

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	59	11	6	24	56	14	1	29
Worker characteristics								
Management, professional, and related	76	11	3	10	77	10	1	12
Management, business, and financial	83	12	1	4	86	9	1	5
Professional and related	73	10	4	13	72	11	1	16
Service	30	10	8	52	26	14	2	58
Protective service	39	4	23	34	34	—	—	44
Sales and office	60	11	9	20	56	15	1	28
Sales and related	51	9	16	24	45	16	1	38
Office and administrative support	65	12	5	18	63	14	1	22
Natural resources, construction, and maintenance	64	13	3	21	55	21	1	22
Construction, extraction, farming, fishing, and forestry	56	13	4	27	47	—	—	30
Installation, maintenance, and repair	71	13	2	15	63	21	1	15
Production, transportation, and material moving	66	11	4	19	65	12	1	23
Production	73	11	2	14	73	12	1	15
Transportation and material moving	59	10	7	25	57	12	1	30
Full time	72	13	2	12	71	14	1	13
Part time	19	4	18	60	12	11	1	76
Union	90	4	2	4	85	9	1	5
Nonunion	55	12	7	26	53	14	1	32
Average wage within the following categories ² :								
Lowest 25 percent	25	9	13	53	21	13	1	64
Lowest 10 percent	13	7	14	65	11	9	1	78
Second 25 percent	61	13	6	20	57	17	1	25
Third 25 percent	73	13	3	11	72	14	1	13
Highest 25 percent	83	10	2	5	84	9	1	7
Highest 10 percent	86	8	2	4	89	6	1	5
Establishment characteristics								
Goods-producing industries	74	13	2	12	72	14	1	13
Construction	53	17	4	26	44	—	—	29
Manufacturing	81	11	1	6	82	10	1	7
Service-providing industries	56	11	7	27	53	13	1	33
Trade, transportation, and utilities	62	9	11	18	55	16	1	28
Wholesale trade	73	14	3	11	69	18	1	13
Retail trade	52	8	16	23	42	18	1	38
Transportation and warehousing	76	9	3	13	76	—	—	15
Utilities	98	—	—	1	96	—	—	1

