

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

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	59	10	7	24	56	14	1	29
Worker characteristics								
Management, professional, and related	77	10	3	10	76	10	1	12
Management, business, and financial	83	12	1	4	85	10	1	5
Professional and related	73	10	5	13	72	10	1	16
Service	30	10	9	51	26	15	2	58
Protective service	38	—	—	34	34	—	—	42
Sales and office	59	10	11	20	54	15	2	29
Sales and related	50	9	18	24	43	16	1	40
Office and administrative support	66	11	6	17	62	15	2	22
Natural resources, construction, and maintenance	62	14	3	21	55	21	2	22
Construction, extraction, farming, fishing, and forestry	55	15	4	26	47	—	—	29
Installation, maintenance, and repair	68	12	3	17	61	19	2	17
Production, transportation, and material moving	66	10	5	19	64	12	1	23
Production	72	11	3	14	70	13	1	16
Transportation and material moving	61	9	6	24	58	12	1	29
Full time	73	13	2	11	71	15	1	13
Part time	18	3	19	59	11	11	2	77
Union	90	5	2	4	85	10	1	5
Nonunion	56	11	7	26	53	14	1	32
Average wage within the following categories: ²								
Lowest 25 percent	25	9	14	52	20	14	2	64
Lowest 10 percent	15	8	16	61	11	12	2	76
Second 25 percent	61	13	6	20	57	17	2	24
Third 25 percent	75	11	3	11	72	15	1	13
Highest 25 percent	84	9	2	6	84	9	1	7
Highest 10 percent	86	8	2	4	88	6	1	5
Establishment characteristics								
Goods-producing industries	73	13	2	11	71	16	1	13
Construction	53	19	4	25	44	28	(1)	28
Manufacturing	81	11	2	6	81	11	1	7
Service-providing industries	56	10	8	26	53	13	2	33
Trade, transportation, and utilities	62	7	13	18	54	15	2	29
Wholesale trade	77	11	3	9	70	18	1	11
Retail trade	50	7	20	23	40	17	3	40
Transportation and warehousing	79	5	2	13	77	—	—	15
Utilities	97	—	—	1	93	5	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	18	52	1	30	55	14	7	24
Worker characteristics								
Management, professional, and related	25	62	(1)	13	74	13	3	10
Management, business, and financial	30	65	—	—	81	14	1	4
Professional and related	23	60	(1)	17	70	13	5	13
Service	6	35	(1)	59	28	13	8	51
Protective service	6	36	3	56	36	6	22	36
Sales and office	15	54	1	29	56	13	10	21
Sales and related	10	49	2	40	47	12	17	25
Office and administrative support	19	58	1	22	63	14	6	18
Natural resources, construction, and maintenance	25	51	—	—	55	21	3	21
Construction, extraction, farming, fishing, and forestry	—	44	—	29	44	27	3	26
Installation, maintenance, and repair	23	58	—	20	64	16	3	17
Production, transportation, and material moving	22	54	(1)	23	59	18	5	19
Production	22	62	—	17	68	16	3	14
Transportation and material moving	23	47	1	30	50	20	6	25
Full time	22	64	(1)	14	69	17	2	11
Part time	6	15	2	76	14	7	18	60
Union	71	23	1	5	55	40	1	4
Nonunion	13	54	1	32	55	12	7	26
Average wage within the following categories: ²								
Lowest 25 percent	4	30	1	64	23	11	14	52
Lowest 10 percent	2	20	2	76	13	10	15	62
Second 25 percent	12	62	(1)	25	57	17	6	20
Third 25 percent	23	63	(1)	14	70	17	3	11
Highest 25 percent	36	57	(1)	7	79	14	2	6
Highest 10 percent	36	58	—	—	83	11	2	4
Establishment characteristics								
Goods-producing industries	25	61	—	—	68	18	2	11
Construction	—	51	—	28	44	27	3	25
Manufacturing	27	65	—	—	77	15	2	6
Service-providing industries	16	50	1	33	52	14	7	27
Trade, transportation, and utilities	17	53	2	29	54	15	12	19
Wholesale trade	—	77	—	12	75	13	3	9
Retail trade	11	46	3	40	43	14	19	24
