

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014**

(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	\$942.25	9	\$1,262.15	91	\$913.77	\$449.04
<b>Worker characteristics</b>							
Management, professional, and related .....	100	989.85	8	1,302.28	92	964.01	453.41
Management, business, and financial .....	100	987.21	7	1,401.67	93	958.20	443.44
Professional and related .....	100	991.05	8	1,265.94	92	966.70	458.02
Teachers .....	100	973.20	11	1,269.04	89	935.21	512.21
Primary, secondary, and special education school teachers .....	100	962.40	14	1,270.58	86	914.44	542.23
Registered nurses .....	100	1,018.63	3	1,376.55	97	1,005.84	444.80
Service .....	100	882.63	9	1,277.54	91	846.22	473.28
Protective service .....	100	1,101.26	9	1,360.53	91	1,076.84	390.42
Sales and office .....	100	880.25	7	1,132.97	93	862.14	455.68
Sales and related .....	100	768.83	5	1,098.80	95	753.19	457.18
Office and administrative support .....	100	924.51	8	1,141.11	92	906.83	455.07
Natural resources, construction, and maintenance	100	934.20	17	1,370.25	83	868.57	480.95
Construction, extraction, farming, fishing, and forestry .....	100	935.62	25	1,336.19	75	849.37	499.19
Installation, maintenance, and repair .....	100	933.16	10	1,415.73	90	881.35	468.81
Production, transportation, and material moving ...	100	975.61	10	1,240.21	90	948.94	391.78
Production .....	100	990.44	9	1,249.26	91	968.88	380.38
Transportation and material moving .....	100	958.80	12	1,232.92	88	925.54	405.15
Full time .....	100	949.53	9	1,273.17	91	920.34	446.65
Part time .....	100	821.84	8	1,030.91	92	807.25	487.72
Union .....	100	1,171.45	24	1,318.04	76	1,130.03	389.49
Nonunion .....	100	882.83	5	1,192.45	95	867.96	461.65
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	100	723.22	5	1,019.05	95	712.41	509.41
Lowest 10 percent .....	100	650.47	6	849.57	94	642.62	499.73
Second 25 percent .....	100	890.07	6	1,170.28	94	871.48	454.36
Third 25 percent .....	100	968.70	9	1,215.57	91	944.85	432.95
Highest 25 percent .....	100	1,038.09	12	1,365.28	88	998.49	435.74
Highest 10 percent .....	100	1,062.47	11	1,344.82	89	1,028.19	425.65
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	996.59	12	1,290.71	88	964.36	395.33
Service-providing industries .....	100	930.60	8	1,254.41	92	903.17	460.29
Education and health services .....	100	948.22	7	1,203.65	93	928.74	491.45
Educational services .....	100	936.75	9	1,315.50	91	900.48	512.24
Elementary and secondary schools .....	100	912.55	11	1,334.22	89	860.56	561.60
Junior colleges, colleges, and universities	100	1,009.62	4	1,272.04	96	998.20	410.82
Health care and social assistance .....	100	958.26	6	1,052.08	94	952.66	473.86
Hospitals .....	100	1,077.02	5	1,327.18	95	1,063.78	404.53
Public administration .....	100	1,120.24	10	1,289.19	90	1,103.52	370.41

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2014—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
1 to 99 workers .....	100	\$841.74	10	\$1,209.47	90	\$805.02	\$515.31
1 to 49 workers .....	100	824.49	11	1,207.60	89	782.08	519.78
50 to 99 workers .....	100	880.92	8	1,215.45	92	855.50	505.48
100 workers or more .....	100	999.37	8	1,297.64	92	974.63	411.95
100 to 499 workers .....	100	940.85	7	1,273.80	93	920.59	427.19
500 workers or more .....	100	1,047.67	10	1,309.86	90	1,020.96	398.88
<b>Geographic areas</b>							
Northeast .....	100	1,114.79	16	1,315.40	84	1,078.61	413.08
New England .....	100	1,103.00	9	1,294.99	91	1,087.46	408.52
Middle Atlantic .....	100	1,118.78	18	1,318.29	82	1,075.23	414.82
South .....	100	823.50	3	1,246.05	97	811.54	484.76
South Atlantic .....	100	850.06	3	1,265.23	97	837.18	487.95
East South Central .....	100	777.04	4	1,366.25	96	758.91	466.76
West South Central .....	100	802.87	3	1,121.68	97	795.64	488.49
Midwest .....	100	965.16	9	1,216.46	91	941.84	420.60
East North Central .....	100	999.85	10	1,216.61	90	976.98	401.25
West North Central .....	100	893.31	7	1,215.97	93	871.55	459.30
West .....	100	952.52	11	1,237.84	89	920.27	448.96
Mountain .....	100	888.62	8	1,088.65	92	873.13	426.51
Pacific .....	100	980.06	12	1,278.28	88	941.57	459.09

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</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 ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).