

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, 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	\$1,008.50	10	\$1,307.10	90	\$977.34	\$450.76
<b>Worker characteristics</b>							
Management, professional, and related .....	100	996.36	9	1,324.07	91	963.64	474.79
Professional and related .....	100	985.20	10	1,337.60	90	948.38	490.20
Teachers .....	100	960.27	11	1,347.19	89	912.14	517.50
Primary, secondary, and special education school teachers .....	100	951.28	13	1,343.12	87	895.51	550.27
Service .....	100	1,027.07	10	1,291.74	90	997.26	421.10
Protective service .....	100	1,126.30	10	1,367.41	90	1,100.59	359.03
Sales and office .....	100	1,029.21	10	1,268.15	90	1,003.66	422.33
Office and administrative support .....	100	1,032.74	10	1,274.84	90	1,007.69	423.18
Natural resources, construction, and maintenance .....	100	1,006.05	10	1,384.82	90	966.88	401.30
Production, transportation, and material moving ...	100	1,013.08	11	1,204.84	89	990.27	432.00
Full time .....	100	1,008.73	10	1,313.77	90	977.10	448.71
Part time .....	100	1,002.60	11	1,159.76	89	983.53	503.93
Union .....	100	1,155.52	16	1,326.18	84	1,122.88	433.40
Nonunion .....	100	862.71	3	1,202.36	97	852.57	465.65
Average wage within the following categories <sup>1</sup> :							
Lowest 25 percent .....	100	843.28	6	1,287.94	94	818.10	492.01
Lowest 10 percent .....	100	732.85	2	1,371.09	98	720.14	541.71
Second 25 percent .....	100	1,041.87	8	1,255.11	92	1,022.87	411.16
Third 25 percent .....	100	1,004.60	10	1,315.71	90	972.18	451.52
Highest 25 percent .....	100	1,097.40	13	1,333.41	87	1,061.21	453.62
Highest 10 percent .....	100	1,167.32	18	1,319.76	82	1,134.18	413.50
<b>Establishment characteristics</b>							
Service-providing industries .....	100	1,008.01	10	1,308.24	90	976.65	452.24
Education and health services .....	100	944.44	9	1,327.76	91	905.08	503.74
Educational services .....	100	926.38	10	1,332.85	90	882.36	515.15
Elementary and secondary schools .....	100	908.09	11	1,342.70	89	853.03	562.49
Junior colleges, colleges, and universities .....	100	988.03	5	1,284.99	95	971.78	369.70
Health care and social assistance .....	100	1,057.50	6	1,279.39	94	1,042.23	434.84
Hospitals .....	100	1,039.61	8	1,287.88	92	1,018.29	435.33
Public administration .....	100	1,120.24	10	1,289.19	90	1,103.52	370.41
1 to 99 workers .....	100	971.98	8	1,246.95	92	949.09	410.46
1 to 49 workers .....	100	1,002.43	6	1,156.81	94	991.75	368.79
50 to 99 workers .....	100	942.08	—	—	—	—	—
100 workers or more .....	100	1,012.96	10	1,312.93	90	980.86	455.79
100 to 499 workers .....	100	1,026.40	9	1,428.10	91	991.36	462.62
500 workers or more .....	100	1,008.67	10	1,284.03	90	977.43	453.56

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, 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
State government .....	100	\$1,057.23	3	\$1,207.85	97	\$1,053.44	\$356.70
Local government .....	100	988.58	13	1,315.19	87	942.74	493.53
<b>Geographic areas</b>							
Northeast .....	100	1,255.89	28	1,292.97	72	1,241.51	344.22
New England .....	100	1,339.12	8	1,365.37	92	1,336.96	377.23
Middle Atlantic .....	100	1,228.15	35	1,287.67	65	1,196.49	328.65
South .....	100	778.48	( <sup>2</sup> )	1,237.81	100	777.22	499.45
South Atlantic .....	100	898.98	( <sup>2</sup> )	1,257.03	100	897.70	450.59
East South Central .....	100	654.88	—	—	—	—	—
West South Central .....	100	675.39	—	—	—	—	—
Midwest .....	100	1,157.35	12	1,309.70	88	1,137.29	395.80
East North Central .....	100	1,234.18	11	1,297.16	89	1,226.17	349.22
West North Central .....	100	1,037.55	12	1,327.83	88	997.29	469.16
West .....	100	1,071.54	9	1,351.03	91	1,047.35	476.96
Mountain .....	100	851.06	3	1,153.28	97	842.56	514.06
Pacific .....	100	1,148.02	11	1,370.23	89	1,123.94	463.08

<sup>1</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.

<sup>2</sup> Less than 0.5.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).