industries | 0.0 | 1.0 | 0.2 | 0.8 | 0.1 | 0.1 | 0.9 | 0.1 |
| Trade, transportation, and utilities | 0.0 | 1.8 | (⁴) | 1.3 | – | – | 1.3 | – |
| Wholesale trade | 0.0 | 3.4 | – | 1.5 | – | – | 2.9 | – |
| Retail trade | 0.0 | 2.5 | 0.1 | 2.3 | – | – | 1.2 | – |
| Transportation and warehousing | 0.0 | 3.9 | – | 1.9 | – | – | 3.6 | – |
| Utilities | 0.0 | 2.3 | – | – | – | – | – | – |

See footnotes at end of table.

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

| 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 | 0.0 | 4.0 | — | 2.7 | — | — | 2.1 | — |
| Financial activities | 0.0 | 1.8 | — | 1.5 | 0.4 | — | 1.2 | — |
| Finance and insurance | 0.0 | 1.6 | — | 1.7 | — | — | 0.9 | — |
| Credit intermediation and related activities | 0.0 | 2.6 | — | 2.6 | — | — | 1.0 | — |
| Insurance carriers and related activities | 0.0 | 3.1 | — | 3.6 | — | — | 2.1 | — |
| Real estate and rental and leasing | 0.0 | 6.4 | — | — | — | — | — | — |
| Professional and business services | 0.0 | 3.5 | — | 1.8 | — | — | 3.4 | — |
| Professional and technical services | 0.0 | 3.7 | — | 2.3 | — | — | 2.8 | — |
| Administrative and waste services | 0.0 | 9.2 | — | — | — | — | — | — |
| Education and health services | 0.0 | 2.4 | — | 2.2 | 0.1 | — | 1.3 | 0.1 |
| Educational services | 0.0 | 2.1 | — | 1.4 | 0.1 | — | 2.0 | — |
| Junior colleges, colleges, and universities | 0.0 | 2.1 | — | 2.1 | 0.2 | — | 1.3 | — |
| Healthcare and social assistance | 0.0 | 2.9 | — | 2.6 | 0.1 | — | 1.6 | 0.1 |
| Leisure and hospitality | 0.0 | 4.4 | — | 2.4 | — | — | 2.7 | — |
| Accommodation and food services | 0.0 | 5.6 | — | 2.9 | — | — | — | — |
| Other services | 0.0 | 5.6 | — | 2.0 | — | — | 5.0 | — |
| 1 to 99 workers | 0.0 | 1.7 | — | 0.8 | — | — | 1.6 | 0.1 |
| 1 to 49 workers | 0.0 | 2.2 | — | 1.0 | — | — | 2.1 | 0.2 |
| 50 to 99 workers | 0.0 | 2.7 | — | 1.1 | — | — | 2.4 | — |
| 100 workers or more | 0.0 | 1.3 | 0.2 | 1.0 | 0.1 | 0.1 | 0.9 | 0.1 |
| 100 to 499 workers | 0.0 | 1.5 | 0.3 | 1.0 | 0.1 | — | 1.2 | — |
| 500 workers or more | 0.0 | 2.2 | — | 1.8 | 0.3 | — | 1.2 | 0.3 |
| Geographic areas | | | | | | | | |
| New England | 0.0 | 3.4 | — | 1.0 | — | — | — | — |
| Middle Atlantic | 0.0 | 2.6 | — | 1.5 | 0.2 | 0.4 | 1.2 | — |
| East North Central | 0.0 | 2.9 | — | 2.6 | 0.1 | — | 1.5 | — |
| West North Central | 0.0 | 3.9 | — | 1.7 | — | — | 5.2 | — |
| South Atlantic | 0.0 | 1.7 | — | 1.2 | — | — | 1.6 | 0.3 |
| East South Central | 0.0 | 3.0 | — | 1.6 | — | — | 2.8 | — |
| West South Central | 0.0 | 2.0 | — | 2.3 | — | — | 1.9 | — |
| Mountain | 0.0 | 3.9 | — | 2.1 | — | — | 3.2 | — |
| Pacific | 0.0 | 2.5 | — | 1.2 | — | — | 2.1 | 0.5 |

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 0.05.

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: 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.