

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	72	59	81	72	53	74
<b>Worker characteristics</b>						
Management, professional, and related .....	88	75	85	87	68	78
Management, business, and financial .....	94	80	85	94	72	76
Professional and related .....	85	73	86	85	66	78
Teachers .....	83	73	88	83	67	80
Primary, secondary, and special education school teachers .....	97	85	88	97	77	80
Registered nurses .....	85	70	82	85	61	72
Service .....	47	33	71	46	31	66
Protective service .....	70	61	87	70	58	83
Sales and office .....	72	57	79	71	51	73
Sales and related .....	59	44	75	59	40	69
Office and administrative support .....	79	64	81	78	58	74
Natural resources, construction, and maintenance .....	78	65	84	78	62	80
Construction, extraction, farming, fishing, and forestry .....	74	63	86	73	61	83
Installation, maintenance, and repair .....	82	67	82	81	63	78
Production, transportation, and material moving .....	77	61	80	76	56	74
Production .....	84	68	81	83	62	74
Transportation and material moving .....	70	56	79	70	51	72
Full time .....	89	73	82	88	67	76
Part time .....	22	14	64	22	13	59
Union .....	95	85	90	95	79	84
Nonunion .....	69	54	79	68	49	72
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	38	24	65	37	22	60
Lowest 10 percent .....	24	13	54	23	12	51
Second 25 percent .....	78	61	79	77	56	73
Third 25 percent .....	88	75	84	88	69	78
Highest 25 percent .....	94	82	87	94	74	79
Highest 10 percent .....	95	83	88	94	75	80
<b>Establishment characteristics</b>						
Goods-producing industries .....	87	72	83	86	67	78
Service-providing industries .....	70	56	80	70	51	74
Education and health services .....	80	66	82	80	59	75
Educational services .....	85	75	88	85	68	80
Elementary and secondary schools .....	87	76	87	87	69	79
Junior colleges, colleges, and universities .....	87	78	90	87	72	83
Health care and social assistance .....	77	60	78	76	54	70
Hospitals .....	91	78	86	91	68	75
Public administration .....	88	81	92	88	77	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	47	37	79	26	21	79	71	52	74
<b>Worker characteristics</b>									
Management, professional, and related .....	62	51	82	34	28	80	86	67	78
Management, business, and financial .....	67	56	83	36	29	80	93	71	76
Professional and related .....	59	49	82	34	27	80	83	65	78
Teachers .....	54	45	84	32	26	82	81	66	81
Primary, secondary, and special education school teachers .....	63	53	84	37	30	83	94	76	81
Registered nurses .....	68	52	77	34	26	77	84	60	71
Service .....	26	19	71	17	12	74	45	30	66
Protective service .....	48	39	81	30	24	81	68	56	82
Sales and office .....	46	35	77	23	18	77	70	51	73
Sales and related .....	37	27	74	16	12	77	58	40	69
Office and administrative support .....	51	40	78	27	21	77	77	57	74
Natural resources, construction, and maintenance .....	43	36	83	29	24	81	76	61	80
Construction, extraction, farming, fishing, and forestry .....	39	34	86	28	25	89	72	60	83
Installation, maintenance, and repair .....	47	38	80	30	22	75	79	61	77
Production, transportation, and material moving .....	48	38	79	26	21	80	75	55	74
Production .....	52	40	78	27	21	79	82	61	75
Transportation and material moving .....	45	36	80	26	21	81	68	50	72
Full time .....	57	46	80	32	25	79	86	65	76
Part time .....	14	9	64	8	6	70	21	12	58
Union .....	75	64	85	58	48	84	93	78	84
Nonunion .....	42	32	77	21	16	76	67	48	72
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	18	12	64	10	7	67	36	21	60
Lowest 10 percent .....	11	6	56	6	4	59	23	12	51
Second 25 percent .....	47	36	76	24	18	76	75	55	73
Third 25 percent .....	57	47	82	32	26	82	87	68	78
Highest 25 percent .....	70	58	83	42	34	81	93	73	79
Highest 10 percent .....	74	61	83	44	36	81	93	75	80
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	45	82	33	26	81	85	66	78
Service-providing industries .....	45	35	78	25	19	78	68	50	74
Education and health services .....	51	40	79	27	21	79	78	58	75
Educational services .....	54	45	82	32	26	80	84	67	80
Elementary and secondary schools .....	54	44	82	33	27	81	86	67	79
Junior colleges, colleges, and universities .....	58	48	84	32	25	77	87	72	83
Health care and social assistance .....	49	37	76	24	19	78	74	52	70
Hospitals .....	70	56	79	36	28	78	90	67	75
Public administration .....	62	54	86	46	39	85	86	75	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	58	44	76	58	41	71
1 to 49 workers .....	53	41	76	53	38	72
50 to 99 workers .....	71	54	76	71	50	71
100 workers or more .....	86	72	84	85	65	76
100 to 499 workers .....	82	66	81	81	60	73
500 workers or more .....	90	78	87	90	71	79
<b>Geographic areas</b>						
Northeast .....	73	59	81	72	54	75
New England .....	71	55	77	71	50	70
Middle Atlantic .....	73	60	82	73	55	76
South .....	73	58	79	73	53	73
South Atlantic .....	73	58	79	73	52	72
East South Central .....	75	59	79	75	56	75
West South Central .....	73	58	79	72	53	73
Midwest .....	73	58	80	72	53	73
East North Central .....	73	58	80	73	53	73
West North Central .....	72	59	81	72	53	73
West .....	70	59	84	70	54	78
Mountain .....	69	57	83	68	52	77
Pacific .....	71	60	85	71	55	78

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	30	23	75	17	13	74	56	40	71
1 to 49 workers .....	26	20	77	14	10	74	52	37	72
50 to 99 workers .....	43	32	74	27	21	75	69	49	71
100 workers or more .....	62	50	81	34	28	80	84	64	76
100 to 499 workers .....	55	43	79	28	22	80	80	59	74
500 workers or more .....	69	57	82	42	34	81	89	70	79
<b>Geographic areas</b>									
Northeast .....	49	39	80	27	22	79	70	53	75
New England .....	46	36	78	15	11	78	69	48	70
Middle Atlantic .....	50	40	80	32	25	80	71	54	76
South .....	42	32	77	21	16	74	71	52	73
South Atlantic .....	45	34	77	24	18	73	71	51	72
East South Central .....	35	27	75	17	13	75	73	55	75
West South Central .....	39	30	77	19	14	76	71	52	73
Midwest .....	48	37	79	23	18	77	71	52	73
East North Central .....	47	37	79	25	19	78	71	52	73
West North Central .....	49	38	79	21	16	75	70	51	73
West .....	51	42	82	36	30	83	69	54	78
Mountain .....	46	38	83	25	20	82	68	52	77
Pacific .....	54	44	82	41	34	83	70	55	78

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> 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.

<sup>3</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	80	20	69	31
<b>Worker characteristics</b>				
Management, professional, and related .....	82	18	70	30
Management, business, and financial .....	80	20	70	30
Professional and related .....	83	17	70	30
Teachers .....	87	13	68	32
Primary, secondary, and special education school teachers .....	87	13	67	33
Registered nurses .....	80	20	72	28
Service .....	79	21	65	35
Protective service .....	85	15	75	25
Sales and office .....	78	22	66	34
Sales and related .....	74	26	62	38
Office and administrative support .....	80	20	68	32
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	80	20	68	32
Installation, maintenance, and repair .....	83	17	71	29
Production, transportation, and material moving ... Production .....	78	22	66	34
Transportation and material moving .....	80	20	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	72	28
Full time .....	81	19	69	31
Part time .....	74	26	63	37
Union .....	87	13	81	19
Nonunion .....	78	22	65	35
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	75	25	59	41
Lowest 10 percent .....	71	29	57	43
Second 25 percent .....	79	21	66	34
Third 25 percent .....	81	19	70	30
Highest 25 percent .....	82	18	73	27
Highest 10 percent .....	82	18	74	26
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	73	27
Service-providing industries .....	80	20	68	32
Education and health services .....	83	17	67	33
Educational services .....	86	14	66	34
Elementary and secondary schools .....	86	14	64	36
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance .....	81	19	68	32
Hospitals .....	82	18	73	27
Public administration .....	88	12	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	79	21	63	37
1 to 49 workers .....	79	21	63	37
50 to 99 workers .....	78	22	63	37
100 workers or more .....	81	19	72	28
100 to 499 workers .....	79	21	69	31
500 workers or more .....	83	17	74	26
<b>Geographic areas</b>				
Northeast .....	82	18	76	24
New England .....	78	22	74	26
Middle Atlantic .....	83	17	77	23
South .....	79	21	63	37
South Atlantic .....	79	21	64	36
East South Central .....	80	20	62	38
West South Central .....	80	20	61	39
Midwest .....	79	21	70	30
East North Central .....	79	21	72	28
West North Central .....	79	21	67	33
West .....	82	18	69	31
Mountain .....	81	19	67	33
Pacific .....	82	18	70	30

<sup>1</sup> 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.

<sup>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with single 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	\$409.81	17	\$518.39	83	\$388.59	\$119.11
<b>Worker characteristics</b>							
Management, professional, and related .....	100	432.89	17	509.89	83	417.02	116.12
Management, business, and financial .....	100	414.81	12	515.92	88	400.63	115.58
Professional and related .....	100	441.27	20	508.11	80	425.27	116.39
Teachers .....	100	486.10	30	515.86	70	473.62	113.08
Primary, secondary, and special education school teachers .....	100	489.60	32	522.18	68	474.54	118.20
Registered nurses .....	100	436.07	11	576.57	89	419.56	118.55
Service .....	100	408.97	18	514.89	82	386.45	123.60
Protective service .....	100	480.07	25	525.75	75	464.92	111.63
Sales and office .....	100	382.08	14	503.96	86	363.51	119.00
Sales and related .....	100	332.53	10	446.16	90	321.08	128.19
Office and administrative support .....	100	402.50	15	518.59	85	382.18	114.95
Natural resources, construction, and maintenance	100	414.21	28	578.44	72	364.07	135.10
Construction, extraction, farming, fishing, and forestry .....	100	428.96	39	580.90	61	363.89	132.52
Installation, maintenance, and repair .....	100	403.54	19	575.56	81	364.18	136.71
Production, transportation, and material moving ...	100	393.84	15	514.60	85	373.17	115.20
Production .....	100	389.85	12	498.63	88	375.62	115.81
Transportation and material moving .....	100	398.38	19	526.21	81	370.15	114.47
Full time .....	100	412.19	17	518.51	83	391.03	117.68
Part time .....	100	370.05	14	515.72	86	350.01	141.69
Union .....	100	511.34	34	578.98	66	480.50	119.25
Nonunion .....	100	383.96	13	479.87	87	370.21	119.08
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	348.69	12	460.86	88	334.99	123.82
Lowest 10 percent .....	100	324.64	9	483.68	91	312.20	129.61
Second 25 percent .....	100	391.39	15	496.30	85	373.17	122.64
Third 25 percent .....	100	419.11	19	523.65	81	395.53	116.24
Highest 25 percent .....	100	438.30	19	540.97	81	416.19	116.90
Highest 10 percent .....	100	436.90	17	524.28	83	419.51	117.09
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	393.48	17	526.26	83	370.75	112.42
Service-providing industries .....	100	413.42	17	516.87	83	392.64	120.63
Education and health services .....	100	449.40	19	519.35	81	433.29	115.04
Educational services .....	100	469.55	26	513.36	74	454.54	113.39
Elementary and secondary schools .....	100	477.75	29	518.99	71	460.70	118.84
Junior colleges, colleges, and universities	100	459.65	17	512.41	83	449.04	97.91
Health care and social assistance .....	100	432.16	13	529.50	87	417.75	116.26
Hospitals .....	100	431.91	14	538.67	86	414.92	114.00
Public administration .....	100	509.04	24	537.45	76	500.02	100.98

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers with single 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
1 to 99 workers .....	100	\$394.27	21	\$502.73	79	\$367.62	\$130.20
1 to 49 workers .....	100	394.96	21	498.53	79	368.49	130.88
50 to 99 workers .....	100	392.70	19	513.45	81	365.68	128.68
100 workers or more .....	100	418.89	15	530.96	85	400.08	113.03
100 to 499 workers .....	100	400.42	14	539.47	86	380.62	116.94
500 workers or more .....	100	435.21	16	525.12	84	418.01	109.43
<b>Geographic areas</b>							
Northeast .....	100	453.86	21	560.57	79	428.36	126.47
New England .....	100	444.49	12	593.75	88	424.56	139.46
Middle Atlantic .....	100	456.99	23	554.59	77	429.79	121.58
South .....	100	382.45	14	482.03	86	366.24	113.85
South Atlantic .....	100	392.11	12	498.13	88	377.84	115.86
East South Central .....	100	362.99	10	438.62	90	355.07	103.71
West South Central .....	100	376.63	20	477.00	80	351.54	116.27
Midwest .....	100	400.32	14	521.90	86	382.15	121.86
East North Central .....	100	403.98	13	528.03	87	387.65	119.76
West North Central .....	100	392.99	17	512.81	83	370.55	126.28
West .....	100	425.78	22	521.45	78	400.11	118.56
Mountain .....	100	403.60	19	490.62	81	383.95	110.51
Pacific .....	100	435.36	23	532.43	77	407.44	122.21

<sup>1</sup> 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.

