

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2017

(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	62	8	8	22	58	13	1	28
Worker characteristics								
Management, professional, and related	81	7	4	8	77	11	1	11
Management, business, and financial	86	9	1	3	84	11	(²)	4
Professional and related	79	6	5	10	74	11	1	14
Teachers	82	1	3	14	74	10	1	16
Primary, secondary, and special education school teachers	94	—	—	5	82	13	—	—
Registered nurses	82	4	6	7	75	11	1	13
Service	36	8	11	45	33	11	2	54
Protective service	66	—	—	20	64	4	6	25
Sales and office	60	8	12	20	54	13	2	31
Sales and related	46	8	21	25	40	14	2	44
Office and administrative support	68	8	7	17	63	13	2	23
Natural resources, construction, and maintenance	61	13	4	22	55	19	1	24
Construction, extraction, farming, fishing, and forestry	56	12	6	27	47	20	2	31
Installation, maintenance, and repair	67	14	2	17	63	18	1	19
Production, transportation, and material moving	66	9	5	20	62	13	1	24
Production	71	10	3	16	67	14	1	18
Transportation and material moving	62	8	7	23	57	13	1	29
Full time	78	10	3	10	73	14	1	11
Part time	16	3	22	59	11	8	2	79
Union	92	3	3	3	85	9	1	5
Nonunion	58	9	8	25	53	13	1	32
Average wage within the following categories: ³								
Lowest 25 percent	29	8	16	47	23	13	2	62
Lowest 10 percent	17	7	18	59	14	10	2	75
Second 25 percent	64	10	6	19	60	15	1	24
Third 25 percent	78	8	4	10	74	13	1	12
Highest 25 percent	88	6	2	4	84	10	1	6
Highest 10 percent	88	5	3	4	84	9	1	5
Establishment characteristics								
Goods-producing industries	73	12	2	13	69	16	1	15
Service-providing industries	61	7	8	23	56	12	1	31
Education and health services	74	5	6	15	68	11	1	20
Educational services	84	2	4	10	77	10	1	13
Elementary and secondary schools	86	2	4	8	75	13	1	11
Junior colleges, colleges, and universities	88	2	3	7	86	4	1	9
Health care and social assistance	67	8	7	18	62	12	1	24
Hospitals	89	2	3	6	88	3	1	8
Public administration	89	1	2	8	83	7	(²)	10

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2017—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	27	44	1	28	51	19	7	22
Worker characteristics								
Management, professional, and related	41	47	1	11	64	23	3	9
Management, business, and financial	37	59	(²)	5	77	18	1	4
Professional and related	43	42	1	14	59	26	4	11
Teachers	70	14	2	14	39	45	1	15
Primary, secondary, and special education school teachers	87	8	—	—	34	61	—	—
Registered nurses	37	49	—	—	72	14	6	8
Service	15	29	1	55	27	17	10	46
Protective service	54	14	2	29	33	36	11	21
Sales and office	20	48	2	31	53	15	11	21
Sales and related	9	45	2	44	43	11	20	26
Office and administrative support	26	50	2	23	59	17	6	18
Natural resources, construction, and maintenance	27	47	(²)	25	52	22	4	22
Construction, extraction, farming, fishing, and forestry	29	38	1	32	42	26	5	27
Installation, maintenance, and repair	25	56	—	—	61	19	2	17
Production, transportation, and material moving	24	51	1	24	57	18	5	20
Production	22	59	—	19	68	14	3	16
Transportation and material moving	26	43	1	29	47	22	7	24
Full time	33	54	(²)	12	65	23	3	10
Part time	7	12	4	77	12	8	20	61
Union	80	14	2	4	45	50	1	5
Nonunion	18	49	1	33	53	14	8	25
Average wage within the following categories: ³								
Lowest 25 percent	7	30	2	62	25	12	15	48
Lowest 10 percent	3	20	1	75	14	10	17	59
Second 25 percent	21	54	1	24	55	20	5	20
Third 25 percent	35	52	1	13	64	23	3	10
Highest 25 percent	49	44	1	6	70	24	2	5
Highest 10 percent	47	47	1	6	74	20	2	4
Establishment characteristics								
Goods-producing industries	26	59	(²)	15	68	17	2	13
Service-providing industries	27	41	1	31	49	19	8	24
Education and health services	41	39	1	19	52	27	5	16
Educational services	70	16	3	11	40	46	2	12
Elementary and secondary schools	81	7	3	9	28	60	1	11
Junior colleges, colleges, and universities	57	33	2	8	66	23	2	9
Health care and social assistance	21	53	(²)	25	60	14	7	19
Hospitals	45	46	1	8	78	13	2	7
Public administration	85	5	2	8	35	55	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2017—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
1 to 99 workers	46	12	10	33	41	16	1	41
1 to 49 workers	40	12	10	38	36	17	1	46
50 to 99 workers	60	10	9	21	56	13	1	29
100 workers or more	79	4	6	11	74	9	1	15
100 to 499 workers	73	6	8	14	66	13	1	20
500 workers or more	87	2	3	7	85	5	1	9
Geographic areas								
Northeast	64	7	8	21	58	12	1	28
New England	64	5	9	21	58	11	2	29
Middle Atlantic	64	8	7	21	58	13	1	28
South	63	8	8	21	60	11	2	27
South Atlantic	63	7	8	22	60	11	1	28
East South Central	65	8	7	19	57	17	1	25
West South Central	62	10	9	20	61	10	2	27
Midwest	64	6	9	21	60	10	1	29
East North Central	63	7	9	21	60	11	1	28
West North Central	66	5	9	21	61	9	1	29
West	59	10	6	26	52	17	1	30
Mountain	60	8	6	25	55	14	1	30
Pacific	58	11	5	26	50	19	1	30

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2017—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
1 to 99 workers	13	44	1	42	40	18	9	34
1 to 49 workers	10	43	1	47	36	16	9	38
50 to 99 workers	21	48	1	29	49	21	8	22
100 workers or more	40	43	1	15	63	20	5	11
100 to 499 workers	27	52	2	19	60	19	7	14
500 workers or more	56	33	1	9	67	23	3	8
Geographic areas								
Northeast	30	41	1	28	51	20	7	22
New England	—	43	—	30	51	19	8	22
Middle Atlantic	31	40	2	27	51	20	6	23
South	27	44	1	28	52	19	8	21
South Atlantic	29	42	1	29	55	16	8	22
East South Central	24	49	1	25	55	19	6	20
West South Central	26	46	1	28	47	24	8	20
Midwest	26	45	1	28	55	15	8	21
East North Central	26	45	1	28	55	15	8	21
West North Central	26	45	1	28	55	16	8	21
West	25	44	1	30	47	22	5	26
Mountain	20	48	1	31	50	18	6	26
Pacific	27	42	1	30	45	24	5	26

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.