

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016**

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 .....	0.9	0.5	0.5	0.8	0.8	0.4	0.1	0.8
<b>Worker characteristics</b>								
Management, professional, and related .....	1.7	1.0	0.4	0.9	1.4	0.9	0.2	1.1
Management, business, and financial .....	1.6	1.2	0.3	0.9	1.8	1.4	0.1	0.9
Professional and related .....	2.1	1.2	0.6	1.2	1.7	1.2	0.2	1.4
Service .....	1.9	0.8	1.2	2.4	1.4	1.3	0.4	1.9
Protective service .....	5.3	–	–	4.9	5.1	–	–	3.4
Sales and office .....	1.2	0.7	0.6	1.1	1.2	0.7	0.2	1.2
Sales and related .....	1.7	1.2	1.1	1.8	1.6	1.1	0.3	1.7
Office and administrative support .....	1.7	0.7	0.6	1.5	1.6	0.9	0.2	1.7
Natural resources, construction, and maintenance	1.8	1.4	0.8	1.6	1.6	1.3	0.4	1.8
Construction, extraction, farming, fishing, and forestry .....	2.8	2.3	1.6	2.8	2.6	2.2	0.9	3.4
Installation, maintenance, and repair .....	2.3	1.7	0.6	1.8	2.1	1.6	0.3	1.9
Production, transportation, and material moving ...	1.6	0.8	0.9	1.2	1.8	1.0	0.2	1.4
Production .....	2.3	1.0	0.8	2.1	2.5	1.5	0.3	2.2
Transportation and material moving .....	2.1	1.2	1.1	1.6	2.1	1.1	0.3	1.7
Full time .....	0.9	0.6	0.3	0.5	0.8	0.6	0.2	0.6
Part time .....	1.2	0.4	1.5	1.6	0.9	0.7	0.2	1.2
Union .....	1.5	1.0	0.5	1.1	1.4	1.1	0.3	1.2
Nonunion .....	1.0	0.5	0.5	0.9	0.9	0.5	0.1	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.3	0.6	1.4	1.9	1.2	0.9	0.4	1.3
Lowest 10 percent .....	1.6	1.2	2.2	2.6	1.4	1.1	0.6	1.5
Second 25 percent .....	1.3	0.9	0.5	1.2	1.5	1.0	0.2	1.4
Third 25 percent .....	1.2	0.9	0.5	0.8	1.1	0.8	0.2	0.9
Highest 25 percent .....	1.3	0.9	0.3	0.8	1.1	0.8	0.2	0.8
Highest 10 percent .....	1.9	1.2	0.5	1.3	1.9	1.3	0.2	1.4
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.9	1.0	0.4	0.8	1.2	1.0	0.2	0.9
Construction .....	2.1	2.2	1.0	2.1	1.9	1.9	0.3	2.4
Manufacturing .....	1.5	1.1	0.4	1.2	1.4	1.2	0.3	1.3
Service-providing industries .....	1.1	0.5	0.6	1.0	1.0	0.5	0.1	1.0
Trade, transportation, and utilities .....	1.0	0.5	0.7	0.8	1.2	0.8	0.3	0.9
Wholesale trade .....	1.7	2.1	0.9	1.8	2.0	1.2	0.6	1.7
Retail trade .....	1.1	0.8	1.0	1.1	1.3	1.0	0.4	1.2
Transportation and warehousing .....	3.5	0.9	1.2	2.7	4.4	–	–	3.3
Utilities .....	2.2	–	–	–	2.3	–	–	–