<sup>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	100	72	15	12	2
<b>Worker characteristics</b>					
Management, professional, and related .....	100	73	14	10	2
Management, business, and financial .....	100	75	12	11	2
Professional and related .....	100	72	15	10	3
Teachers .....	100	73	17	7	3
Primary, secondary, and special education school teachers .....	100	75	14	7	4
Registered nurses .....	100	67	16	14	3
Service .....	100	75	13	10	2
Protective service .....	100	71	13	10	5
Sales and office .....	100	66	20	12	2
Sales and related .....	100	58	27	14	1
Office and administrative support .....	100	70	17	11	2
Natural resources, construction, and maintenance .....	100	74	12	11	2
Construction, extraction, farming, fishing, and forestry .....	100	70	14	11	4
Installation, maintenance, and repair .....	100	77	10	12	1
Production, transportation, and material moving .....	100	74	9	16	1
Production .....	100	76	8	15	1
Transportation and material moving .....	100	71	10	18	2
Full time .....	100	72	14	11	2
Part time .....	100	62	22	14	2
Union .....	100	72	10	12	6
Nonunion .....	100	72	15	11	1
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	100	71	17	11	1
Lowest 10 percent .....	100	74	16	—	—
Second 25 percent .....	100	70	16	12	2
Third 25 percent .....	100	72	13	12	2
Highest 25 percent .....	100	73	13	11	3
Highest 10 percent .....	100	74	13	11	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	74	10	14	1
Service-providing industries .....	100	71	16	11	2
Education and health services .....	100	73	16	9	3
Educational services .....	100	72	20	5	3
Elementary and secondary schools .....	100	75	16	6	3
Junior colleges, colleges, and universities .....	100	68	29	3	1
Health care and social assistance .....	100	73	12	12	3
Hospitals .....	100	62	20	14	4
Public administration .....	100	69	15	7	9

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	100	76	10	13	1
1 to 49 workers .....	100	76	10	13	1
50 to 99 workers .....	100	77	9	11	2
100 workers or more .....	100	69	17	11	2
100 to 499 workers .....	100	72	15	11	2
500 workers or more .....	100	67	19	11	3
<b>Geographic areas</b>					
Northeast .....	100	73	14	11	3
New England .....	100	80	—	10	—
Middle Atlantic .....	100	70	16	11	4
South .....	100	74	16	9	1
South Atlantic .....	100	75	17	7	1
East South Central .....	100	78	15	—	—
West South Central .....	100	69	16	—	—
Midwest .....	100	71	13	15	1
East North Central .....	100	71	14	15	1
West North Central .....	100	70	—	16	—
West .....	100	69	15	13	4
Mountain .....	100	68	17	13	2
Pacific .....	100	69	14	12	5

<sup>1</sup> 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.

<sup>2</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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	\$976.22	8	\$1,352.37	92	\$946.22	\$471.89
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,029.87	7	1,331.11	93	1,008.48	470.35
Management, business, and financial .....	100	1,032.34	5	1,394.21	95	1,012.35	460.35
Professional and related .....	100	1,028.73	8	1,310.09	92	1,006.65	475.08
Teachers .....	100	997.87	12	1,290.11	88	960.14	523.11
Primary, secondary, and special education school teachers .....	100	986.83	14	1,286.22	86	939.77	555.69
Registered nurses .....	100	1,110.13	5	1,500.88	95	1,089.80	443.21
Service .....	100	921.54	9	1,372.89	91	884.17	500.96
Protective service .....	100	1,116.75	10	1,303.18	90	1,095.75	415.47
Sales and office .....	100	901.68	5	1,289.23	95	881.58	480.97
Sales and related .....	100	795.46	4	1,346.03	96	772.78	486.33
Office and administrative support .....	100	945.04	6	1,272.02	94	926.63	478.75
Natural resources, construction, and maintenance	100	962.39	19	1,485.00	81	879.87	517.97
Construction, extraction, farming, fishing, and forestry .....	100	993.86	28	1,490.37	72	883.15	535.66
Installation, maintenance, and repair .....	100	939.36	12	1,478.03	88	877.69	506.17
Production, transportation, and material moving ...	100	1,009.70	10	1,325.20	90	976.19	412.83
Production .....	100	1,019.70	8	1,325.75	92	995.98	398.51
Transportation and material moving .....	100	998.28	13	1,324.83	87	952.28	430.13
Full time .....	100	983.42	8	1,352.57	92	953.24	469.16
Part time .....	100	856.72	6	1,346.81	94	833.34	515.78
Union .....	100	1,227.47	24	1,435.82	76	1,171.79	407.45
Nonunion .....	100	912.25	4	1,237.43	96	899.06	485.37
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	769.55	4	1,320.87	96	755.28	530.39
Lowest 10 percent .....	100	714.66	4	1,445.93	96	699.42	540.44
Second 25 percent .....	100	911.65	6	1,297.32	94	888.30	488.48
Third 25 percent .....	100	1,003.67	10	1,274.97	90	977.99	458.37
Highest 25 percent .....	100	1,076.90	11	1,445.10	89	1,038.97	447.79
Highest 10 percent .....	100	1,099.90	10	1,404.65	90	1,069.65	435.97
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,025.35	13	1,379.14	87	985.79	409.46
Service-providing industries .....	100	965.42	7	1,343.66	93	937.82	485.14
Education and health services .....	100	989.93	7	1,306.76	93	967.53	512.34
Educational services .....	100	970.20	9	1,347.95	91	935.23	520.06
Elementary and secondary schools .....	100	940.73	11	1,353.28	89	891.80	568.67
Junior colleges, colleges, and universities	100	1,042.92	4	1,385.70	96	1,028.51	412.09
Health care and social assistance .....	100	1,006.98	5	1,246.19	95	994.44	505.91
Hospitals .....	100	1,092.31	5	1,394.81	95	1,077.15	410.58
Public administration .....	100	1,145.37	9	1,317.13	91	1,129.07	381.32

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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
1 to 99 workers .....	100	\$881.52	9	\$1,286.61	91	\$845.53	\$550.48
1 to 49 workers .....	100	879.32	10	1,276.13	90	841.43	550.63
50 to 99 workers .....	100	886.58	8	1,317.16	92	854.79	550.13
100 workers or more .....	100	1,030.22	8	1,396.41	92	1,002.88	427.66
100 to 499 workers .....	100	979.01	6	1,453.82	94	953.14	453.86
500 workers or more .....	100	1,075.20	9	1,365.80	91	1,048.17	403.81
<b>Geographic areas</b>							
Northeast .....	100	1,155.32	16	1,394.97	84	1,114.60	432.39
New England .....	100	1,155.12	10	1,475.06	90	1,123.25	449.69
Middle Atlantic .....	100	1,155.39	18	1,379.99	82	1,111.42	426.04
South .....	100	863.75	3	1,339.65	97	851.15	501.35
South Atlantic .....	100	908.03	3	1,419.42	97	893.01	496.08
East South Central .....	100	807.71	3	1,346.19	97	795.28	474.96
West South Central .....	100	819.89	3	1,171.65	97	811.62	524.08
Midwest .....	100	995.87	8	1,355.38	92	967.90	446.49
East North Central .....	100	1,023.08	9	1,350.18	91	995.42	432.09
West North Central .....	100	941.17	7	1,368.85	93	913.59	474.91
West .....	100	980.42	10	1,296.20	90	948.72	481.54
Mountain .....	100	901.23	8	1,257.40	92	874.59	469.62
Pacific .....	100	1,015.85	11	1,308.17	89	983.05	487.06

<sup>1</sup> 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.

<sup>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	100	72	14	12	2
<b>Worker characteristics</b>					
Management, professional, and related .....	100	74	13	10	2
Management, business, and financial .....	100	75	12	11	2
Professional and related .....	100	73	14	10	3
Teachers .....	100	75	15	7	3
Primary, secondary, and special education school teachers .....	100	76	13	8	3
Registered nurses .....	100	67	15	15	3
Service .....	100	76	12	10	2
Protective service .....	100	74	12	9	5
Sales and office .....	100	67	19	12	2
Sales and related .....	100	58	26	14	1
Office and administrative support .....	100	70	16	11	2
Natural resources, construction, and maintenance .....	100	74	11	12	2
Construction, extraction, farming, fishing, and forestry .....	100	70	14	12	4
Installation, maintenance, and repair .....	100	77	10	12	1
Production, transportation, and material moving .....	100	73	10	16	1
Production .....	100	75	10	14	1
Transportation and material moving .....	100	71	10	18	2
Full time .....	100	73	14	12	2
Part time .....	100	65	21	13	1
Union .....	100	72	11	12	5
Nonunion .....	100	72	15	12	1
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	100	71	16	12	1
Lowest 10 percent .....	100	74	15	—	—
Second 25 percent .....	100	70	16	12	2
Third 25 percent .....	100	72	13	13	2
Highest 25 percent .....	100	74	13	11	3
Highest 10 percent .....	100	75	13	10	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	74	11	14	2
Service-providing industries .....	100	72	15	11	2
Education and health services .....	100	74	14	9	2
Educational services .....	100	74	18	6	2
Elementary and secondary schools .....	100	76	14	8	3
Junior colleges, colleges, and universities .....	100	71	25	2	1
Health care and social assistance .....	100	74	12	11	3
Hospitals .....	100	64	18	14	4
Public administration .....	100	71	14	7	8

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	100	76	9	13	1
1 to 49 workers .....	100	75	10	14	1
50 to 99 workers .....	100	77	9	12	2
100 workers or more .....	100	70	17	11	2
100 to 499 workers .....	100	73	14	11	2
500 workers or more .....	100	68	19	10	3
<b>Geographic areas</b>					
Northeast .....	100	73	13	11	3
New England .....	100	82	8	10	1
Middle Atlantic .....	100	70	15	11	3
South .....	100	74	15	10	1
South Atlantic .....	100	76	16	7	1
East South Central .....	100	79	14	—	—
West South Central .....	100	70	13	15	1
Midwest .....	100	71	13	15	1
East North Central .....	100	71	14	14	1
West North Central .....	100	69	—	17	—
West .....	100	69	14	13	4
Mountain .....	100	69	15	14	2
Pacific .....	100	69	14	12	5

<sup>1</sup> 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.