Transportation and warehousing	34	51	—	—	62	22	2	13
Utilities	78	20	—	—	91	8	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	86	7	2	5	88	—	—	6
Financial activities	80	8	3	8	82	7	1	10
Finance and insurance	90	3	2	5	90	4	1	6
Credit intermediation and related activities	93	2	2	3	93	2	1	4
Insurance carriers and related activities	85	4	3	8	85	4	2	9
Real estate and rental and leasing	50	25	5	20	55	—	—	24
Professional and business services	57	11	5	27	54	13	2	30
Professional and technical services	69	13	3	14	70	—	—	16
Administrative and waste services	35	10	9	46	29	16	4	51
Education and health services	63	12	6	19	62	14	1	24
Educational services	67	7	2	23	64	—	—	25
Junior colleges, colleges, and universities	86	3	1	10	85	—	—	11
Health care and social assistance	62	13	7	18	61	14	1	24
Leisure and hospitality	23	10	7	60	19	—	—	66
Accommodation and food services	23	9	7	61	18	—	—	68
Other services	36	12	10	42	31	17	1	51
1 to 99 workers	43	14	8	35	39	18	1	42
1 to 49 workers	38	15	8	39	34	19	1	46
50 to 99 workers	58	12	8	22	54	16	1	29
100 workers or more	78	6	6	10	75	9	2	14
100 to 499 workers	73	8	7	12	69	12	2	17
500 workers or more	86	3	3	8	85	4	1	10
Geographic areas								
Northeast	60	10	7	23	55	15	1	29
New England	61	8	8	23	55	14	1	30
Middle Atlantic	60	11	7	22	55	15	1	28
South	59	11	7	24	58	12	2	29
South Atlantic	60	10	7	23	56	13	2	28
East South Central	61	9	5	24	58	13	2	28
West South Central	57	12	6	25	59	9	2	29
Midwest	62	9	8	21	59	12	1	28
East North Central	62	10	8	21	60	12	1	27
West North Central	63	6	9	22	58	11	1	30
West	55	12	5	28	49	18	1	32
Mountain	55	11	7	28	53	12	1	34
Pacific	55	13	5	28	47	21	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	46	47	—	—	85	8	2	5
Financial activities	41	48	—	—	80	9	3	8
Finance and insurance	51	42	—	—	89	4	2	5
Credit intermediation and related activities	51	45	—	—	93	3	2	3
Insurance carriers and related activities	48	41	—	—	84	5	3	8
Real estate and rental and leasing	—	65	—	24	47	28	4	21
Professional and business services	—	53	—	32	56	12	5	27
Professional and technical services	14	69	—	17	68	14	3	14
Administrative and waste services	—	39	—	55	34	11	9	46
Education and health services	16	59	(¹)	25	59	17	6	19
Educational services	—	59	—	25	59	16	2	23
Junior colleges, colleges, and universities	16	73	—	—	82	7	1	10
Health care and social assistance	16	59	(¹)	25	58	17	7	18
Leisure and hospitality	3	30	(¹)	67	21	11	7	60
Accommodation and food services	—	30	—	68	21	11	7	61
Other services	—	41	—	51	34	14	9	43
1 to 99 workers	8	49	(¹)	43	41	16	8	35
1 to 49 workers	7	46	(¹)	47	37	16	8	39
50 to 99 workers	12	57	1	29	53	17	7	23
100 workers or more	29	55	1	15	72	12	5	11
100 to 499 workers	20	61	1	18	67	14	7	12
500 workers or more	43	46	1	10	79	10	3	8
Geographic areas								
Northeast	23	47	1	29	53	16	7	23
New England	—	50	—	31	57	12	8	24
Middle Atlantic	24	46	1	29	52	18	7	23
South	15	54	(¹)	30	56	13	6	24
South Atlantic	17	53	(¹)	30	57	13	7	23
East South Central	—	58	—	29	58	13	5	24
West South Central	15	54	(¹)	31	55	14	6	25
Midwest	18	52	1	28	58	13	8	21
East North Central	19	52	1	27	57	15	7	21
West North Central	17	52	1	30	61	8	9	22
West	16	51	1	32	50	16	5	28
Mountain	13	53	1	34	51	14	6	28
Pacific	18	50	1	32	50	18	4	28

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: 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.