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued**

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 .....	0.6	0.8	0.1	0.9	0.9	0.6	0.5	0.8
<b>Worker characteristics</b>								
Management, professional, and related .....	1.4	1.4	0.1	1.1	1.6	1.1	0.4	0.9
Management, business, and financial .....	1.9	1.9	—	—	1.5	1.3	0.3	0.9
Professional and related .....	1.6	1.6	0.1	1.4	2.1	1.4	0.6	1.2
Service .....	0.7	1.7	0.1	1.9	1.8	0.9	1.2	2.4
Protective service .....	—	4.9	—	5.1	4.9	2.7	4.6	5.1
Sales and office .....	0.7	1.3	0.2	1.3	1.2	0.8	0.6	1.2
Sales and related .....	1.0	1.6	0.3	1.8	1.6	1.3	1.1	1.8
Office and administrative support .....	0.8	1.6	0.2	1.7	1.7	0.8	0.6	1.5
Natural resources, construction, and maintenance .....	—	1.9	—	1.7	1.7	1.5	0.8	1.6
Construction, extraction, farming, fishing, and forestry .....	—	3.1	—	3.0	2.9	2.7	1.6	2.8
Installation, maintenance, and repair .....	1.6	2.3	—	1.8	2.2	1.7	0.6	1.8
Production, transportation, and material moving ... ..	1.2	1.4	0.1	1.4	1.6	1.2	0.9	1.2
Production .....	1.7	2.1	—	—	2.2	1.0	0.8	2.1
Transportation and material moving .....	1.7	1.6	0.3	1.7	2.1	1.9	1.1	1.6
Full time .....	0.7	0.9	( <sup>1</sup> )	0.7	0.9	0.6	0.3	0.5
Part time .....	0.6	0.9	0.3	1.2	1.1	0.8	1.5	1.6
Union .....	2.2	2.2	0.3	1.2	2.6	2.6	0.5	1.1
Nonunion .....	0.6	0.9	0.1	0.9	1.0	0.5	0.5	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.4	1.2	0.2	1.3	1.2	0.8	1.4	1.9
Lowest 10 percent .....	0.4	1.2	0.3	1.4	1.6	1.3	2.2	2.6
Second 25 percent .....	0.6	1.4	0.1	1.4	1.4	1.0	0.5	1.2
Third 25 percent .....	1.0	1.1	0.1	0.9	1.1	1.0	0.5	0.8
Highest 25 percent .....	1.6	1.5	( <sup>1</sup> )	0.8	1.3	1.0	0.3	0.8
Highest 10 percent .....	2.5	2.4	—	—	2.0	1.5	0.5	1.3
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.4	1.6	—	—	0.9	1.0	0.4	0.8
Construction .....	—	2.5	—	2.3	2.2	2.4	1.0	2.1
Manufacturing .....	1.8	2.3	—	—	1.5	1.2	0.4	1.2
Service-providing industries .....	0.6	0.9	0.1	1.0	1.1	0.7	0.6	1.0
Trade, transportation, and utilities .....	1.1	1.1	0.3	1.0	1.2	1.1	0.7	0.8
Wholesale trade .....	—	2.3	—	1.8	1.8	2.2	0.9	1.8
Retail trade .....	0.9	1.4	0.5	1.3	1.1	1.1	1.1	1.1
Transportation and warehousing .....	3.4	3.4	—	—	4.6	3.3	1.3	2.8
Utilities .....	6.1	6.1	—	—	2.3	—	—	—

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued**

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 .....	2.9	2.3	0.7	1.1	2.2	–	–	1.4
Financial activities .....	2.0	1.6	0.5	1.1	1.6	0.9	0.2	1.2
Finance and insurance .....	0.9	0.7	0.4	0.6	1.0	0.7	0.3	0.7
Credit intermediation and related activities .....	1.0	0.9	0.4	0.7	0.9	0.8	0.3	0.7
Insurance carriers and related activities .....	1.6	0.7	0.8	1.6	1.9	0.8	0.7	1.6
Real estate and rental and leasing .....	5.8	5.0	1.9	4.1	5.1	–	–	4.1
Professional and business services .....	3.0	1.7	1.3	2.2	2.4	1.5	0.5	2.1
Professional and technical services .....	4.1	2.6	1.4	2.4	3.7	–	–	2.9
Administrative and waste services .....	3.1	1.9	2.7	3.7	2.9	1.9	0.9	2.9
Education and health services .....	2.8	1.3	0.8	2.2	2.4	1.2	0.2	2.4
Educational services .....	4.0	1.8	1.0	2.8	3.0	–	–	2.7
Junior colleges, colleges, and universities .....	1.9	–	–	1.6	2.1	–	–	1.7
Health care and social assistance .....	3.1	1.4	0.9	2.5	2.8	1.4	0.2	2.7
Leisure and hospitality .....	2.7	1.3	1.8	3.2	2.0	–	–	2.5
Accommodation and food services .....	3.0	1.4	2.0	3.9	2.2	–	–	3.0
Other services .....	3.2	2.1	2.4	3.5	3.1	1.8	0.9	3.3
1 to 99 workers .....	1.3	0.7	0.6	1.2	1.2	0.8	0.2	1.2
1 to 49 workers .....	1.4	0.8	0.6	1.3	1.2	1.0	0.2	1.2
50 to 99 workers .....	2.9	1.1	1.5	2.6	3.0	1.2	0.3	2.7
100 workers or more .....	1.0	0.5	0.5	0.7	0.9	0.7	0.2	0.8
100 to 499 workers .....	1.5	0.7	0.7	1.1	1.4	1.0	0.2	1.1
500 workers or more .....	1.5	0.6	0.6	1.3	1.5	0.8	0.4	1.3
<b>Geographic areas</b>								
Northeast .....	1.7	1.2	1.0	1.2	1.1	0.7	0.2	1.1
New England .....	2.3	–	–	2.0	2.1	1.2	0.6	2.4
Middle Atlantic .....	1.9	1.5	0.6	1.2	1.3	0.9	0.1	1.0
South .....	2.0	0.8	0.8	1.3	1.6	0.8	0.3	1.7
South Atlantic .....	2.2	1.1	0.7	1.6	2.0	1.0	0.2	1.9
East South Central .....	2.4	2.7	2.7	1.7	1.8	3.3	0.6	4.0
West South Central .....	4.9	1.2	1.9	3.1	3.8	1.0	0.8	3.7
Midwest .....	1.8	0.5	1.2	2.2	2.0	0.8	0.2	1.9
East North Central .....	1.8	0.6	1.7	2.6	1.8	1.0	0.2	1.9
West North Central .....	4.0	0.7	0.5	4.4	5.1	1.4	0.2	4.4
West .....	1.6	1.1	0.7	1.5	1.3	1.0	0.3	1.4
Mountain .....	2.2	1.9	1.2	2.6	2.0	1.7	0.3	2.8
Pacific .....	2.0	1.3	0.9	1.8	1.7	1.3	0.4	1.6