<sup>2</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$38.00	\$65.00	\$101.29	\$146.88	\$219.00	\$156.92	\$253.50	\$390.30	\$610.30	\$925.00
<b>Worker characteristics</b>										
Management, professional, and related .....	35.00	62.32	99.32	143.65	221.49	162.25	256.42	390.46	596.78	920.00
Management, business, and financial .....	38.66	65.64	102.81	147.79	205.79	161.88	257.90	388.12	570.15	873.90
Professional and related .....	32.80	60.91	97.49	140.82	229.21	162.25	256.04	392.90	610.75	939.00
Teachers .....	22.76	50.00	85.85	141.92	245.67	144.80	240.48	462.17	714.00	1033.18
Primary, secondary, and special education school teachers .....	23.70	53.10	86.84	149.68	264.26	137.18	250.50	521.50	785.40	1078.26
Registered nurses .....	40.42	69.75	92.00	138.77	190.15	169.81	249.74	361.59	518.76	863.77
Service .....	41.55	68.74	102.67	153.58	226.00	169.81	255.65	422.88	697.02	951.70
Protective service .....	43.33	62.35	90.97	131.37	197.23	147.63	210.13	315.25	501.22	801.00
Sales and office .....	39.99	67.16	101.98	145.62	213.54	160.02	257.25	401.53	633.77	951.83
Sales and related .....	43.33	77.85	108.03	156.92	226.09	195.46	269.54	420.99	635.00	930.70
Office and administrative support .....	37.00	63.11	99.60	140.16	208.25	148.88	254.87	395.30	630.00	955.01
Natural resources, construction, and maintenance .....	45.00	69.33	113.32	168.58	256.92	163.20	264.76	420.30	727.42	990.03
Construction, extraction, farming, fishing, and forestry .....	40.00	59.68	103.34	154.22	228.64	158.92	259.36	420.30	758.79	1116.54
Installation, maintenance, and repair .....	46.76	74.67	117.00	177.14	300.00	170.41	280.90	420.85	721.80	961.46
Production, transportation, and material moving .....	36.92	63.52	100.00	142.45	197.97	129.99	208.61	335.68	500.94	828.23
Production .....	40.00	65.00	102.35	145.00	196.54	134.32	203.08	335.57	459.36	721.83
Transportation and material moving .....	32.42	59.98	97.51	140.87	201.14	119.07	216.11	340.00	552.43	888.58
Full time .....	38.00	65.00	101.00	145.00	214.00	159.74	254.58	388.31	605.95	918.20
Part time .....	33.17	66.87	108.03	194.68	271.16	100.66	220.68	454.20	706.70	1019.82
Union .....	30.34	56.77	88.38	144.33	226.09	94.38	187.74	291.72	498.85	905.09
Nonunion .....	39.37	66.68	103.13	147.32	217.43	173.90	272.91	407.26	628.39	929.79
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	36.92	69.39	102.46	155.99	226.09	180.00	279.08	472.66	702.31	1020.22
Lowest 10 percent .....	40.96	78.57	112.90	171.00	226.09	183.96	275.29	472.66	746.23	1135.83
Second 25 percent .....	41.74	65.23	103.17	151.64	234.89	155.79	256.09	405.10	644.36	919.81
Third 25 percent .....	37.50	63.67	100.00	142.30	210.70	152.92	244.13	377.62	584.04	918.91
Highest 25 percent .....	35.00	63.00	100.00	142.99	211.78	149.88	250.00	376.79	567.28	878.87
Highest 10 percent .....	35.90	65.34	102.70	144.39	235.10	154.10	252.74	381.00	554.63	844.65
<b>Establishment characteristics</b>										
Goods-producing industries .....	40.00	64.88	100.00	142.02	197.97	147.06	230.20	340.00	503.65	783.00
Service-providing industries .....	37.30	65.00	101.83	148.00	226.09	160.00	255.16	400.00	640.00	949.84
Education and health services .....	29.95	58.21	93.12	140.00	225.44	162.49	267.00	421.86	675.07	1012.33
Educational services .....	20.22	47.71	86.24	138.90	234.32	148.04	241.00	459.52	685.00	1001.92
Elementary and secondary schools .....	20.81	49.00	86.79	146.36	261.82	125.44	256.04	534.07	786.12	1078.26
Junior colleges, colleges, and universities .....	20.00	40.00	79.94	127.00	181.94	179.00	232.00	362.33	562.94	685.00
Health care and social assistance .....	43.71	65.47	98.92	140.00	215.94	169.81	280.28	399.34	654.34	1017.61
Hospitals .....	39.43	65.66	96.00	135.17	188.66	154.64	254.37	358.70	495.74	704.31
Public administration .....	29.25	50.00	80.83	116.62	160.91	129.99	215.60	316.50	486.48	666.18

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$47.00	\$74.59	\$111.61	\$160.63	\$245.69	\$184.15	\$290.19	\$463.44	\$734.23	\$1053.02
1 to 49 workers .....	46.11	75.83	113.29	163.22	254.36	183.80	293.50	463.63	740.77	1065.15
50 to 99 workers .....	48.17	73.10	106.47	157.50	236.29	184.69	289.42	462.11	717.04	1021.08
100 workers or more .....	32.79	59.68	95.07	138.26	198.90	142.54	232.00	359.43	537.29	813.02
100 to 499 workers .....	34.26	60.91	100.00	145.19	205.93	149.48	247.63	384.57	567.28	872.80
500 workers or more .....	31.53	57.31	91.60	133.92	194.68	133.13	224.71	334.84	500.36	743.03
<b>Geographic areas</b>										
Northeast .....	46.13	74.64	108.33	154.62	225.88	152.15	246.59	355.33	525.37	840.60
New England .....	55.91	89.59	121.32	168.20	240.18	202.81	286.70	385.16	525.37	740.94
Middle Atlantic .....	42.25	71.97	104.40	146.86	218.28	140.00	227.26	340.27	524.26	856.94
South .....	35.00	60.01	99.60	142.45	205.47	170.92	275.29	428.42	661.44	956.46
South Atlantic .....	42.23	65.00	101.48	142.08	206.18	166.25	268.67	415.07	623.45	973.40
East South Central .....	20.00	46.78	86.60	135.00	200.00	172.89	249.39	429.98	667.00	799.71
West South Central .....	35.00	62.00	100.00	149.72	220.05	175.00	307.52	446.60	707.48	998.00
Midwest .....	43.28	72.14	104.64	149.86	236.11	152.92	241.43	362.83	585.76	866.46
East North Central .....	42.83	72.34	101.26	145.22	210.82	140.21	230.00	336.98	524.75	909.85
West North Central .....	44.00	71.94	111.20	163.74	—	178.95	276.06	401.97	650.86	790.94
West .....	30.48	55.53	92.18	141.20	213.05	134.73	234.75	390.17	615.10	967.41
Mountain .....	35.00	56.33	90.30	132.12	183.47	171.79	244.59	389.00	584.31	927.96
Pacific .....	30.33	55.10	94.75	150.39	234.32	116.89	227.00	396.05	627.51	999.50

<sup>1</sup> 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.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	70	55	79	69	50	72
<b>Worker characteristics</b>						
Management, professional, and related .....	87	73	84	87	66	76
Management, business, and financial .....	95	80	84	95	71	75
Professional and related .....	83	70	84	83	63	76
Service .....	41	27	65	41	24	60
Protective service .....	42	31	73	42	28	68
Sales and office .....	70	55	78	69	49	71
Sales and related .....	59	44	75	59	40	69
Office and administrative support .....	78	62	79	77	56	73
Natural resources, construction, and maintenance	76	63	83	76	60	79
Construction, extraction, farming, fishing, and forestry .....	71	60	85	71	58	82
Installation, maintenance, and repair .....	81	66	81	80	62	77
Production, transportation, and material moving ...	77	61	79	76	56	73
Production .....	84	67	81	83	62	74
Transportation and material moving .....	70	55	78	69	50	71
Full time .....	86	70	80	86	64	74
Part time .....	22	14	62	21	12	57
Union .....	95	83	88	95	79	83
Nonunion .....	67	52	78	67	47	71
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	35	22	62	34	20	57
Lowest 10 percent .....	23	12	54	23	11	50
Second 25 percent .....	75	58	77	75	52	70
Third 25 percent .....	86	71	83	86	65	76
Highest 25 percent .....	93	80	86	93	72	78
Highest 10 percent .....	94	82	87	94	74	79
<b>Establishment characteristics</b>						
Goods-producing industries .....	87	72	83	86	67	78
Construction .....	71	57	80	71	55	77
Manufacturing .....	93	78	84	92	71	77
Service-providing industries .....	66	52	78	66	47	71
Trade, transportation, and utilities .....	70	53	76	69	48	69
Wholesale trade .....	88	72	81	88	67	76
Retail trade .....	59	41	70	57	37	64
Transportation and warehousing .....	84	68	80	84	60	71
Utilities .....	99	90	91	99	83	84

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	45	35	78	24	19	77	68	49	72
<b>Worker characteristics</b>									
Management, professional, and related .....	63	51	81	33	26	79	85	65	76
Management, business, and financial .....	68	57	83	35	28	79	93	70	75
Professional and related .....	60	49	80	32	26	79	81	62	76
Service .....	22	14	66	13	9	70	39	24	60
Protective service .....	30	20	66	13	9	72	42	28	68
Sales and office .....	44	34	76	21	16	75	68	49	71
Sales and related .....	37	27	73	15	12	77	58	40	69
Office and administrative support .....	49	38	77	25	19	75	75	55	73
Natural resources, construction, and maintenance .....	41	34	82	28	22	80	74	59	79
Construction, extraction, farming, fishing, and forestry .....	36	31	86	27	24	90	70	57	82
Installation, maintenance, and repair .....	45	36	79	28	21	73	78	60	77
Production, transportation, and material moving .....	48	37	79	26	21	79	75	54	73
Production .....	51	40	78	27	21	78	81	61	75
Transportation and material moving .....	44	35	79	25	20	80	68	48	71
Full time .....	56	44	79	30	23	78	84	62	74
Part time .....	13	8	62	7	5	68	21	12	57
Union .....	74	63	84	59	49	83	94	78	83
Nonunion .....	42	32	77	21	16	75	65	46	71
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	17	10	62	10	6	67	33	19	57
Lowest 10 percent .....	11	6	56	7	4	58	22	11	51
Second 25 percent .....	45	34	75	22	16	74	73	51	71
Third 25 percent .....	55	45	80	30	24	81	85	64	76
Highest 25 percent .....	70	58	82	40	32	80	92	72	78
Highest 10 percent .....	74	61	82	42	33	80	93	74	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	44	82	32	26	81	85	66	78
Construction .....	35	29	82	23	20	90	70	54	77
Manufacturing .....	62	51	82	37	29	78	91	70	78
Service-providing industries .....	43	33	77	22	17	76	65	46	71
Trade, transportation, and utilities .....	44	33	76	21	16	79	68	47	69
Wholesale trade .....	50	41	81	27	23	83	86	65	75
Retail trade .....	35	25	69	14	11	74	56	36	64
Transportation and warehousing .....	61	49	80	31	25	81	83	59	71
Utilities .....	77	70	91	52	46	89	98	83	84

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	94	81	86	93	72	77
Financial activities .....	89	76	85	89	70	78
Finance and insurance .....	93	81	86	93	74	79
Credit intermediation and related activities .....	96	81	85	95	74	78
Insurance carriers and related activities .....	89	78	87	89	71	80
Real estate and rental and leasing .....	75	61	81	75	56	75
Professional and business services .....	68	56	82	68	51	75
Professional and technical services .....	83	70	85	83	66	80
Administrative and waste services .....	46	35	76	45	31	69
Education and health services .....	75	59	78	75	52	70
Educational services .....	75	62	83	75	56	75
Junior colleges, colleges, and universities .....	89	75	84	89	67	76
Health care and social assistance .....	75	58	77	75	52	69
Leisure and hospitality .....	33	20	61	33	18	55
Accommodation and food services .....	32	18	56	32	16	51
Other services .....	48	36	75	48	34	72
1 to 99 workers .....	57	43	75	57	40	71
1 to 49 workers .....	53	40	76	53	38	71
50 to 99 workers .....	70	53	75	70	49	70
100 workers or more .....	85	69	82	84	62	74
100 to 499 workers .....	82	65	79	81	58	72
500 workers or more .....	89	76	85	89	68	76
<b>Geographic areas</b>						
Northeast .....	70	55	79	70	50	72
New England .....	69	52	75	69	46	68
Middle Atlantic .....	71	57	80	70	52	74
South .....	70	54	77	70	49	71
South Atlantic .....	70	55	78	70	49	71
East South Central .....	71	53	75	70	49	70
West South Central .....	69	54	78	69	49	71
Midwest .....	71	56	79	71	51	72
East North Central .....	72	57	78	72	52	72
West North Central .....	70	56	80	69	49	71
West .....	67	55	82	67	51	76
Mountain .....	66	54	82	66	49	75
Pacific .....	68	56	82	67	52	76

