

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry 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	\$925.24	9	\$1,248.25	91	\$897.74	\$448.60
Worker characteristics							
Management, professional, and related	100	987.13	7	1,290.50	93	964.17	444.65
Management, business, and financial	100	975.22	6	1,434.54	94	943.47	452.04
Professional and related	100	994.38	8	1,213.65	92	976.90	440.11
Service	100	809.30	8	1,267.92	92	771.64	499.04
Protective service	100	999.42	—	—	—	—	—
Sales and office	100	860.62	7	1,105.64	93	844.17	459.92
Sales and related	100	766.58	5	1,094.86	95	751.69	457.93
Office and administrative support	100	904.33	8	1,108.65	92	888.47	460.87
Natural resources, construction, and maintenance	100	922.51	18	1,368.63	82	851.78	494.55
Construction, extraction, farming, fishing, and forestry	100	920.98	27	1,318.49	73	827.75	525.96
Installation, maintenance, and repair	100	923.54	11	1,431.12	89	866.21	475.70
Production, transportation, and material moving ...	100	973.67	10	1,242.35	90	946.83	389.73
Production	100	986.72	8	1,250.93	92	964.90	380.76
Transportation and material moving	100	957.78	12	1,235.00	88	924.05	401.05
Full time	100	933.95	9	1,260.58	91	905.62	446.12
Part time	100	793.51	8	993.54	92	781.08	485.31
Union	100	1,187.00	31	1,313.46	69	1,138.14	339.60
Nonunion	100	885.81	5	1,191.57	95	870.29	461.05
Average wage within the following categories ¹ :							
Lowest 25 percent	100	708.72	5	969.51	95	699.69	505.44
Lowest 10 percent	100	651.33	7	849.27	93	641.54	496.06
Second 25 percent	100	868.40	6	1,156.96	94	851.13	462.11
Third 25 percent	100	945.50	10	1,194.20	90	921.31	437.41
Highest 25 percent	100	1,024.57	11	1,360.80	89	986.49	427.04
Highest 10 percent	100	1,032.33	9	1,353.18	91	1,000.67	431.60
Establishment characteristics							
Goods-producing industries	100	995.85	12	1,291.77	88	963.37	396.24
Construction	100	871.32	26	1,306.21	74	771.88	566.65
Manufacturing	100	1,033.34	9	1,295.84	91	1,011.03	354.89
Service-providing industries	100	905.48	8	1,231.69	92	879.89	462.84
Trade, transportation, and utilities	100	864.97	8	1,154.55	92	842.51	444.68
Wholesale trade	100	872.52	9	1,164.13	91	843.50	453.10
Retail trade	100	718.03	6	984.49	94	704.65	492.88
Transportation and warehousing	100	1,090.31	8	1,265.54	92	1,074.08	354.23
Utilities	100	1,222.97	—	—	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry 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
Information	100	\$1,074.35	16	\$1,590.14	84	\$980.87	\$398.51
Financial activities	100	961.15	5	1,441.28	95	934.97	424.42
Finance and insurance	100	957.75	4	1,290.02	96	945.41	401.04
Credit intermediation and related activities	100	907.93	2	1,224.86	98	901.55	423.64
Insurance carriers and related activities	100	993.57	4	1,159.17	96	987.28	383.41
Real estate and rental and leasing	100	977.54	—	—	—	—	—
Professional and business services	100	902.11	8	1,336.45	92	865.50	482.72
Professional and technical services	100	943.71	10	1,342.89	90	900.63	479.58
Administrative and waste services	100	739.29	7	1,358.19	93	689.58	539.21
Education and health services	100	951.21	5	1,032.60	95	946.63	482.16
Educational services	100	982.45	4	1,137.37	96	975.66	500.12
Junior colleges, colleges, and universities	100	1,048.08	—	—	—	—	—
Health care and social assistance	100	945.51	6	1,018.11	94	941.25	478.83
Leisure and hospitality	100	721.36	12	1,195.48	88	666.08	489.40
Accommodation and food services	100	697.35	—	—	—	—	—
Other services	100	835.55	13	1,045.37	87	806.76	524.90
1 to 99 workers	100	833.24	10	1,207.42	90	795.45	522.27
1 to 49 workers	100	816.35	11	1,209.08	89	772.09	526.97
50 to 99 workers	100	874.04	8	1,201.46	92	849.93	511.32
100 workers or more	100	993.94	8	1,289.03	92	972.22	394.96
100 to 499 workers	100	925.45	6	1,231.94	94	908.21	420.99
500 workers or more	100	1,073.16	9	1,329.78	91	1,048.93	363.76
Geographic areas							
Northeast	100	1,080.60	13	1,327.84	87	1,046.22	426.77
New England	100	1,046.64	9	1,277.82	91	1,028.01	415.97
Middle Atlantic	100	1,092.15	14	1,337.01	86	1,052.87	430.71
South	100	836.85	4	1,246.24	96	822.05	480.26
South Atlantic	100	837.09	4	1,265.44	96	820.59	498.19
East South Central	100	830.24	6	1,369.82	94	806.97	451.96
West South Central	100	839.41	3	1,122.38	97	831.19	462.89
Midwest	100	924.52	9	1,187.15	91	902.22	425.63
East North Central	100	955.98	10	1,198.14	90	931.40	410.77
West North Central	100	855.10	6	1,140.22	94	840.83	456.89
West	100	921.70	12	1,216.07	88	886.35	441.48
Mountain	100	896.63	9	1,084.01	91	880.03	406.73
Pacific	100	933.10	13	1,257.15	87	889.35	457.95

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 ECEC data for March 2014.

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/eps/glossary20132014.htm.