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	18	51	(¹)	30	54	15	6	25
Worker characteristics								
Management, professional, and related	26	61	(¹)	13	73	14	3	10
Management, business, and financial	31	64	—	—	81	14	1	4
Professional and related	23	59	(¹)	17	69	13	4	13
Service	6	33	(¹)	60	26	14	8	52
Protective service	—	38	—	56	38	4	22	36
Sales and office	16	55	1	29	56	14	9	20
Sales and related	10	51	1	38	48	12	15	24
Office and administrative support	20	57	1	22	61	16	5	18
Natural resources, construction, and maintenance	24	53	—	—	57	20	3	21
Construction, extraction, farming, fishing, and forestry	—	44	—	31	46	23	4	27
Installation, maintenance, and repair	23	60	—	—	66	17	2	15
Production, transportation, and material moving ...	23	54	(¹)	23	57	19	4	19
Production	22	62	—	16	68	16	2	14
Transportation and material moving	23	45	1	31	47	22	6	25
Full time	22	64	(¹)	14	68	18	2	12
Part time	7	16	1	76	15	8	17	60
Union	71	23	1	5	54	40	2	4
Nonunion	13	54	(¹)	33	54	13	6	27
Average wage within the following categories ² :								
Lowest 25 percent	4	30	1	65	23	11	12	53
Lowest 10 percent	3	18	1	79	11	9	14	66
Second 25 percent	13	61	1	25	56	18	5	21
Third 25 percent	24	62	(¹)	14	67	19	3	11
Highest 25 percent	36	57	(¹)	7	78	15	2	5
Highest 10 percent	37	58	—	—	83	12	2	4
Establishment characteristics								
Goods-producing industries	26	61	(¹)	14	69	18	2	12
Construction	—	51	—	30	45	25	4	26
Manufacturing	28	64	—	—	77	15	1	6
Service-providing industries	17	49	(¹)	33	51	15	7	27
Trade, transportation, and utilities	18	53	1	28	53	18	10	19
Wholesale trade	—	74	—	13	69	17	3	11
Retail trade	12	48	1	38	45	16	15	24
Transportation and warehousing	35	50	—	—	57	28	3	13
Utilities	79	20	—	—	92	6	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	86	6	2	6	88	—	—	8
Financial activities	81	8	3	9	81	7	1	10
Finance and insurance	89	4	3	4	88	4	1	6
Credit intermediation and related activities	91	3	3	3	91	—	—	4
Insurance carriers and related activities	86	4	3	7	85	5	1	9
Real estate and rental and leasing	53	21	4	23	56	—	—	25
Professional and business services	55	12	5	28	55	12	3	30
Professional and technical services	68	16	4	13	72	—	—	16
Administrative and waste services	34	11	8	48	29	15	4	51
Education and health services	63	12	6	19	60	15	1	24
Educational services	70	8	1	20	65	—	—	21
Junior colleges, colleges, and universities	88	3	1	9	86	4	(1)	10
Health care and social assistance	62	13	7	19	59	15	2	24
Leisure and hospitality	21	10	7	62	19	—	—	68
Accommodation and food services	20	10	6	64	18	—	—	70
Other services	38	11	9	42	33	—	—	49
1 to 99 workers	42	15	7	35	39	18	1	42
1 to 49 workers	38	15	7	39	35	19	1	46
50 to 99 workers	55	14	8	23	53	16	1	30
100 workers or more	77	6	5	12	75	8	2	15
100 to 499 workers	71	8	6	14	68	11	2	18
500 workers or more	86	3	3	8	85	4	1	10
Geographic areas								
Northeast	58	11	6	25	54	15	1	29
New England	59	9	5	28	55	13	1	31
Middle Atlantic	58	12	6	24	54	16	1	29
South	59	11	6	24	58	12	2	29
South Atlantic	59	11	6	23	57	13	1	28
East South Central	60	10	4	26	59	—	—	29
West South Central	58	12	7	24	60	10	2	28
Midwest	62	9	8	21	60	11	1	28
East North Central	62	10	7	21	61	11	1	27
West North Central	62	6	9	23	56	12	1	31
West	55	12	5	28	50	17	1	32
Mountain	52	12	7	29	55	—	—	35
Pacific	56	12	5	27	47	21	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	43	49	—	—	84	8	2	6
Financial activities	41	47	—	—	80	9	3	9
Finance and insurance	51	42	—	—	88	4	3	4
Credit intermediation and related activities	50	43	—	—	90	3	3	3
Insurance carriers and related activities	48	41	—	—	85	5	3	7
Real estate and rental and leasing	—	64	—	26	50	23	4	23
Professional and business services	—	53	—	33	53	14	5	28
Professional and technical services	14	70	—	16	67	16	4	13
Administrative and waste services	—	39	—	55	32	12	8	48
Education and health services	17	58	(¹)	25	58	17	6	19
Educational services	—	64	—	21	63	16	1	20
Junior colleges, colleges, and universities	15	75	—	—	84	6	1	9
Health care and social assistance	17	57	(¹)	25	57	17	7	19
Leisure and hospitality	3	29	(¹)	69	19	12	7	62
Accommodation and food services	—	28	—	70	18	12	6	64
Other services	—	43	—	50	35	14	8	43
1 to 99 workers	8	49	(¹)	43	40	17	7	36
1 to 49 workers	6	47	(¹)	46	37	17	7	39
50 to 99 workers	12	57	1	30	50	18	8	23
100 workers or more	30	53	1	16	71	13	5	12
100 to 499 workers	19	60	1	20	66	14	6	14
500 workers or more	46	44	(¹)	10	78	12	2	8
Geographic areas								
Northeast	23	47	1	30	52	18	5	25
New England	—	49	—	32	55	12	4	28
Middle Atlantic	24	46	1	29	50	20	6	24
South	15	55	(¹)	30	56	14	6	24
South Atlantic	16	55	(¹)	30	56	14	6	24
East South Central	—	56	—	30	56	14	4	26
West South Central	—	55	—	30	55	14	7	24
Midwest	20	51	1	29	57	14	7	22
East North Central	22	50	1	27	57	16	7	21
West North Central	—	51	—	32	59	9	9	23
West	17	50	(¹)	33	50	17	5	28
Mountain	—	52	—	35	50	15	6	29
Pacific	19	49	(¹)	32	50	18	4	28

¹ Less than 0.5.

² 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/ebs/glossary20132014.htm.