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	80	62	77	60	42	71	93	72	77
Financial activities .....	68	54	80	29	22	77	88	69	78
Finance and insurance .....	76	61	80	31	23	76	92	73	79
Credit intermediation and related activities .....	79	62	78	31	23	75	94	73	78
Insurance carriers and related activities .....	68	57	83	32	24	75	89	70	79
Real estate and rental and leasing .....	41	33	79	22	18	82	75	55	74
Professional and business services .....	42	35	83	24	19	78	66	50	75
Professional and technical services .....	53	45	86	33	27	81	82	65	80
Administrative and waste services .....	22	17	74	13	9	71	44	30	69
Education and health services .....	49	36	75	23	18	76	73	51	70
Educational services .....	51	38	75	24	17	69	74	55	75
Junior colleges, colleges, and universities .....	62	47	76	30	21	69	88	67	76
Health care and social assistance .....	48	36	75	23	18	77	73	51	69
Leisure and hospitality .....	19	12	62	14	9	67	31	18	56
Accommodation and food services .....	19	11	59	14	9	64	30	16	52
Other services .....	25	19	76	17	13	78	46	33	71
1 to 99 workers .....	30	22	75	17	12	74	55	39	71
1 to 49 workers .....	26	20	76	13	10	74	51	36	71
50 to 99 workers .....	42	31	72	26	19	74	68	48	70
100 workers or more .....	62	49	79	33	26	79	83	61	74
100 to 499 workers .....	55	43	78	27	21	79	79	57	72
500 workers or more .....	73	60	81	42	33	80	88	67	76
<b>Geographic areas</b>									
Northeast .....	46	36	78	24	18	77	68	49	72
New England .....	44	34	77	14	11	77	66	45	67
Middle Atlantic .....	47	37	78	28	21	76	69	51	74
South .....	42	32	76	21	16	75	68	48	71
South Atlantic .....	44	34	76	23	17	75	68	48	71
East South Central .....	37	29	77	19	14	73	68	48	70
West South Central .....	42	32	76	20	15	75	67	48	71
Midwest .....	45	35	77	22	17	76	70	50	72
East North Central .....	44	34	78	21	16	76	70	50	72
West North Central .....	47	36	76	23	17	75	68	49	72
West .....	47	37	80	31	25	81	66	50	76
Mountain .....	43	35	81	23	19	82	65	49	75
Pacific .....	48	39	80	34	28	81	67	51	77

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	78	22	68	32
<b>Worker characteristics</b>				
Management, professional, and related .....	80	20	70	30
Management, business, and financial .....	79	21	69	31
Professional and related .....	81	19	70	30
Service .....	75	25	62	38
Protective service .....	76	24	64	36
Sales and office .....	77	23	65	35
Sales and related .....	73	27	62	38
Office and administrative support .....	79	21	67	33
Natural resources, construction, and maintenance .....	79	21	68	32
Construction, extraction, farming, fishing, and forestry .....	82	18	71	29
Installation, maintenance, and repair .....	77	23	65	35
Production, transportation, and material moving ...	79	21	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	72	28
Full time .....	79	21	68	32
Part time .....	73	27	63	37
Union .....	87	13	84	16
Nonunion .....	77	23	65	35
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	73	27	59	41
Lowest 10 percent .....	70	30	57	43
Second 25 percent .....	77	23	65	35
Third 25 percent .....	79	21	69	31
Highest 25 percent .....	81	19	72	28
Highest 10 percent .....	80	20	72	28
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	73	27
Construction .....	82	18	69	31
Manufacturing .....	80	20	75	25
Service-providing industries .....	78	22	67	33
Trade, transportation, and utilities .....	76	24	67	33
Wholesale trade .....	77	23	67	33
Retail trade .....	71	29	60	40
Transportation and warehousing .....	81	19	77	23
Utilities .....	87	13	83	17

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	82	18	75	25
Financial activities .....	80	20	69	31
Finance and insurance .....	80	20	71	29
Credit intermediation and related activities .....	79	21	69	31
Insurance carriers and related activities .....	81	19	73	27
Real estate and rental and leasing .....	80	20	61	39
Professional and business services .....	77	23	64	36
Professional and technical services .....	81	19	67	33
Administrative and waste services .....	70	30	56	44
Education and health services .....	80	20	67	33
Educational services .....	81	19	66	34
Junior colleges, colleges, and universities .....	80	20	69	31
Health care and social assistance .....	80	20	67	33
Leisure and hospitality .....	76	24	60	40
Accommodation and food services .....	73	27	58	42
Other services .....	80	20	66	34
1 to 99 workers .....	78	22	62	38
1 to 49 workers .....	78	22	62	38
50 to 99 workers .....	77	23	62	38
100 workers or more .....	79	21	72	28
100 to 499 workers .....	78	22	69	31
500 workers or more .....	80	20	76	24
<b>Geographic areas</b>				
Northeast .....	80	20	74	26
New England .....	77	23	72	28
Middle Atlantic .....	82	18	75	25
South .....	77	23	63	37
South Atlantic .....	77	23	64	36
East South Central .....	76	24	65	35
West South Central .....	78	22	62	38
Midwest .....	77	23	69	31
East North Central .....	78	22	71	29
West North Central .....	75	25	66	34
West .....	81	19	69	31
Mountain .....	80	20	68	32
Pacific .....	81	19	69	31

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

(All workers with single 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	\$390.79	15	\$516.25	85	\$371.05	\$121.92
<b>Worker characteristics</b>							
Management, professional, and related .....	100	410.09	13	498.34	87	396.95	119.03
Management, business, and financial .....	100	401.61	10	514.86	90	388.42	118.89
Professional and related .....	100	415.32	15	491.03	85	402.46	119.12
Service .....	100	374.94	14	510.99	86	354.81	131.17
Protective service .....	100	386.94	—	—	—	—	—
Sales and office .....	100	368.45	12	500.35	88	351.62	120.80
Sales and related .....	100	330.63	9	446.22	91	319.84	128.78
Office and administrative support .....	100	386.67	13	517.95	87	367.65	116.78
Natural resources, construction, and maintenance	100	404.61	28	583.46	72	351.77	139.90
Construction, extraction, farming, fishing, and forestry .....	100	417.66	40	582.08	60	346.91	142.81
Installation, maintenance, and repair .....	100	396.01	19	584.98	81	354.50	138.27
Production, transportation, and material moving ...	100	389.22	14	514.42	86	368.92	115.66
Production .....	100	387.76	11	497.05	89	374.04	115.98
Transportation and material moving .....	100	391.02	18	528.13	82	362.15	115.22
Full time .....	100	393.15	15	517.34	85	373.19	120.55
Part time .....	100	354.65	12	492.52	88	339.67	141.91
Union .....	100	496.96	38	597.07	62	446.51	115.02
Nonunion .....	100	375.09	11	478.66	89	362.74	122.68
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	335.61	10	460.94	90	323.61	128.60
Lowest 10 percent .....	100	317.07	9	512.75	91	302.99	131.50
Second 25 percent .....	100	376.34	13	488.65	87	360.41	125.51
Third 25 percent .....	100	396.54	16	520.97	84	373.54	120.30
Highest 25 percent .....	100	416.40	16	542.25	84	395.18	117.95
Highest 10 percent .....	100	410.83	13	512.65	87	396.63	116.90
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	392.82	17	526.20	83	369.91	112.75
Construction .....	100	409.69	40	560.35	60	342.44	135.55
Manufacturing .....	100	390.06	10	509.37	90	377.10	107.54
Service-providing industries .....	100	390.21	14	513.09	86	371.37	124.52
Trade, transportation, and utilities .....	100	360.19	12	492.57	88	342.76	127.84
Wholesale trade .....	100	356.74	15	472.34	85	336.27	119.04
Retail trade .....	100	323.28	10	457.36	90	310.96	142.29
Transportation and warehousing .....	100	420.05	13	572.77	87	398.51	115.13
Utilities .....	100	466.11	19	489.48	81	460.58	87.31

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued**

(All workers with single 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	\$424.26	23	\$605.41	77	\$369.81	\$114.56
Financial activities .....	100	394.43	12	575.81	88	369.30	111.53
Finance and insurance .....	100	380.72	9	514.12	91	366.85	108.13
Credit intermediation and related activities .....	100	377.28	9	511.08	91	364.13	111.63
Insurance carriers and related activities .....	100	388.62	10	517.42	90	374.44	103.05
Real estate and rental and leasing .....	100	454.18	24	680.70	76	382.04	129.23
Professional and business services .....	100	381.32	13	463.50	87	368.74	134.98
Professional and technical services .....	100	403.52	18	443.56	82	394.95	123.55
Administrative and waste services .....	100	347.40	—	—	—	—	—
Education and health services .....	100	429.64	11	520.61	89	418.01	118.15
Educational services .....	100	450.67	15	479.97	85	445.41	123.93
Junior colleges, colleges, and universities .....	100	444.59	7	496.54	93	440.77	125.60
Health care and social assistance .....	100	425.85	11	531.07	89	413.32	117.17
Leisure and hospitality .....	100	351.00	21	505.53	79	320.12	124.42
Accommodation and food services .....	100	330.82	15	505.07	85	306.26	125.78
Other services .....	100	408.77	29	523.00	71	362.09	142.40
1 to 99 workers .....	100	388.57	19	501.92	81	363.00	132.24
1 to 49 workers .....	100	390.66	21	495.51	79	365.36	132.64
50 to 99 workers .....	100	383.52	17	520.82	83	357.53	131.32
100 workers or more .....	100	392.50	11	536.63	89	376.63	114.76
100 to 499 workers .....	100	384.25	11	542.59	89	366.60	118.66
500 workers or more .....	100	402.81	10	528.96	90	389.15	109.89
<b>Geographic areas</b>							
Northeast .....	100	438.14	18	575.63	82	410.88	127.82
New England .....	100	415.92	12	599.87	88	391.98	142.66
Middle Atlantic .....	100	445.48	20	570.57	80	417.63	122.52
South .....	100	366.11	11	474.32	89	353.57	119.46
South Atlantic .....	100	372.12	10	488.69	90	359.93	122.28
East South Central .....	100	351.07	9	444.70	91	342.88	116.80
West South Central .....	100	363.08	13	465.26	87	347.66	115.77
Midwest .....	100	379.82	11	517.16	89	364.46	125.06
East North Central .....	100	384.27	12	515.33	88	368.08	121.92
West North Central .....	100	370.30	10	522.50	90	356.99	131.54
West .....	100	400.47	21	507.31	79	373.87	117.04
Mountain .....	100	385.01	17	481.62	83	366.02	113.74
Pacific .....	100	407.45	22	516.16	78	377.64	118.63

