

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$9.81	0.5	\$18.11	0.5	\$10.00	\$4.83
Worker characteristics						
Management, professional, and related	10.51	0.8	52.71	0.8	10.40	8.29
Management, business, and financial	17.07	1.1	120.65	1.1	14.12	8.94
Professional and related	13.14	0.9	38.26	0.9	12.98	11.38
Service	42.48	1.8	36.91	1.8	40.40	16.12
Protective service	55.97	—	—	—	—	—
Sales and office	10.18	0.6	44.47	0.6	10.28	6.47
Sales and related	15.64	0.8	80.90	0.8	14.56	9.32
Office and administrative support	12.23	0.9	50.77	0.9	12.68	8.82
Natural resources, construction, and maintenance	27.66	1.8	69.93	1.8	28.18	13.19
Construction, extraction, farming, fishing, and forestry	59.57	3.0	126.99	3.0	58.35	21.84
Installation, maintenance, and repair	31.59	1.9	49.43	1.9	31.69	18.35
Production, transportation, and material moving	15.81	1.0	28.03	1.0	16.90	8.76
Production	21.34	1.0	31.71	1.0	22.64	11.20
Transportation and material moving	21.78	1.6	38.24	1.6	22.49	13.26
Full time	9.98	0.5	17.80	0.5	10.12	5.06
Part time	21.84	1.1	110.75	1.1	22.30	13.40
Union	26.55	2.4	44.54	2.4	21.42	10.01
Nonunion	9.45	0.5	41.48	0.5	10.14	5.05
Average wage within the following categories ¹ :						
Lowest 25 percent	19.68	0.8	99.01	0.8	19.67	14.89
Lowest 10 percent	29.48	1.6	161.00	1.6	28.73	36.29
Second 25 percent	16.46	0.7	35.56	0.7	16.43	10.16
Third 25 percent	15.46	0.8	39.55	0.8	15.47	7.23
Highest 25 percent	9.14	0.9	22.76	0.9	9.08	7.12
Highest 10 percent	15.44	1.2	57.03	1.2	14.16	10.68
Establishment characteristics						
Goods-producing industries	17.55	0.9	48.31	0.9	17.16	9.06
Construction	45.12	2.7	112.40	2.7	45.41	16.12
Manufacturing	17.66	0.9	28.30	0.9	18.44	8.18
Service-providing industries	10.74	0.6	24.78	0.6	11.31	5.74
Trade, transportation, and utilities	10.85	0.8	41.47	0.8	10.42	7.07
Wholesale trade	20.75	1.8	58.77	1.8	21.52	15.79
Retail trade	11.31	1.2	99.46	1.2	10.14	10.41
Transportation and warehousing	18.21	2.2	43.57	2.2	20.05	12.67
Utilities	34.32	—	—	—	—	—

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	\$29.67	2.9	\$32.71	2.9	\$26.14	\$17.91
Financial activities	10.66	0.8	73.13	0.8	11.05	8.07
Finance and insurance	9.61	0.4	89.57	0.4	9.94	7.36
Credit intermediation and related activities	12.70	0.7	79.11	0.7	13.07	9.68
Insurance carriers and related activities	17.61	0.8	86.86	0.8	17.95	10.71
Real estate and rental and leasing	46.64	—	—	—	—	—
Professional and business services	29.18	1.7	81.37	1.7	25.82	15.54
Professional and technical services	35.94	2.6	117.97	2.6	27.04	19.03
Administrative and waste services	60.88	2.9	73.09	2.9	56.92	38.53
Education and health services	24.48	0.9	60.20	0.9	24.18	14.48
Educational services	19.09	1.2	70.08	1.2	19.35	14.50
Junior colleges, colleges, and universities	15.73	—	—	—	—	—
Health care and social assistance	28.37	1.1	65.92	1.1	28.12	17.11
Leisure and hospitality	44.63	3.1	32.27	3.1	48.45	25.12
Accommodation and food services	55.95	—	—	—	—	—
Other services	42.27	2.9	89.71	2.9	45.68	30.61
1 to 99 workers	16.20	0.9	32.15	0.9	17.73	9.45
1 to 49 workers	20.00	1.2	40.27	1.2	20.18	12.61
50 to 99 workers	29.52	1.1	64.79	1.1	29.16	13.79
100 workers or more	8.67	0.6	29.34	0.6	8.47	4.27
100 to 499 workers	13.02	0.7	42.72	0.7	13.44	5.67
500 workers or more	9.37	0.9	33.07	0.9	9.64	6.85
Geographic areas						
Northeast	26.68	1.2	30.53	1.2	29.77	8.67
New England	15.56	1.7	75.22	1.7	18.59	10.91
Middle Atlantic	38.03	1.5	36.47	1.5	42.86	11.29
South	13.23	0.6	63.87	0.6	14.02	9.44
South Atlantic	15.48	1.1	106.52	1.1	17.98	15.46
East South Central	22.69	1.5	28.92	1.5	22.07	17.09
West South Central	30.80	0.6	89.34	0.6	30.65	11.75
Midwest	20.52	1.1	37.37	1.1	19.69	11.42
East North Central	17.83	1.4	42.92	1.4	17.05	8.32
West North Central	50.00	1.6	78.30	1.6	46.54	30.07
West	22.44	1.1	30.02	1.1	21.73	6.87
Mountain	23.51	2.2	79.19	2.2	24.99	10.61
Pacific	30.90	1.2	29.84	1.2	29.82	9.21

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: 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.