

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$8.30	0.4	\$26.19	0.4	\$7.97	\$5.47
Worker characteristics						
Management, professional, and related	9.20	0.6	46.07	0.6	8.99	6.70
Management, business, and financial	15.45	0.6	65.42	0.6	14.29	9.32
Professional and related	11.59	0.9	57.61	0.9	11.44	8.96
Service	32.91	1.5	68.54	1.5	31.66	16.17
Protective service	89.13	—	—	—	—	—
Sales and office	10.69	0.4	50.32	0.4	10.85	9.04
Sales and related	16.94	0.6	53.47	0.6	16.68	9.94
Office and administrative support	12.90	0.6	65.27	0.6	13.23	12.56
Natural resources, construction, and maintenance	29.17	1.9	60.44	1.9	26.20	14.65
Construction, extraction, farming, fishing, and forestry	59.16	3.3	101.99	3.3	55.20	28.87
Installation, maintenance, and repair	29.26	1.9	50.90	1.9	27.14	16.87
Production, transportation, and material moving	14.92	1.1	32.00	1.1	15.40	9.16
Production	19.21	1.1	23.04	1.1	20.35	12.83
Transportation and material moving	21.44	1.9	50.80	1.9	21.89	12.48
Full time	8.49	0.5	26.85	0.5	8.17	5.77
Part time	22.70	0.8	54.72	0.8	23.36	14.11
Union	21.92	2.3	35.89	2.3	19.80	16.34
Nonunion	7.87	0.3	27.26	0.3	7.86	5.43
Average wage within the following categories: ¹						
Lowest 25 percent	16.14	0.6	113.58	0.6	15.69	13.03
Lowest 10 percent	32.57	1.0	89.91	1.0	31.71	34.82
Second 25 percent	17.66	0.6	42.72	0.6	18.06	9.52
Third 25 percent	12.51	0.8	42.35	0.8	12.08	8.54
Highest 25 percent	9.73	0.8	23.98	0.8	10.20	6.76
Highest 10 percent	15.17	1.0	42.94	1.0	14.83	9.62
Establishment characteristics						
Goods-producing industries	16.26	1.2	44.80	1.2	15.74	8.46
Construction	47.07	2.9	91.70	2.9	43.35	17.95
Manufacturing	16.18	1.0	18.88	1.0	16.51	8.72
Service-providing industries	9.24	0.5	26.75	0.5	9.17	6.47
Trade, transportation, and utilities	12.87	0.8	33.45	0.8	12.72	7.83
Wholesale trade	23.82	1.6	64.60	1.6	24.10	14.49
Retail trade	11.83	0.6	56.38	0.6	11.41	11.61
Transportation and warehousing	23.42	2.4	59.50	2.4	23.67	17.54
Utilities	27.05	3.8	43.93	3.8	29.87	13.78

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$27.28	2.4	\$34.16	2.4	\$24.41	\$18.75
Financial activities	14.15	0.7	72.20	0.7	13.63	10.13
Finance and insurance	10.01	0.4	62.49	0.4	9.93	7.53
Credit intermediation and related activities	11.80	0.3	74.62	0.3	11.97	10.31
Insurance carriers and related activities	17.03	0.8	86.41	0.8	17.36	10.18
Real estate and rental and leasing	68.69	—	—	—	—	—
Professional and business services	24.11	0.9	76.93	0.9	24.91	14.14
Professional and technical services	26.44	1.3	94.58	1.3	27.90	20.93
Administrative and waste services	61.72	2.3	145.71	2.3	59.97	34.18
Education and health services	19.89	0.8	84.65	0.8	20.55	16.49
Educational services	28.08	1.3	100.37	1.3	28.28	14.73
Junior colleges, colleges, and universities	16.78	0.5	66.17	0.5	16.90	10.50
Health care and social assistance	23.51	1.0	99.10	1.0	24.23	19.28
Leisure and hospitality	41.12	2.9	85.35	2.9	42.52	21.72
Accommodation and food services	45.32	2.8	108.87	2.8	46.96	27.47
Other services	45.18	2.6	134.66	2.6	45.91	25.26
1 to 99 workers	15.39	0.7	34.34	0.7	15.07	10.82
1 to 49 workers	18.14	1.0	39.81	1.0	17.78	13.47
50 to 99 workers	25.07	1.0	58.44	1.0	24.14	14.76
100 workers or more	7.87	0.5	30.02	0.5	7.61	4.75
100 to 499 workers	11.17	0.6	40.12	0.6	10.64	6.93
500 workers or more	10.21	0.9	37.20	0.9	9.74	6.21
Geographic areas						
Northeast	17.20	1.2	64.49	1.2	12.98	8.93
New England	23.27	1.9	99.84	1.9	18.72	11.51
Middle Atlantic	24.06	1.4	79.75	1.4	18.47	11.75
South	13.49	0.5	63.50	0.5	12.94	9.54
South Atlantic	19.46	0.8	98.01	0.8	18.28	12.41
East South Central	22.17	0.9	70.44	0.9	22.25	23.70
West South Central	24.29	0.7	83.11	0.7	24.31	18.51
Midwest	18.07	1.1	30.37	1.1	18.78	13.35
East North Central	14.28	1.3	36.11	1.3	16.42	16.09
West North Central	46.63	1.8	54.29	1.8	45.34	23.14
West	18.51	0.8	33.54	0.8	18.66	11.53
Mountain	30.10	1.7	78.70	1.7	30.32	27.72
Pacific	22.92	0.8	36.19	0.8	23.19	11.08

¹ 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.