<sup>1</sup> 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/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	72	13	13	1
<b>Worker characteristics</b>					
Management, professional, and related .....	100	74	12	12	2
Management, business, and financial .....	100	76	11	12	1
Professional and related .....	100	73	13	12	2
Service .....	100	77	10	11	1
Protective service .....	100	67	10	—	—
Sales and office .....	100	66	20	12	1
Sales and related .....	100	58	27	14	1
Office and administrative support .....	100	71	17	11	1
Natural resources, construction, and maintenance .....	100	75	11	12	2
Construction, extraction, farming, fishing, and forestry .....	100	70	13	12	4
Installation, maintenance, and repair .....	100	78	9	12	1
Production, transportation, and material moving .....	100	74	9	16	1
Production .....	100	76	8	15	1
Transportation and material moving .....	100	71	9	18	2
Full time .....	100	73	13	13	1
Part time .....	100	62	21	14	2
Union .....	100	74	6	15	4
Nonunion .....	100	72	14	12	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	70	18	12	1
Lowest 10 percent .....	100	73	17	—	—
Second 25 percent .....	100	71	16	12	1
Third 25 percent .....	100	73	12	14	2
Highest 25 percent .....	100	75	11	12	2
Highest 10 percent .....	100	75	12	12	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	75	10	14	1
Construction .....	100	77	7	11	4
Manufacturing .....	100	75	10	14	1
Service-providing industries .....	100	72	15	12	1
Trade, transportation, and utilities .....	100	64	20	16	1
Wholesale trade .....	100	79	—	13	—
Retail trade .....	100	52	33	—	—
Transportation and warehousing .....	100	67	—	22	—
Utilities .....	100	81	—	—	—

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	100	78	11	—	—
Financial activities .....	100	69	19	10	2
Finance and insurance .....	100	67	21	10	3
Credit intermediation and related activities .....	100	69	19	—	—
Insurance carriers and related activities .....	100	65	19	12	4
Real estate and rental and leasing .....	100	82	—	—	—
Professional and business services .....	100	77	—	11	—
Professional and technical services .....	100	84	—	8	—
Administrative and waste services .....	100	70	15	15	—
Education and health services .....	100	75	11	11	2
Educational services .....	100	80	12	—	—
Junior colleges, colleges, and universities .....	100	74	19	6	1
Health care and social assistance .....	100	74	11	12	2
Leisure and hospitality .....	100	76	14	—	—
Accommodation and food services .....	100	72	17	—	—
Other services .....	100	73	—	15	—
1 to 99 workers .....	100	77	10	13	1
1 to 49 workers .....	100	76	10	13	1
50 to 99 workers .....	100	78	9	11	2
100 workers or more .....	100	69	16	13	2
100 to 499 workers .....	100	72	15	12	1
500 workers or more .....	100	66	18	14	2
<b>Geographic areas</b>					
Northeast .....	100	75	12	11	2
New England .....	100	77	—	11	—
Middle Atlantic .....	100	74	13	11	2
South .....	100	74	15	10	1
South Atlantic .....	100	77	14	8	1
East South Central .....	100	80	11	—	—
West South Central .....	100	67	18	15	( <sup>4</sup> )
Midwest .....	100	70	12	17	1
East North Central .....	100	70	13	16	1
West North Central .....	100	70	—	18	—
West .....	100	70	14	13	2
Mountain .....	100	67	17	14	2
Pacific .....	100	71	13	13	3

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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.

<sup>4</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

(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	\$961.22	8	\$1,358.53	92	\$931.47	\$475.84
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,032.40	6	1,318.35	94	1,014.68	467.83
Management, business, and financial .....	100	1,026.08	5	1,422.32	95	1,004.91	470.29
Professional and related .....	100	1,036.29	7	1,266.77	93	1,020.79	466.29
Service .....	100	856.51	8	1,416.11	92	818.58	532.68
Protective service .....	100	971.16	—	—	—	—	—
Sales and office .....	100	880.58	5	1,284.14	95	862.36	487.40
Sales and related .....	100	792.86	4	1,357.58	96	770.95	488.12
Office and administrative support .....	100	922.57	5	1,255.57	95	906.52	487.05
Natural resources, construction, and maintenance	100	948.58	21	1,490.87	79	855.74	536.79
Construction, extraction, farming, fishing, and forestry .....	100	977.13	32	1,492.61	68	846.75	576.90
Installation, maintenance, and repair .....	100	929.58	12	1,488.74	88	861.09	512.88
Production, transportation, and material moving ...	100	1,009.78	10	1,332.91	90	975.51	411.59
Production .....	100	1,016.67	7	1,328.30	93	992.59	399.33
Transportation and material moving .....	100	1,001.26	13	1,336.16	87	953.06	427.69
Full time .....	100	969.93	8	1,356.63	92	940.04	473.01
Part time .....	100	828.74	6	1,414.13	94	806.04	517.27
Union .....	100	1,263.16	32	1,484.63	68	1,181.75	375.03
Nonunion .....	100	916.99	4	1,235.86	96	903.54	487.09
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	765.25	4	1,324.96	96	752.41	524.71
Lowest 10 percent .....	100	717.21	5	1,452.16	95	700.71	530.14
Second 25 percent .....	100	894.26	6	1,289.20	94	870.78	501.04
Third 25 percent .....	100	978.26	9	1,269.29	91	953.06	466.74
Highest 25 percent .....	100	1,066.44	10	1,469.03	90	1,027.76	445.45
Highest 10 percent .....	100	1,066.51	7	1,452.19	93	1,039.07	439.47
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,024.89	13	1,379.88	87	984.97	410.54
Construction .....	100	930.24	30	1,462.15	70	798.96	580.89
Manufacturing .....	100	1,055.82	8	1,372.40	92	1,030.97	368.96
Service-providing industries .....	100	942.96	7	1,348.33	93	916.80	493.75
Trade, transportation, and utilities .....	100	904.56	7	1,375.05	93	871.58	464.05
Wholesale trade .....	100	905.32	9	1,380.06	91	858.11	462.04
Retail trade .....	100	753.08	5	1,317.61	95	735.77	517.31
Transportation and warehousing .....	100	1,129.39	9	1,391.97	91	1,103.14	382.53
Utilities .....	100	1,297.28	14	1,426.27	86	1,276.72	304.51

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 2015—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	\$1,085.25	15	\$1,653.46	85	\$988.54	\$399.08
Financial activities .....	100	980.84	5	1,525.85	95	953.87	445.53
Finance and insurance .....	100	981.14	3	1,297.53	97	970.33	411.97
Credit intermediation and related activities .....	100	929.16	2	1,306.45	98	922.84	434.10
Insurance carriers and related activities .....	100	1,027.51	4	1,177.25	96	1,021.97	388.60
Real estate and rental and leasing .....	100	979.46	—	—	—	—	—
Professional and business services .....	100	918.66	5	1,195.39	95	904.49	530.10
Professional and technical services .....	100	978.42	5	1,160.81	95	967.88	514.81
Administrative and waste services .....	100	765.04	6	1,266.73	94	731.76	602.08
Education and health services .....	100	1,004.66	5	1,234.49	95	993.18	515.43
Educational services .....	100	1,054.24	4	1,246.34	96	1,045.96	532.15
Junior colleges, colleges, and universities .....	100	1,088.33	1	1,553.62	99	1,082.70	488.33
Health care and social assistance .....	100	995.76	5	1,232.68	95	983.64	512.40
Leisure and hospitality .....	100	781.88	12	1,437.28	88	733.52	537.10
Accommodation and food services .....	100	741.23	10	1,522.15	90	689.70	536.33
Other services .....	100	901.80	14	1,136.70	86	868.03	561.06
1 to 99 workers .....	100	873.69	9	1,290.30	91	836.61	559.57
1 to 49 workers .....	100	870.74	10	1,278.55	90	831.80	559.53
50 to 99 workers .....	100	880.83	8	1,326.45	92	848.01	559.65
100 workers or more .....	100	1,026.64	7	1,427.34	93	1,000.80	414.66
100 to 499 workers .....	100	967.22	6	1,431.46	94	942.44	449.84
500 workers or more .....	100	1,100.62	8	1,423.78	92	1,075.19	369.80
<b>Geographic areas</b>							
Northeast .....	100	1,124.05	13	1,454.41	87	1,082.74	447.35
New England .....	100	1,100.30	10	1,499.11	90	1,059.76	466.24
Middle Atlantic .....	100	1,132.02	14	1,442.61	86	1,090.69	440.82
South .....	100	883.79	4	1,340.37	96	868.39	501.72
South Atlantic .....	100	901.84	4	1,421.04	96	882.89	510.39
East South Central .....	100	882.68	4	1,344.63	96	868.19	456.91
West South Central .....	100	853.47	3	1,172.43	97	843.85	508.62
Midwest .....	100	956.67	8	1,338.78	92	929.13	456.45
East North Central .....	100	978.83	9	1,337.15	91	948.61	447.59
West North Central .....	100	909.21	6	1,344.84	94	888.85	474.77
West .....	100	945.95	11	1,285.65	89	910.54	479.27
Mountain .....	100	900.59	8	1,265.72	92	871.11	457.03
Pacific .....	100	967.34	12	1,292.41	88	929.74	490.10

<sup>1</sup> 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/ebbs/glossary20142015.htm](http://www.bls.gov/ncs/ebbs/glossary20142015.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	72	13	13	1
<b>Worker characteristics</b>					
Management, professional, and related .....	100	74	12	12	2
Management, business, and financial .....	100	76	11	12	1
Professional and related .....	100	73	13	12	2
Service .....	100	77	10	12	1
Protective service .....	100	65	11	—	—
Sales and office .....	100	66	19	13	1
Sales and related .....	100	58	26	15	1
Office and administrative support .....	100	71	16	12	2
Natural resources, construction, and maintenance	100	75	11	13	2
Construction, extraction, farming, fishing, and forestry .....	100	70	13	13	4
Installation, maintenance, and repair .....	100	77	9	13	1
Production, transportation, and material moving ...	100	73	9	16	1
Production .....	100	75	9	14	1
Transportation and material moving .....	100	71	9	19	2
Full time .....	100	73	13	13	1
Part time .....	100	65	20	14	1
Union .....	100	75	7	15	4
Nonunion .....	100	72	14	13	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	70	17	13	( <sup>4</sup> )
Lowest 10 percent .....	100	72	17	—	—
Second 25 percent .....	100	70	16	13	1
Third 25 percent .....	100	73	11	14	2
Highest 25 percent .....	100	75	11	12	2
Highest 10 percent .....	100	75	12	12	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	74	10	14	1
Construction .....	100	76	7	13	4
Manufacturing .....	100	74	11	14	1
Service-providing industries .....	100	72	14	13	1
Trade, transportation, and utilities .....	100	63	19	17	1
Wholesale trade .....	100	77	—	15	—
Retail trade .....	100	52	32	16	1
Transportation and warehousing .....	100	67	—	22	—
Utilities .....	100	82	—	—	—

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	100	78	—	11	—
Financial activities .....	100	70	18	10	2
Finance and insurance .....	100	68	20	10	3
Credit intermediation and related activities .....	100	70	19	—	—
Insurance carriers and related activities .....	100	66	18	12	4
Real estate and rental and leasing .....	100	82	—	—	—
Professional and business services .....	100	77	—	12	—
Professional and technical services .....	100	84	—	8	—
Administrative and waste services .....	100	68	—	17	—
Education and health services .....	100	76	11	11	2
Educational services .....	100	79	12	—	—
Junior colleges, colleges, and universities .....	100	74	19	6	1
Health care and social assistance .....	100	75	10	12	2
Leisure and hospitality .....	100	75	14	11	—
Accommodation and food services .....	100	72	16	—	—
Other services .....	100	75	—	15	—
1 to 99 workers .....	100	76	9	14	1
1 to 49 workers .....	100	75	9	15	1
50 to 99 workers .....	100	77	9	12	2
100 workers or more .....	100	70	16	13	2
100 to 499 workers .....	100	73	14	12	1
500 workers or more .....	100	66	18	14	2
<b>Geographic areas</b>					
Northeast .....	100	75	12	11	2
New England .....	100	80	—	11	—
Middle Atlantic .....	100	74	13	11	2
South .....	100	74	14	11	1
South Atlantic .....	100	76	14	9	1
East South Central .....	100	80	11	—	—
West South Central .....	100	67	16	16	1
Midwest .....	100	70	12	17	1
East North Central .....	100	71	13	16	1
West North Central .....	100	68	—	19	—
West .....	100	70	13	14	3
Mountain .....	100	67	16	15	2
Pacific .....	100	72	12	13	3

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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.