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued**

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 .....	4.4	4.2	—	—	3.0	2.4	0.7	1.1
Financial activities .....	2.2	2.2	0.1	1.2	2.0	1.6	0.5	1.1
Finance and insurance .....	2.2	2.0	0.1	0.7	0.9	0.7	0.3	0.6
Credit intermediation and related activities .....	3.1	3.2	—	—	1.0	0.8	0.3	0.6
Insurance carriers and related activities .....	2.4	2.2	—	—	1.6	0.7	0.8	1.6
Real estate and rental and leasing .....	2.6	4.5	—	4.1	5.6	5.0	1.9	4.1
Professional and business services .....	—	2.2	—	2.2	2.7	1.6	1.3	2.2
Professional and technical services .....	—	3.5	—	2.9	4.1	2.7	1.4	2.4
Administrative and waste services .....	1.7	3.3	—	3.0	3.0	1.7	2.7	3.7
Education and health services .....	1.7	2.0	0.1	2.4	2.6	1.6	0.8	2.2
Educational services .....	—	3.0	—	2.7	3.9	2.2	0.9	2.8
Junior colleges, colleges, and universities .....	1.5	1.9	—	—	2.0	—	—	1.6
Health care and social assistance .....	1.9	2.3	0.2	2.7	2.9	1.8	0.9	2.5
Leisure and hospitality .....	0.8	2.1	0.1	2.5	2.4	1.4	1.8	3.2
Accommodation and food services .....	—	2.6	—	3.0	2.7	1.6	2.0	3.9
Other services .....	—	3.6	—	3.3	3.2	2.1	2.3	3.5
1 to 99 workers .....	0.5	1.2	0.1	1.2	1.2	0.7	0.6	1.2
1 to 49 workers .....	0.5	1.2	0.1	1.2	1.3	0.8	0.6	1.2
50 to 99 workers .....	1.3	2.7	0.4	2.8	2.9	1.3	1.4	2.6
100 workers or more .....	0.9	1.0	0.1	0.8	1.1	0.7	0.5	0.7
100 to 499 workers .....	1.1	1.5	0.2	1.2	1.6	1.1	0.7	1.1
500 workers or more .....	1.6	1.8	0.1	1.4	1.5	1.0	0.6	1.3
<b>Geographic areas</b>								
Northeast .....	1.6	1.2	0.2	1.0	1.3	1.1	1.0	1.2
New England .....	—	2.7	—	2.2	2.0	—	—	1.9
Middle Atlantic .....	1.7	1.3	0.3	0.9	1.5	1.3	0.6	1.3
South .....	0.8	1.5	0.1	1.8	1.9	1.1	0.8	1.3
South Atlantic .....	1.1	1.4	( <sup>1</sup> )	1.9	2.4	1.9	0.7	1.6
East South Central .....	—	3.3	—	3.9	3.4	1.8	2.7	1.7
West South Central .....	1.1	3.9	0.1	4.2	4.4	1.1	1.9	3.0
Midwest .....	1.3	1.4	0.1	1.9	1.5	0.9	1.2	2.3
East North Central .....	1.2	1.7	0.2	2.0	1.7	1.0	1.8	2.6
West North Central .....	—	2.1	—	4.3	2.8	1.9	0.5	4.5
West .....	1.2	2.1	0.2	1.4	1.9	1.4	0.7	1.5
Mountain .....	0.7	3.0	0.2	2.9	2.4	2.0	1.2	2.6
Pacific .....	—	2.7	—	1.6	2.5	1.8	0.8	1.9

<sup>1</sup> Less than 0.05.

<sup>2</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: 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](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.