

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

(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	\$1,014.30	8	\$1,444.13	92	\$977.66	\$511.47
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,052.65	6	1,413.10	94	1,029.05	498.90
Management, business, and financial .....	100	1,067.91	4	1,456.29	96	1,049.89	474.13
Professional and related .....	100	1,043.25	7	1,396.72	93	1,015.82	514.63
Service .....	100	955.46	11	1,401.21	89	900.11	578.68
Protective service .....	100	939.62	—	—	—	—	—
Sales and office .....	100	943.61	4	1,486.39	96	921.16	521.14
Sales and related .....	100	889.57	4	1,529.62	96	866.81	531.19
Office and administrative support .....	100	968.63	4	1,470.11	96	946.53	516.45
Natural resources, construction, and maintenance	100	1,035.69	16	1,522.77	84	942.18	551.94
Construction, extraction, farming, fishing, and forestry .....	100	1,056.11	24	1,570.37	76	891.72	623.14
Installation, maintenance, and repair .....	100	1,020.18	10	1,434.66	90	974.43	506.44
Production, transportation, and material moving ...	100	1,056.93	10	1,418.34	90	1,014.50	467.37
Production .....	100	1,042.27	8	1,429.99	92	1,008.00	442.23
Transportation and material moving .....	100	1,074.33	13	1,409.92	87	1,022.69	499.00
Full time .....	100	1,021.50	8	1,441.81	92	986.73	509.51
Part time .....	100	907.62	11	1,468.01	89	838.04	541.64
Union .....	100	1,305.12	34	1,515.80	66	1,198.57	418.40
Nonunion .....	100	965.87	4	1,331.82	96	952.32	522.15
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	881.02	6	1,401.86	94	849.77	555.30
Lowest 10 percent .....	100	963.68	4	1,511.58	96	938.77	575.10
Second 25 percent .....	100	946.60	6	1,358.17	94	918.73	542.47
Third 25 percent .....	100	1,029.02	8	1,461.87	92	989.29	509.37
Highest 25 percent .....	100	1,096.72	9	1,482.50	91	1,057.48	474.14
Highest 10 percent .....	100	1,096.43	8	1,397.69	92	1,069.94	452.80
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,079.94	12	1,449.65	88	1,031.62	460.13
Construction .....	100	1,015.76	21	1,534.60	79	875.04	614.08
Manufacturing .....	100	1,103.13	9	1,389.25	91	1,075.41	412.63
Service-providing industries .....	100	995.06	7	1,441.37	93	962.65	525.75
Trade, transportation, and utilities .....	100	992.60	8	1,454.23	92	952.48	527.64
Wholesale trade .....	100	1,052.62	8	1,491.55	92	1,013.40	492.08
Retail trade .....	100	858.70	5	1,484.33	95	826.88	575.01
Transportation and warehousing .....	100	1,121.22	13	1,415.33	87	1,076.80	490.74
Utilities .....	100	1,262.53	—	—	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—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	\$1,130.17	11	\$1,737.08	89	\$1,055.96	\$360.86
Financial activities .....	100	1,016.67	2	1,465.64	98	1,005.25	459.34
Finance and insurance .....	100	1,037.03	2	1,384.89	98	1,028.66	420.17
Credit intermediation and related activities .....	100	992.65	1	1,491.05	99	986.17	437.25
Insurance carriers and related activities .....	100	1,059.79	3	1,266.12	97	1,053.45	396.11
Real estate and rental and leasing .....	100	934.63	—	—	—	—	—
Professional and business services .....	100	935.67	4	1,253.88	96	922.38	532.98
Professional and technical services .....	100	1,003.16	6	1,226.63	94	989.17	496.49
Administrative and waste services .....	100	814.06	—	—	—	—	—
Education and health services .....	100	977.46	5	1,455.75	95	950.96	566.87
Educational services .....	100	1,036.66	4	1,632.88	96	1,012.56	527.28
Junior colleges, colleges, and universities .....	100	1,117.23	3	1,615.10	97	1,101.91	479.58
Health care and social assistance .....	100	966.45	5	1,432.50	95	939.30	574.36
Leisure and hospitality .....	100	1,115.95	—	—	—	—	—
Accommodation and food services .....	100	1,086.99	13	1,376.33	87	1,045.13	536.43
Other services .....	100	1,047.39	16	1,403.84	84	980.97	623.99
1 to 99 workers .....	100	959.27	8	1,411.76	92	918.64	573.57
1 to 49 workers .....	100	948.20	8	1,353.29	92	912.33	564.39
50 to 99 workers .....	100	984.70	8	1,540.61	92	933.19	594.75
100 workers or more .....	100	1,055.56	8	1,470.56	92	1,021.58	465.26
100 to 499 workers .....	100	1,004.02	6	1,516.14	94	970.79	504.78
500 workers or more .....	100	1,125.21	10	1,431.29	90	1,092.86	409.81
<b>Geographic areas</b>							
Northeast .....	100	1,128.61	12	1,444.63	88	1,086.75	465.11
New England .....	100	1,116.89	11	1,465.01	89	1,074.46	493.03
Middle Atlantic .....	100	1,132.39	12	1,438.67	88	1,090.75	456.00
South .....	100	951.60	5	1,463.55	95	923.99	551.61
South Atlantic .....	100	990.54	7	1,496.93	93	954.40	534.59
East South Central .....	100	941.56	5	1,275.01	95	923.86	520.23
West South Central .....	100	892.35	3	1,506.00	97	875.93	593.95
Midwest .....	100	1,013.59	7	1,423.37	93	980.44	498.50
East North Central .....	100	1,035.47	7	1,422.00	93	1,004.83	486.47
West North Central .....	100	965.77	8	1,426.21	92	926.90	524.91
West .....	100	1,015.77	9	1,444.99	91	972.19	499.01
Mountain .....	100	974.72	7	1,341.76	93	948.91	465.44
Pacific .....	100	1,034.42	10	1,474.55	90	983.22	514.92

<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 2016.

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/eb/glossary20152016.htm](http://www.bls.gov/ncs/eb/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.