<sup>4</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$41.83	\$69.71	\$105.00	\$150.40	\$222.00	\$163.20	\$260.00	\$394.31	\$611.73	\$938.15
<b>Worker characteristics</b>										
Management, professional, and related .....	40.00	69.04	104.48	147.06	222.36	170.77	272.40	388.33	581.27	912.68
Management, business, and financial .....	40.00	68.77	105.69	153.63	210.91	167.09	271.32	397.03	580.89	905.66
Professional and related .....	40.00	69.12	103.09	145.19	227.91	173.79	272.91	385.92	581.27	919.50
Service .....	54.04	79.88	115.00	171.50	248.93	194.92	290.34	465.35	727.42	1019.82
Protective service .....	65.96	79.88	125.82	204.42	237.00	197.02	287.29	—	—	1279.52
Sales and office .....	42.29	70.00	103.65	148.56	214.89	164.61	261.34	405.10	643.00	962.20
Sales and related .....	43.71	78.38	108.33	158.96	226.09	195.46	270.49	421.53	636.06	930.70
Office and administrative support .....	41.36	67.16	102.79	142.99	208.61	148.11	257.81	399.01	645.00	974.93
Natural resources, construction, and maintenance	48.05	74.40	117.64	178.33	275.80	180.00	281.15	438.00	727.42	1011.86
Construction, extraction, farming, fishing, and forestry .....	46.00	65.08	114.00	168.99	231.51	190.00	261.00	440.06	821.35	1138.96
Installation, maintenance, and repair .....	48.36	78.24	119.80	182.96	300.00	174.11	290.00	434.82	727.42	961.46
Production, transportation, and material moving ...	37.04	63.67	100.02	143.29	198.00	129.99	207.90	335.65	496.88	828.23
Production .....	40.04	65.00	102.35	145.17	196.54	134.59	204.00	335.68	459.36	715.01
Transportation and material moving .....	32.42	59.98	98.58	141.45	202.72	117.47	207.90	335.65	545.00	888.58
Full time .....	42.83	69.80	104.97	148.82	216.36	167.30	261.34	391.31	605.69	932.86
Part time .....	33.17	67.16	111.07	196.84	271.16	100.66	210.84	480.47	712.61	1019.82
Union .....	32.42	56.28	93.21	152.30	226.09	86.66	173.32	279.34	473.49	829.57
Nonunion .....	43.70	71.00	105.99	150.00	220.95	175.00	274.71	401.59	625.50	940.66
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	43.71	74.59	106.82	160.33	226.09	180.21	280.73	465.35	704.11	1020.66
Lowest 10 percent .....	52.60	81.16	111.64	171.00	226.09	183.96	256.88	472.66	681.08	1157.93
Second 25 percent .....	45.50	69.33	105.03	153.58	238.00	160.10	260.43	415.01	692.79	956.46
Third 25 percent .....	42.07	69.33	105.03	150.00	213.89	162.76	254.51	384.74	584.11	938.90
Highest 25 percent .....	39.43	68.29	104.23	145.72	213.49	158.34	259.98	381.00	559.02	866.16
Highest 10 percent .....	39.61	70.11	105.69	146.80	231.14	163.60	264.59	383.01	554.63	829.57
<b>Establishment characteristics</b>										
Goods-producing industries .....	40.00	64.88	100.00	142.02	198.62	147.06	230.20	340.00	503.65	783.00
Construction .....	47.67	68.77	115.97	176.99	231.51	208.24	310.76	503.65	758.79	1114.97
Manufacturing .....	39.51	64.09	97.51	138.44	187.81	131.31	213.51	325.00	447.00	639.02
Service-providing industries .....	42.36	71.64	106.88	152.03	231.22	169.81	269.82	408.25	649.00	971.00
Trade, transportation, and utilities .....	37.68	70.61	102.25	153.46	227.15	140.92	243.12	388.47	600.43	886.78
Wholesale trade .....	44.38	70.26	100.76	142.90	210.11	175.84	275.40	396.68	585.03	826.30
Retail trade .....	40.96	79.50	125.00	186.90	266.62	171.25	256.09	460.02	715.85	1017.00
Transportation and warehousing .....	28.17	55.00	89.80	144.33	206.75	93.34	185.17	276.62	475.06	661.00
Utilities .....	—	50.98	84.00	117.84	138.42	113.70	149.88	280.00	370.25	493.12

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015—continued**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$43.96	\$59.88	\$104.59	\$135.00	\$178.83	\$145.16	\$235.17	\$293.95	\$461.44	\$727.22
Financial activities .....	45.09	65.64	109.11	137.36	188.66	185.56	260.79	387.98	552.00	914.05
Finance and insurance .....	43.91	64.06	104.65	130.56	180.32	179.52	249.98	385.18	502.00	713.89
Credit intermediation and related activities .....	48.33	63.87	109.11	131.22	184.21	185.56	280.32	394.55	517.73	760.54
Insurance carriers and related activities .....	40.00	65.00	100.00	128.94	163.71	160.10	244.16	369.06	470.12	664.52
Real estate and rental and leasing .....	51.22	83.38	124.56	156.00	239.72	217.03	327.30	528.63	915.74	1101.75
Professional and business services .....	40.96	74.81	115.09	171.99	272.68	176.67	296.73	440.00	727.42	990.76
Professional and technical services .....	37.41	73.00	112.84	156.24	227.27	167.09	296.73	415.01	620.67	992.90
Administrative and waste services .....	52.60	74.67	136.14	—	300.00	183.96	324.91	649.58	741.51	997.43
Education and health services .....	43.71	68.26	100.52	143.66	221.00	184.24	289.77	418.35	680.69	1042.06
Educational services .....	42.00	72.00	103.04	159.50	220.01	225.01	324.00	477.97	695.56	1031.27
Junior colleges, colleges, and universities .....	42.00	72.00	109.41	159.01	227.76	223.58	303.52	436.00	589.00	859.00
Health care and social assistance .....	43.71	66.10	100.11	140.65	221.00	169.81	283.76	399.34	675.07	1042.06
Leisure and hospitality .....	54.16	86.40	116.76	157.23	196.84	222.92	325.67	472.66	740.77	980.30
Accommodation and food services .....	65.30	89.31	116.76	171.50	202.48	226.91	348.24	472.66	681.08	1019.82
Other services .....	39.64	80.94	135.02	189.75	277.56	161.88	294.12	485.27	737.40	1053.02
1 to 99 workers .....	48.17	75.83	113.29	163.00	247.27	194.13	296.42	470.00	741.51	1064.58
1 to 49 workers .....	47.77	77.43	114.04	165.00	255.35	190.23	299.40	470.00	755.40	1065.15
50 to 99 workers .....	49.18	74.79	108.90	159.77	237.58	201.69	290.34	477.97	725.47	1037.47
100 workers or more .....	38.66	64.88	100.00	141.46	198.36	143.48	236.00	355.80	510.14	779.74
100 to 499 workers .....	38.71	65.56	101.98	148.00	209.34	150.00	251.56	382.63	554.89	869.30
500 workers or more .....	38.66	63.55	96.25	137.03	187.77	130.00	223.13	324.68	433.58	607.06
<b>Geographic areas</b>										
Northeast .....	47.70	76.90	112.03	158.00	227.27	165.07	254.58	374.59	541.30	869.42
New England .....	57.38	93.93	126.25	170.29	251.31	225.32	300.23	391.27	541.72	813.78
Middle Atlantic .....	45.16	72.85	106.59	148.75	219.00	149.98	232.54	350.57	541.30	881.93
South .....	43.71	67.35	103.13	149.76	211.79	169.86	273.39	423.27	654.33	977.00
South Atlantic .....	48.00	70.68	105.10	148.79	218.84	181.92	283.07	431.23	682.75	990.76
East South Central .....	43.70	68.26	95.00	151.66	205.90	169.46	245.86	394.06	607.06	813.02
West South Central .....	38.00	62.05	100.00	148.75	205.50	140.92	272.98	424.00	681.38	1000.93
Midwest .....	44.41	74.99	109.11	156.81	239.64	164.65	258.49	379.69	590.56	864.58
East North Central .....	43.41	74.99	106.61	149.85	211.01	154.08	250.00	354.29	542.73	917.24
West North Central .....	45.43	73.79	114.31	175.00	—	185.56	289.08	416.86	655.89	746.23
West .....	32.14	59.75	96.19	139.80	208.25	145.65	245.05	398.41	606.67	969.07
Mountain .....	37.00	65.00	94.01	132.12	179.83	167.30	245.86	378.42	565.44	909.56
Pacific .....	32.00	56.33	96.89	149.99	227.76	132.20	245.05	403.96	635.89	999.50

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	88	79	90	87	73	83
<b>Worker characteristics</b>						
Management, professional, and related .....	89	80	89	89	74	82
Professional and related .....	89	79	89	89	73	82
Teachers .....	88	78	89	88	72	82
Primary, secondary, and special education school teachers .....	98	86	88	98	79	81
Service .....	82	74	90	82	69	85
Protective service .....	89	82	92	89	78	88
Sales and office .....	88	80	91	88	74	84
Office and administrative support .....	88	80	91	88	74	84
Natural resources, construction, and maintenance .....	96	87	91	94	81	85
Production, transportation, and material moving .....	83	76	91	82	70	85
Full time .....	99	89	90	99	83	84
Part time .....	25	21	83	24	18	73
Union .....	95	87	91	95	80	84
Nonunion .....	81	71	88	81	67	83
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	70	61	87	70	56	80
Lowest 10 percent .....	54	45	83	54	43	80
Second 25 percent .....	92	83	91	91	78	85
Third 25 percent .....	93	83	89	93	78	84
Highest 25 percent .....	97	89	91	97	81	84
Highest 10 percent .....	97	90	93	97	82	85
<b>Establishment characteristics</b>						
Service-providing industries .....	88	79	90	87	73	83
Education and health services .....	88	78	89	88	72	81
Educational services .....	88	78	89	88	72	81
Elementary and secondary schools .....	89	77	87	88	70	80
Junior colleges, colleges, and universities .....	86	80	93	86	75	87
Health care and social assistance .....	88	78	89	88	72	81
Hospitals .....	94	86	91	94	78	83
Public administration .....	88	81	92	88	77	87
1 to 99 workers .....	75	66	88	75	63	83
1 to 49 workers .....	66	58	88	66	56	84
50 to 99 workers .....	89	78	88	89	73	82
100 workers or more .....	89	80	90	89	74	83
100 to 499 workers .....	86	77	90	85	72	84
500 workers or more .....	91	81	90	91	75	83

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	57	49	85	38	32	84	86	72	83
<b>Worker characteristics</b>									
Management, professional, and related .....	57	49	85	37	31	83	88	72	82
Professional and related .....	57	48	84	36	30	82	88	72	82
Teachers .....	56	48	85	34	29	83	87	71	82
Primary, secondary, and special education school teachers .....	62	52	84	37	31	84	96	78	81
Service .....	53	45	85	37	30	82	80	67	84
Protective service .....	60	52	86	42	35	83	87	76	87
Sales and office .....	60	52	87	42	36	87	86	73	85
Office and administrative support .....	59	51	86	42	37	86	86	73	85
Natural resources, construction, and maintenance .....	65	57	88	41	36	88	92	79	86
Production, transportation, and material moving .....	61	52	86	39	35	89	81	69	85
Full time .....	64	55	86	43	36	84	97	81	84
Part time .....	18	14	77	14	11	78	24	17	73
Union .....	75	65	87	56	48	86	92	78	84
Nonunion .....	42	35	83	23	18	80	80	66	83
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	36	30	83	21	17	78	68	55	81
Lowest 10 percent .....	22	18	81	11	9	78	54	43	80
Second 25 percent .....	62	53	86	41	35	86	89	76	85
Third 25 percent .....	60	52	86	39	33	85	93	78	84
Highest 25 percent .....	72	62	86	53	44	84	95	80	83
Highest 10 percent .....	74	65	88	54	47	86	95	80	85
<b>Establishment characteristics</b>									
Service-providing industries .....	57	49	85	38	32	84	86	72	83
Education and health services .....	55	47	85	34	28	83	87	71	81
Educational services .....	55	46	85	34	28	83	87	70	81
Elementary and secondary schools .....	54	45	83	34	28	83	87	69	79
Junior colleges, colleges, and universities .....	55	49	89	33	27	82	86	75	87
Health care and social assistance .....	57	48	85	35	29	82	87	71	82
Hospitals .....	58	51	88	32	27	84	93	77	83
Public administration .....	62	54	86	46	39	85	86	75	87
1 to 99 workers .....	42	37	87	31	26	84	73	62	84
1 to 49 workers .....	32	28	88	20	16	80	65	55	85
50 to 99 workers .....	57	50	87	46	40	87	86	72	84
100 workers or more .....	59	51	85	39	33	84	88	73	83
100 to 499 workers .....	54	47	87	32	29	90	83	70	84
500 workers or more .....	61	52	85	42	34	82	89	74	83

