

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

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	\$7.99	0.4	\$21.42	0.4	\$7.78	\$5.03
Worker characteristics						
Management, professional, and related	9.03	0.5	27.13	0.5	9.18	6.15
Management, business, and financial	13.51	0.5	57.20	0.5	12.77	8.12
Professional and related	11.13	0.7	32.87	0.7	11.21	7.84
Teachers	19.87	1.5	51.33	1.5	20.05	12.29
Primary, secondary, and special education school teachers	22.98	1.9	54.98	1.9	23.56	13.48
Registered nurses	37.36	1.7	128.60	1.7	37.63	20.96
Service	24.40	1.1	41.53	1.1	24.18	12.23
Protective service	28.75	1.9	90.15	1.9	30.74	18.08
Sales and office	10.43	0.4	37.84	0.4	10.34	8.15
Sales and related	17.08	0.6	50.59	0.6	16.72	9.92
Office and administrative support	12.34	0.5	47.88	0.5	12.55	10.93
Natural resources, construction, and maintenance	25.31	1.7	58.29	1.7	22.38	13.70
Construction, extraction, farming, fishing, and forestry	47.34	2.7	95.74	2.7	43.86	24.07
Installation, maintenance, and repair	26.26	1.8	48.73	1.8	24.17	15.66
Production, transportation, and material moving	14.17	1.1	30.66	1.1	14.56	8.89
Production	19.04	1.1	22.62	1.1	20.19	12.67
Transportation and material moving	19.71	1.7	47.56	1.7	19.87	11.69
Full time	8.16	0.4	21.91	0.4	7.98	5.24
Part time	20.87	0.7	37.12	0.7	21.69	13.22
Union	12.28	1.3	27.75	1.3	11.18	8.86
Nonunion	8.05	0.3	24.64	0.3	8.10	5.39
Average wage within the following categories: ²						
Lowest 25 percent	16.59	0.6	86.49	0.6	16.23	14.47
Lowest 10 percent	28.91	0.9	81.73	0.9	28.24	30.37
Second 25 percent	15.47	0.6	33.14	0.6	15.62	7.62
Third 25 percent	11.57	0.7	32.18	0.7	11.35	7.49
Highest 25 percent	8.66	0.6	23.25	0.6	9.39	5.82
Highest 10 percent	13.34	0.8	25.00	0.8	13.70	8.30
Establishment characteristics						
Goods-producing industries	16.01	1.2	44.26	1.2	15.49	8.41
Service-providing industries	8.76	0.4	19.65	0.4	8.81	5.71
Education and health services	15.15	0.6	40.92	0.6	15.67	11.29
Educational services	17.09	0.6	32.54	0.6	17.60	11.12
Elementary and secondary schools	20.96	0.9	38.61	0.9	20.76	11.95
Junior colleges, colleges, and universities	28.69	0.9	36.31	0.9	29.88	22.37
Health care and social assistance	21.39	0.9	88.35	0.9	21.97	17.26
Hospitals	16.45	0.8	40.72	0.8	16.93	8.96
Public administration	18.38	0.8	32.58	0.8	19.52	10.43

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—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
1 to 99 workers	\$14.76	0.7	\$32.38	0.7	\$14.44	\$10.49
1 to 49 workers	17.95	0.9	38.46	0.9	17.54	13.13
50 to 99 workers	22.99	1.0	54.12	1.0	22.18	13.99
100 workers or more	7.66	0.4	22.21	0.4	7.68	4.60
100 to 499 workers	11.19	0.5	36.36	0.5	10.80	6.87
500 workers or more	8.94	0.6	23.91	0.6	9.17	6.07
Geographic areas						
Northeast	13.91	1.0	46.70	1.0	10.27	7.89
New England	20.30	1.3	94.54	1.3	18.22	11.52
Middle Atlantic	19.98	1.2	53.70	1.2	15.02	10.40
South	14.10	0.4	62.53	0.4	13.61	9.26
South Atlantic	18.83	0.7	96.66	0.7	17.88	12.22
East South Central	38.12	0.7	67.09	0.7	38.15	27.07
West South Central	21.50	0.6	82.14	0.6	21.02	16.68
Midwest	17.89	1.0	23.65	1.0	18.06	12.22
East North Central	14.73	1.2	30.64	1.2	16.37	14.35
West North Central	43.44	2.0	34.63	2.0	40.62	21.90
West	16.59	0.7	25.54	0.7	16.83	9.45
Mountain	26.22	1.4	69.30	1.4	26.96	22.44
Pacific	20.32	0.9	25.29	0.9	20.60	9.27

¹ 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.

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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.