

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015

(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	63	9	6	22	59	13	1	27
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	12
Management, business, and financial	84	10	1	4	84	10	1	5
Professional and related	78	7	4	11	74	11	1	14
Teachers	81	—	—	14	72	11	1	16
Primary, secondary, and special education school teachers	94	—	—	2	82	15	—	—
Registered nurses	79	6	4	11	76	9	1	14
Service	38	9	8	45	33	13	2	52
Protective service	68	2	12	19	64	6	8	23
Sales and office	62	9	10	19	56	15	1	28
Sales and related	50	9	17	24	43	16	1	40
Office and administrative support	68	10	6	16	64	14	2	20
Natural resources, construction, and maintenance	65	12	3	19	58	19	2	21
Construction, extraction, farming, fishing, and forestry	60	13	4	23	52	21	1	26
Installation, maintenance, and repair	70	11	3	16	64	18	2	16
Production, transportation, and material moving	67	10	5	19	64	12	1	22
Production	72	11	3	14	71	13	1	15
Transportation and material moving	62	8	6	24	59	11	1	29
Full time	77	11	2	10	74	14	1	11
Part time	18	3	19	59	11	10	2	76
Union	92	3	2	3	85	10	1	4
Nonunion	58	10	7	25	55	14	1	30
Average wage within the following categories: ³								
Lowest 25 percent	28	9	14	49	23	14	2	61
Lowest 10 percent	15	8	15	62	11	12	2	75
Second 25 percent	66	11	5	18	62	16	1	21
Third 25 percent	78	10	3	9	75	14	1	11
Highest 25 percent	88	6	2	4	85	9	1	6
Highest 10 percent	88	6	2	4	88	6	1	5
Establishment characteristics								
Goods-producing industries	73	13	2	11	71	16	1	13
Service-providing industries	61	8	7	23	57	13	1	29
Education and health services	72	8	5	15	68	12	1	19
Educational services	83	2	3	12	75	10	1	14
Elementary and secondary schools	85	2	4	9	74	13	1	12
Junior colleges, colleges, and universities	85	2	2	11	83	4	1	13
Health care and social assistance	64	12	6	18	63	14	1	23
Hospitals	89	2	3	6	88	3	1	8
Public administration	88	(²)	3	9	82	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—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	27	45	1	27	52	20	6	22
Worker characteristics								
Management, professional, and related	41	47	1	12	63	24	3	10
Management, business, and financial	37	57	—	—	75	19	1	5
Professional and related	42	42	1	14	58	27	3	12
Teachers	69	15	2	15	36	48	1	16
Primary, secondary, and special education school teachers	88	9	1	2	31	66	—	—
Registered nurses	36	49	1	14	70	15	4	11
Service	16	31	1	53	28	19	7	46
Protective service	52	18	2	28	33	37	10	20
Sales and office	21	50	1	28	54	16	9	20
Sales and related	10	49	2	39	47	12	17	25
Office and administrative support	27	51	1	21	59	19	5	17
Natural resources, construction, and maintenance	31	47	(²)	22	53	25	3	19
Construction, extraction, farming, fishing, and forestry	34	39	(²)	26	43	31	3	23
Installation, maintenance, and repair	28	54	—	—	62	19	3	16
Production, transportation, and material moving	24	52	1	23	57	19	4	19
Production	22	61	—	17	67	16	3	14
Transportation and material moving	26	44	1	29	48	22	6	24
Full time	33	55	(²)	12	64	24	2	10
Part time	8	14	3	75	13	8	17	61
Union	81	14	2	4	45	50	1	4
Nonunion	18	50	1	31	53	15	7	25
Average wage within the following categories: ³								
Lowest 25 percent	7	30	2	61	24	13	13	50
Lowest 10 percent	3	20	2	75	13	10	14	63
Second 25 percent	21	56	1	22	56	21	5	18
Third 25 percent	36	53	(²)	11	63	25	2	9
Highest 25 percent	50	44	(²)	6	70	24	1	5
Highest 10 percent	48	46	(²)	5	73	21	1	4
Establishment characteristics								
Goods-producing industries	26	61	(²)	13	67	19	2	11
Service-providing industries	27	42	1	29	49	21	6	24
Education and health services	40	40	1	19	49	31	4	16
Educational services	69	16	3	12	35	50	1	14
Elementary and secondary schools	81	7	4	9	25	62	1	12
Junior colleges, colleges, and universities	53	34	1	12	60	27	1	12
Health care and social assistance	20	56	(²)	23	58	18	6	18
Hospitals	45	46	1	9	76	15	3	7
Public administration	84	4	2	9	33	55	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—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
1 to 99 workers	44	14	8	35	40	18	1	41
1 to 49 workers	39	15	8	39	35	18	1	46
50 to 99 workers	60	11	8	21	55	16	1	28
100 workers or more	81	5	5	10	77	9	1	13
100 to 499 workers	74	7	7	12	69	12	2	17
500 workers or more	88	2	3	7	85	5	1	9
Geographic areas								
Northeast	64	9	7	21	59	14	1	26
New England	64	7	7	22	57	14	2	27
Middle Atlantic	64	9	7	20	59	14	1	26
South	64	9	6	21	61	12	2	26
South Atlantic	64	9	6	21	60	13	2	26
East South Central	67	8	5	21	63	12	1	24
West South Central	62	11	5	22	62	10	2	26
Midwest	65	7	8	20	62	11	1	26
East North Central	64	9	7	20	62	11	1	26
West North Central	67	5	9	20	61	11	1	27
West	59	10	5	25	52	17	1	29
Mountain	58	10	6	26	56	12	1	31
Pacific	60	11	4	25	51	20	1	28

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—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
1 to 99 workers	10	48	(²)	42	40	18	7	35
1 to 49 workers	8	45	(²)	46	36	17	7	39
50 to 99 workers	16	55	1	28	52	19	7	22
100 workers or more	43	43	1	13	62	23	4	10
100 to 499 workers	27	54	2	17	62	19	6	12
500 workers or more	59	31	1	9	62	28	2	8
Geographic areas								
Northeast	31	41	1	26	50	22	6	22
New England	27	44	1	28	51	20	7	22
Middle Atlantic	33	40	1	26	50	23	6	21
South	26	47	1	27	53	20	6	22
South Atlantic	27	46	1	27	56	17	6	21
East South Central	26	49	—	—	52	23	4	21
West South Central	25	47	1	27	50	23	5	23
Midwest	26	46	1	26	55	17	7	21
East North Central	26	47	2	26	55	18	7	21
West North Central	26	46	1	27	56	15	8	20
West	26	44	1	29	46	24	4	26
Mountain	21	47	1	31	47	21	6	26
Pacific	28	43	1	29	46	25	4	26

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 Less than 0.5.

³ 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: 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/glossary20142015.htm.