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	93	86	92	93	81	87
Local government .....	86	76	89	85	70	82
<b>Geographic areas</b>						
Northeast .....	88	81	92	87	76	87
New England .....	86	77	89	86	72	84
Middle Atlantic .....	88	83	94	88	78	88
South .....	91	79	87	90	74	82
South Atlantic .....	90	77	86	89	70	78
East South Central .....	93	85	92	93	83	90
West South Central .....	91	78	85	91	75	83
Midwest .....	82	72	88	82	66	80
East North Central .....	80	71	88	80	64	80
West North Central .....	86	75	88	86	70	81
West .....	88	83	95	88	75	85
Mountain .....	87	80	92	87	73	84
Pacific .....	88	84	96	88	75	86

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	60	53	88	42	35	85	92	80	87
Local government .....	56	48	85	37	31	83	84	69	82
<b>Geographic areas</b>									
Northeast .....	67	60	88	47	42	88	85	74	87
New England .....	57	48	85	20	16	80	82	67	82
Middle Atlantic .....	71	64	89	58	52	89	86	77	89
South .....	37	29	78	20	14	71	90	74	82
South Atlantic .....	48	38	80	30	20	66	88	69	79
East South Central .....	28	18	65	8	7	85	92	83	90
West South Central .....	24	20	84	13	11	85	91	75	83
Midwest .....	62	53	86	34	28	84	78	63	81
East North Central .....	66	56	84	47	40	85	79	63	80
West North Central .....	56	49	88	12	9	79	77	64	83
West .....	79	70	89	66	58	87	88	74	84
Mountain .....	71	65	91	—	—	—	87	73	84
Pacific .....	82	72	88	78	68	88	88	74	84

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	87	13	71	29
<b>Worker characteristics</b>				
Management, professional, and related .....	87	13	70	30
Professional and related .....	87	13	69	31
Teachers .....	88	12	68	32
Primary, secondary, and special education school teachers .....	87	13	66	34
Service .....	87	13	73	27
Protective service .....	87	13	78	22
Sales and office .....	88	12	73	27
Office and administrative support .....	88	12	73	27
Natural resources, construction, and maintenance .....	87	13	74	26
Production, transportation, and material moving .....	87	13	72	28
Full time .....	88	12	71	29
Part time .....	82	18	69	31
Union .....	87	13	78	22
Nonunion .....	88	12	64	36
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	87	13	64	36
Lowest 10 percent .....	88	12	56	44
Second 25 percent .....	88	12	73	27
Third 25 percent .....	88	12	71	29
Highest 25 percent .....	86	14	74	26
Highest 10 percent .....	88	12	78	22
<b>Establishment characteristics</b>				
Service-providing industries .....	87	13	71	29
Education and health services .....	87	13	67	33
Educational services .....	87	13	66	34
Elementary and secondary schools .....	87	13	64	36
Junior colleges, colleges, and universities .....	89	11	73	27
Health care and social assistance .....	87	13	71	29
Hospitals .....	88	12	71	29
Public administration .....	88	12	77	23
1 to 99 workers .....	91	9	72	28
1 to 49 workers .....	91	9	75	25
50 to 99 workers .....	91	9	69	31
100 workers or more .....	87	13	71	29
100 to 499 workers .....	87	13	69	31
500 workers or more .....	87	13	72	28

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	87	13	75	25
Local government .....	87	13	70	30
<b>Geographic areas</b>				
Northeast .....	87	13	85	15
New England .....	84	16	79	21
Middle Atlantic .....	89	11	86	14
South .....	88	12	60	40
South Atlantic .....	88	12	68	32
East South Central .....	88	12	54	46
West South Central .....	87	13	54	46
Midwest .....	88	12	77	23
East North Central .....	86	14	81	19
West North Central .....	91	9	71	29
West .....	86	14	72	28
Mountain .....	89	11	65	35
Pacific .....	85	15	75	25

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

(All workers with single 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	\$486.38	28	\$522.68	72	\$472.66	\$105.64
<b>Worker characteristics</b>							
Management, professional, and related .....	100	490.43	28	523.65	72	477.84	107.28
Professional and related .....	100	489.14	28	524.40	72	475.34	110.38
Teachers .....	100	492.04	31	524.89	69	477.48	111.58
Primary, secondary, and special education school teachers .....	100	492.28	32	528.01	68	475.71	119.38
Service .....	100	479.99	27	518.74	73	465.50	104.68
Protective service .....	100	503.76	28	538.73	72	489.90	105.91
Sales and office .....	100	485.66	28	515.16	72	474.36	102.18
Office and administrative support .....	100	487.08	27	520.18	73	474.91	103.31
Natural resources, construction, and maintenance .....	100	477.08	28	550.87	72	449.48	101.77
Production, transportation, and material moving ...	100	478.01	27	516.32	73	464.01	105.53
Full time .....	100	486.98	28	520.82	72	474.18	104.30
Part time .....	100	471.05	27	570.67	73	433.93	139.88
Union .....	100	526.21	29	557.38	71	513.45	123.34
Nonunion .....	100	446.32	26	483.39	74	433.45	88.62
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	450.73	27	482.39	73	439.09	95.26
Lowest 10 percent .....	100	429.65	28	439.29	72	425.98	88.86
Second 25 percent .....	100	489.48	28	531.34	72	473.37	103.82
Third 25 percent .....	100	488.12	29	518.23	71	475.71	99.02
Highest 25 percent .....	100	507.93	26	549.47	74	493.37	119.93
Highest 10 percent .....	100	515.74	33	535.94	67	506.14	117.67
<b>Establishment characteristics</b>							
Service-providing industries .....	100	486.85	28	522.63	72	473.21	105.89
Education and health services .....	100	475.09	28	518.70	72	457.87	110.04
Educational services .....	100	473.89	28	517.55	72	457.01	110.53
Elementary and secondary schools .....	100	477.03	30	517.58	70	459.57	119.88
Junior colleges, colleges, and universities .....	100	467.50	22	515.01	78	454.19	80.68
Health care and social assistance .....	100	482.59	31	525.18	69	463.51	106.86
Hospitals .....	100	476.89	36	526.37	64	448.69	112.57
Public administration .....	100	509.04	24	537.45	76	500.02	100.98
1 to 99 workers .....	100	487.44	41	508.55	59	472.58	84.00
1 to 49 workers .....	100	488.34	40	530.23	60	460.15	79.45
50 to 99 workers .....	100	486.42	43	485.34	57	487.21	89.35
100 workers or more .....	100	486.25	26	525.40	74	472.67	107.69
100 to 499 workers .....	100	492.93	27	532.70	73	478.65	104.89
500 workers or more .....	100	484.05	26	522.91	74	470.72	108.61

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers with single 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
State government .....	100	\$486.69	18	\$518.98	82	\$479.46	\$88.10
Local government .....	100	486.25	31	523.56	69	469.39	114.08
<b>Geographic areas</b>							
Northeast .....	100	517.69	31	527.28	69	513.49	119.85
New England .....	100	556.57	—	—	—	—	—
Middle Atlantic .....	100	504.24	37	521.84	63	494.12	116.58
South .....	100	440.49	27	492.62	73	421.38	89.41
South Atlantic .....	100	473.29	22	514.96	78	461.82	85.78
East South Central .....	100	392.72	13	429.32	87	387.20	69.17
West South Central .....	100	424.39	44	489.26	56	372.86	119.03
Midwest .....	100	498.04	27	530.28	73	486.08	103.10
East North Central .....	100	509.93	15	577.99	85	497.89	107.64
West North Central .....	100	479.94	45	506.24	55	458.08	92.36
West .....	100	530.68	26	566.06	74	518.12	125.37
Mountain .....	100	494.81	27	516.34	73	486.35	92.07
Pacific .....	100	543.46	26	585.67	74	529.03	136.80

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	69	20	6	5
<b>Worker characteristics</b>					
Management, professional, and related .....	100	69	20	6	5
Professional and related .....	100	70	20	5	5
Teachers .....	100	71	19	6	4
Primary, secondary, and special education school teachers .....	100	73	16	7	4
Service .....	100	71	18	6	5
Protective service .....	100	73	14	6	7
Sales and office .....	100	66	22	6	6
Office and administrative support .....	100	66	22	6	6
Natural resources, construction, and maintenance .....	100	69	20	7	4
Production, transportation, and material moving ...	100	67	19	10	4
Full time .....	100	69	20	6	5
Part time .....	100	62	29	6	2
Union .....	100	70	15	9	7
Nonunion .....	100	69	25	3	3
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	71	21	4	4
Lowest 10 percent .....	100	78	17	—	—
Second 25 percent .....	100	69	20	5	5
Third 25 percent .....	100	70	19	8	4
Highest 25 percent .....	100	67	20	6	7
Highest 10 percent .....	100	67	19	7	7
<b>Establishment characteristics</b>					
Service-providing industries .....	100	69	20	6	5
Education and health services .....	100	69	23	5	3
Educational services .....	100	70	22	5	3
Elementary and secondary schools .....	100	73	17	6	3
Junior colleges, colleges, and universities .....	100	64	35	—	—
Health care and social assistance .....	100	64	26	6	5
Hospitals .....	100	64	25	6	5
Public administration .....	100	69	15	7	9
1 to 99 workers .....	100	64	19	—	—
1 to 49 workers .....	100	61	22	—	—
50 to 99 workers .....	100	68	16	—	—
100 workers or more .....	100	70	20	5	5
100 to 499 workers .....	100	74	16	5	5
500 workers or more .....	100	68	21	5	5

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	100	63	30	—	—
Local government .....	100	72	15	7	6
<b>Geographic areas</b>					
Northeast .....	100	62	21	9	8
New England .....	100	89	—	—	—
Middle Atlantic .....	100	48	29	11	12
South .....	100	73	22	—	—
South Atlantic .....	100	69	28	—	—
East South Central .....	100	74	—	—	—
West South Central .....	100	81	—	7	—
Midwest .....	100	73	20	—	—
East North Central .....	100	74	20	—	—
West North Central .....	100	70	—	—	—
West .....	100	64	16	—	—
Mountain .....	100	73	—	8	—
Pacific .....	100	62	16	—	—

