

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016

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	\$7.39	0.5	\$20.72	0.5	\$7.17	\$5.86
Worker characteristics						
Management, professional, and related	12.07	0.8	39.36	0.8	10.76	10.14
Management, business, and financial	16.19	0.8	51.34	0.8	15.72	10.17
Professional and related	15.74	1.1	50.34	1.1	13.55	13.67
Service	26.05	2.8	73.04	2.8	28.09	23.61
Protective service	55.45	—	—	—	—	—
Sales and office	12.84	0.5	48.51	0.5	13.32	7.31
Sales and related	18.68	0.5	88.62	0.5	19.05	14.02
Office and administrative support	13.40	0.5	53.24	0.5	13.56	11.20
Natural resources, construction, and maintenance	18.78	1.9	35.28	1.9	17.69	15.87
Construction, extraction, farming, fishing, and forestry	34.01	4.1	41.08	4.1	24.50	26.79
Installation, maintenance, and repair	18.71	1.6	75.55	1.6	22.05	18.80
Production, transportation, and material moving	17.76	1.1	25.86	1.1	17.92	10.96
Production	24.49	1.1	47.07	1.1	23.84	12.41
Transportation and material moving	23.93	2.1	30.93	2.1	24.53	17.90
Full time	8.00	0.6	22.61	0.6	7.54	6.12
Part time	26.90	2.1	43.07	2.1	27.18	21.11
Union	18.04	2.5	19.82	2.5	19.91	12.99
Nonunion	8.47	0.4	38.42	0.4	7.89	6.32
Average wage within the following categories: ¹						
Lowest 25 percent	21.87	1.2	46.02	1.2	23.58	16.03
Lowest 10 percent	46.42	1.0	126.59	1.0	52.16	30.60
Second 25 percent	13.15	0.7	57.62	0.7	13.78	12.69
Third 25 percent	11.30	0.7	26.72	0.7	10.57	8.97
Highest 25 percent	11.07	0.9	24.57	0.9	11.18	9.52
Highest 10 percent	17.41	1.5	52.23	1.5	16.82	10.05
Establishment characteristics						
Goods-producing industries	16.82	1.5	34.78	1.5	14.07	10.98
Construction	24.11	3.7	45.60	3.7	16.12	29.37
Manufacturing	17.52	1.3	51.84	1.3	16.43	11.47
Service-providing industries	7.97	0.6	25.08	0.6	7.99	7.11
Trade, transportation, and utilities	12.06	1.1	28.59	1.1	11.25	8.89
Wholesale trade	18.94	1.6	97.22	1.6	18.34	14.97
Retail trade	21.23	0.6	86.86	0.6	22.62	14.31
Transportation and warehousing	35.23	3.0	49.96	3.0	34.70	22.44
Utilities	31.63	—	—	—	—	—

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, March 2016—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	\$18.78	2.1	\$37.23	2.1	\$17.88	\$11.28
Financial activities	14.92	0.6	54.17	0.6	15.32	12.27
Finance and insurance	11.49	0.4	86.21	0.4	10.62	7.07
Credit intermediation and related activities	14.39	0.4	87.78	0.4	13.66	7.08
Insurance carriers and related activities	13.59	0.7	70.51	0.7	13.85	8.87
Real estate and rental and leasing	58.92	—	—	—	—	—
Professional and business services	21.75	1.1	108.73	1.1	20.70	13.03
Professional and technical services	31.96	1.9	126.91	1.9	31.29	17.28
Administrative and waste services	28.50	—	—	—	—	—
Education and health services	18.81	1.0	42.51	1.0	17.07	19.04
Educational services	29.67	1.5	61.34	1.5	26.71	16.06
Junior colleges, colleges, and universities	23.77	0.9	67.22	0.9	22.99	15.57
Health care and social assistance	22.87	1.3	61.64	1.3	19.84	22.40
Leisure and hospitality	28.19	—	—	—	—	—
Accommodation and food services	32.34	3.2	129.66	3.2	39.55	45.36
Other services	69.85	4.3	169.40	4.3	64.66	32.28
1 to 99 workers	11.24	0.8	36.88	0.8	12.16	11.23
1 to 49 workers	14.65	1.0	58.05	1.0	14.23	12.43
50 to 99 workers	24.58	0.9	45.19	0.9	25.09	19.42
100 workers or more	8.39	0.6	24.30	0.6	8.10	6.13
100 to 499 workers	12.15	0.8	31.12	0.8	11.63	8.66
500 workers or more	9.73	1.1	34.82	1.1	9.22	7.61
Geographic areas						
Northeast	17.50	1.1	40.90	1.1	21.32	8.44
New England	27.65	2.2	53.13	2.2	28.47	18.39
Middle Atlantic	21.03	1.4	49.77	1.4	27.70	10.78
South	12.99	0.9	39.41	0.9	12.07	9.84
South Atlantic	19.46	1.5	55.49	1.5	17.03	11.50
East South Central	18.17	1.0	136.14	1.0	23.00	28.37
West South Central	19.90	0.9	67.18	0.9	21.05	19.15
Midwest	15.59	1.2	49.71	1.2	13.63	15.05
East North Central	19.01	1.7	61.59	1.7	16.59	13.84
West North Central	28.43	0.5	84.49	0.5	25.04	36.88
West	13.09	1.1	37.29	1.1	10.94	11.41
Mountain	10.02	1.0	34.02	1.0	9.40	26.21
Pacific	18.28	1.6	48.78	1.6	15.46	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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.