

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