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

(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	\$1,035.71	9	\$1,333.59	91	\$1,006.02	\$455.88
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,023.55	9	1,352.72	91	992.50	476.85
Professional and related .....	100	1,014.88	9	1,365.28	91	979.99	491.66
Teachers .....	100	989.32	11	1,369.48	89	943.15	516.34
Primary, secondary, and special education school teachers .....	100	982.24	13	1,360.20	87	929.63	547.61
Service .....	100	1,053.66	10	1,318.69	90	1,023.28	433.70
Protective service .....	100	1,151.51	10	1,398.32	90	1,124.14	372.61
Sales and office .....	100	1,059.56	10	1,306.53	90	1,033.63	430.12
Office and administrative support .....	100	1,062.95	9	1,315.35	91	1,037.50	433.02
Natural resources, construction, and maintenance .....	100	1,049.91	8	1,411.73	92	1,020.91	407.99
Production, transportation, and material moving ...	100	1,008.22	10	1,189.12	90	988.59	435.14
Full time .....	100	1,035.52	9	1,340.10	91	1,005.29	453.99
Part time .....	100	1,040.67	10	1,180.48	90	1,025.25	505.34
Union .....	100	1,191.38	16	1,348.73	84	1,163.10	435.71
Nonunion .....	100	879.38	3	1,252.77	97	868.36	473.55
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	880.93	5	1,287.76	95	858.52	493.92
Lowest 10 percent .....	100	764.04	2	1,418.68	98	751.44	554.76
Second 25 percent .....	100	1,055.46	8	1,295.64	92	1,034.51	426.50
Third 25 percent .....	100	1,032.34	10	1,349.86	90	998.97	451.30
Highest 25 percent .....	100	1,133.94	13	1,356.75	87	1,102.74	455.48
Highest 10 percent .....	100	1,195.41	18	1,326.44	82	1,169.24	418.38
<b>Establishment characteristics</b>							
Service-providing industries .....	100	1,035.42	9	1,333.95	91	1,005.55	457.40
Education and health services .....	100	971.10	9	1,355.79	91	933.23	508.21
Educational services .....	100	951.25	10	1,357.97	90	908.78	517.17
Elementary and secondary schools .....	100	929.98	11	1,360.36	89	878.08	564.24
Junior colleges, colleges, and universities .....	100	1,019.24	5	1,366.74	95	998.96	370.52
Health care and social assistance .....	100	1,095.20	6	1,333.88	94	1,080.25	454.33
Hospitals .....	100	1,065.78	7	1,331.37	93	1,045.07	459.36
Public administration .....	100	1,145.37	9	1,317.13	91	1,129.07	381.32
1 to 99 workers .....	100	1,005.60	8	1,226.06	92	986.67	406.75
1 to 49 workers .....	100	1,061.28	9	1,224.42	91	1,045.79	361.73
50 to 99 workers .....	100	943.15	—	—	—	—	—
100 workers or more .....	100	1,039.32	10	1,344.66	90	1,008.38	461.85
100 to 499 workers .....	100	1,046.38	7	1,566.47	93	1,014.70	476.97
500 workers or more .....	100	1,037.01	11	1,304.29	89	1,006.20	456.65

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—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
State government .....	100	\$1,092.82	2	\$1,333.60	98	\$1,086.89	\$363.96
Local government .....	100	1,012.41	12	1,333.59	88	969.52	497.37
<b>Geographic areas</b>							
Northeast .....	100	1,280.37	28	1,301.20	72	1,272.20	358.41
New England .....	100	1,369.51	8	1,371.70	92	1,369.31	385.55
Middle Atlantic .....	100	1,249.51	35	1,295.34	65	1,224.83	345.17
South .....	100	793.71	( <sup>2</sup> )	1,296.69	100	792.74	500.11
South Atlantic .....	100	932.68	( <sup>2</sup> )	1,294.72	100	932.02	440.87
East South Central .....	100	625.54	—	—	—	—	—
West South Central .....	100	702.52	—	—	—	—	—
Midwest .....	100	1,181.80	10	1,410.65	90	1,157.56	397.80
East North Central .....	100	1,260.81	8	1,418.94	92	1,247.22	348.75
West North Central .....	100	1,062.34	12	1,402.46	88	1,015.54	475.50
West .....	100	1,119.83	9	1,347.55	91	1,100.44	490.57
Mountain .....	100	904.41	4	1,188.78	96	891.15	529.62
Pacific .....	100	1,196.84	10	1,375.47	90	1,179.05	475.90

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	72	17	6	4
<b>Worker characteristics</b>					
Management, professional, and related .....	100	72	17	6	4
Professional and related .....	100	73	17	6	4
Teachers .....	100	74	16	7	3
Primary, secondary, and special education school teachers .....	100	75	14	8	3
Service .....	100	74	16	6	5
Protective service .....	100	76	12	5	7
Sales and office .....	100	69	20	6	5
Office and administrative support .....	100	69	20	6	5
Natural resources, construction, and maintenance .....	100	72	17	7	4
Production, transportation, and material moving ...	100	70	17	10	3
Full time .....	100	72	17	6	4
Part time .....	100	68	25	6	2
Union .....	100	70	14	9	7
Nonunion .....	100	74	20	4	2
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	74	17	5	3
Lowest 10 percent .....	100	80	13	—	—
Second 25 percent .....	100	72	18	6	4
Third 25 percent .....	100	72	17	8	3
Highest 25 percent .....	100	70	17	6	6
Highest 10 percent .....	100	72	16	6	6
<b>Establishment characteristics</b>					
Service-providing industries .....	100	72	17	6	4
Education and health services .....	100	72	19	6	3
Educational services .....	100	73	19	5	3
Elementary and secondary schools .....	100	75	15	7	3
Junior colleges, colleges, and universities .....	100	70	29	—	—
Health care and social assistance .....	100	68	22	—	—
Hospitals .....	100	73	19	—	—
Public administration .....	100	71	14	7	8
1 to 99 workers .....	100	73	14	—	—
1 to 49 workers .....	100	72	15	—	—
50 to 99 workers .....	100	73	12	—	—
100 workers or more .....	100	72	18	6	4
100 to 499 workers .....	100	76	13	6	4
500 workers or more .....	100	71	19	5	5

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	100	66	28	—	—
Local government .....	100	75	13	8	5
<b>Geographic areas</b>					
Northeast .....	100	62	20	9	8
New England .....	100	89	—	—	—
Middle Atlantic .....	100	49	28	11	12
South .....	100	77	17	4	2
South Atlantic .....	100	75	22	—	—
East South Central .....	100	76	—	—	—
West South Central .....	100	81	—	10	—
Midwest .....	100	75	17	6	2
East North Central .....	100	75	19	5	2
West North Central .....	100	75	—	—	—
West .....	100	66	17	7	9
Mountain .....	100	79	13	—	—
Pacific .....	100	62	19	—	—

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$21.89	\$46.41	\$79.00	\$122.95	\$197.74	\$135.54	\$222.93	\$368.47	\$609.00	\$889.32
<b>Worker characteristics</b>										
Management, professional, and related .....	20.47	45.04	79.00	125.00	214.37	139.60	230.00	408.45	666.18	934.03
Professional and related .....	20.00	45.00	80.30	131.94	230.00	144.80	232.00	421.86	667.00	956.44
Teachers .....	20.45	44.64	79.12	135.58	261.82	125.44	230.00	443.41	710.00	1019.18
Primary, secondary, and special education school teachers .....	21.95	48.15	84.74	148.93	272.00	125.44	237.30	501.00	775.62	1061.00
Service .....	22.52	50.00	76.93	120.00	167.81	121.10	214.94	330.85	562.24	802.69
Protective service .....	39.99	55.84	84.26	119.99	159.49	121.10	197.76	297.67	436.48	602.13
Sales and office .....	20.02	41.86	79.18	121.18	187.30	149.23	230.00	347.67	600.00	835.75
Office and administrative support .....	21.61	42.88	79.00	121.18	191.25	149.48	229.22	362.03	602.78	837.40
Natural resources, construction, and maintenance .....	29.25	43.33	82.00	120.32	156.32	120.00	183.80	324.02	499.92	732.00
Production, transportation, and material moving ...	–	50.00	90.27	123.23	182.03	120.44	233.70	365.32	600.39	834.00
Full time .....	21.78	46.18	78.37	121.18	196.24	139.60	222.93	367.84	607.88	883.00
Part time .....	30.10	60.00	101.60	154.50	268.83	98.43	230.00	385.80	667.00	1023.55
Union .....	30.00	57.41	84.26	132.91	225.92	103.89	196.38	310.81	526.47	921.53
Nonunion .....	20.00	38.00	71.94	115.00	165.14	170.36	253.93	435.68	666.18	862.00
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	20.00	38.00	76.74	119.44	190.00	158.92	248.34	473.69	667.00	905.00
Lowest 10 percent .....	20.00	–	59.02	114.49	183.30	162.63	272.46	562.24	667.00	938.72
Second 25 percent .....	22.76	43.33	76.93	118.03	170.64	125.67	218.35	329.96	562.94	752.44
Third 25 percent .....	24.98	50.00	79.52	120.00	182.85	137.94	230.00	363.00	601.00	880.10
Highest 25 percent .....	24.96	50.00	83.58	137.47	249.01	115.00	209.20	337.00	605.00	951.70
Highest 10 percent .....	23.82	46.81	76.74	136.90	281.77	115.00	203.05	325.50	548.05	939.08
<b>Establishment characteristics</b>										
Service-providing industries .....	21.78	46.18	79.00	122.95	198.20	137.94	222.93	368.85	609.00	890.79
Education and health services .....	20.00	41.64	78.54	126.30	230.00	140.00	232.00	421.86	668.46	966.50
Educational services .....	20.00	39.46	78.54	127.41	240.74	125.44	232.00	446.38	685.00	998.50
Elementary and secondary schools .....	20.22	45.87	84.74	145.28	265.38	125.44	248.63	526.47	785.40	1064.00
Junior colleges, colleges, and universities .....	20.00	–	68.85	103.17	135.58	162.25	221.00	324.02	–	667.00
Health care and social assistance .....	25.00	58.00	76.93	115.00	151.32	171.76	254.13	421.86	538.06	746.23
Hospitals .....	–	–	86.30	120.18	159.49	222.93	324.02	421.86	536.19	688.22
Public administration .....	29.25	50.00	80.83	116.62	160.91	129.99	215.60	316.50	486.48	666.18
1 to 99 workers .....	22.76	46.74	79.52	102.36	137.49	120.25	180.00	321.84	609.00	862.00
1 to 49 workers .....	22.76	46.74	82.18	102.49	150.00	140.21	172.49	316.88	562.94	720.89
50 to 99 workers .....	–	49.00	75.00	101.96	133.83	–	180.63	–	625.04	907.41
100 workers or more .....	21.67	46.18	79.00	123.83	200.13	139.04	229.22	372.16	607.88	892.80
100 to 499 workers .....	20.00	39.99	76.93	122.94	190.00	142.18	230.00	421.86	667.00	920.00
500 workers or more .....	24.11	47.87	79.29	125.00	203.09	137.94	228.78	362.03	599.02	889.00

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015—continued**

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	—	\$50.00	\$76.93	\$109.04	\$139.66	\$162.25	\$222.93	\$320.88	\$435.74	\$650.97
Local government .....	\$21.78	45.32	84.04	132.00	226.00	120.32	233.56	418.00	667.00	959.17
<b>Geographic areas</b>										
Northeast .....	41.74	66.19	91.26	138.44	207.23	103.89	202.81	321.84	410.40	627.75
New England .....	55.91	76.04	115.89	155.68	207.23	165.85	241.00	316.50	435.30	623.48
Middle Atlantic .....	30.00	59.93	76.74	110.09	198.20	64.09	163.83	324.02	376.10	627.75
South .....	20.00	38.00	70.13	115.00	162.69	171.76	282.49	459.10	667.00	888.00
South Atlantic .....	25.00	50.00	71.67	103.17	141.66	—	180.00	329.00	562.94	748.87
East South Central .....	20.00	20.00	—	—	134.49	193.32	324.95	609.31	667.00	685.00
West South Central .....	25.00	60.00	104.00	150.00	235.96	313.62	421.86	513.91	756.40	979.00
Midwest .....	28.85	56.39	84.96	115.98	190.00	116.26	198.23	270.86	554.00	869.00
East North Central .....	32.00	58.12	84.62	112.48	206.11	102.47	175.45	235.21	438.97	861.57
West North Central .....	—	—	88.00	118.05	142.12	152.92	232.00	365.20	640.24	910.08
West .....	25.00	40.00	79.00	149.61	261.81	91.51	220.98	334.00	677.56	959.12
Mountain .....	26.72	39.99	49.00	88.05	226.45	203.05	234.31	501.00	786.49	951.70
Pacific .....	24.00	45.36	85.26	155.27	263.60	74.29	175.95	303.58	605.01	1019.18

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).