

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018**

(All workers with single 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	\$440.88	14	\$566.44	86	\$421.04	\$135.80
<b>Worker characteristics</b>							
Management, professional, and related .....	100	450.11	13	556.38	87	433.69	131.79
Management, business, and financial .....	100	433.70	10	522.47	90	423.60	133.20
Professional and related .....	100	460.59	15	570.74	85	440.54	130.83
Service .....	100	415.11	13	540.54	87	396.57	134.76
Protective service .....	100	387.40	—	—	—	—	—
Sales and office .....	100	433.06	11	558.56	89	418.14	137.09
Sales and related .....	100	421.52	7	600.56	93	407.15	134.11
Office and administrative support .....	100	438.19	12	547.03	88	423.29	138.49
Natural resources, construction, and maintenance	100	442.94	21	575.59	79	408.41	144.12
Construction, extraction, farming, fishing, and forestry .....	100	445.35	28	595.59	72	386.53	152.69
Installation, maintenance, and repair .....	100	440.91	14	542.66	86	423.85	138.08
Production, transportation, and material moving ...	100	447.72	15	598.77	85	421.84	138.44
Production .....	100	439.00	14	534.80	86	423.32	134.92
Transportation and material moving .....	100	457.51	15	665.04	85	420.16	142.44
Full time .....	100	441.34	13	557.68	87	423.18	135.45
Part time .....	100	433.43	16	686.54	84	385.53	141.63
Union .....	100	543.80	36	639.54	64	490.46	126.54
Nonunion .....	100	424.64	10	525.77	90	413.21	136.84
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	406.07	9	602.50	91	386.91	142.19
Lowest 10 percent .....	100	429.54	14	618.19	86	398.51	151.78
Second 25 percent .....	100	429.13	12	547.14	88	413.04	137.73
Third 25 percent .....	100	443.21	15	563.88	85	422.14	137.58
Highest 25 percent .....	100	460.32	16	572.09	84	439.81	130.14
Highest 10 percent .....	100	456.11	15	546.27	85	440.48	126.82
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	444.24	16	540.84	84	425.49	134.66
Construction .....	100	441.01	27	584.33	73	389.87	154.65
Manufacturing .....	100	445.23	13	510.94	87	435.44	128.61
Service-providing industries .....	100	439.87	13	576.16	87	419.76	136.13
Trade, transportation, and utilities .....	100	447.06	14	644.28	86	415.27	141.70
Wholesale trade .....	100	430.11	14	552.76	86	410.81	139.65
Retail trade .....	100	427.55	12	708.98	88	388.58	157.21
Transportation and warehousing .....	100	479.76	16	661.49	84	444.86	126.37
Utilities .....	100	536.37	18	541.78	82	535.21	94.30

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—continued**

(All workers with single 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	\$439.50	12	\$521.11	88	\$427.87	\$124.56
Financial activities .....	100	419.56	9	561.82	91	405.60	123.24
Finance and insurance .....	100	409.85	7	512.78	93	402.49	119.30
Credit intermediation and related activities .....	100	405.25	5	482.51	95	401.25	119.23
Insurance carriers and related activities .....	100	417.90	9	528.79	91	407.41	118.97
Real estate and rental and leasing .....	100	463.79	19	639.52	81	422.01	143.97
Professional and business services .....	100	410.40	15	516.43	85	392.03	138.27
Professional and technical services .....	100	428.65	21	521.77	79	403.84	134.40
Administrative and waste services .....	100	391.19	9	505.30	91	379.99	145.18
Education and health services .....	100	468.27	9	583.07	91	456.62	134.01
Educational services .....	100	480.77	7	705.03	93	464.57	138.82
Junior colleges, colleges, and universities .....	100	500.59	5	689.85	95	491.23	141.79
Health care and social assistance .....	100	466.14	10	568.57	90	455.23	133.16
Leisure and hospitality .....	100	414.38	16	493.57	84	398.85	138.37
Accommodation and food services .....	100	411.65	12	518.11	88	397.34	139.44
Other services .....	100	478.81	28	647.38	72	412.06	158.79
1 to 99 workers .....	100	434.19	16	554.11	84	411.73	143.44
1 to 49 workers .....	100	436.45	17	557.63	83	411.20	142.19
50 to 99 workers .....	100	428.99	12	542.82	88	412.89	146.15
100 workers or more .....	100	445.80	12	578.30	88	427.61	130.41
100 to 499 workers .....	100	442.12	12	610.43	88	419.73	135.36
500 workers or more .....	100	450.66	12	538.56	88	438.09	123.83
<b>Geographic areas</b>							
Northeast .....	100	473.54	15	586.76	85	454.13	130.44
New England .....	100	460.52	12	623.84	88	438.86	143.32
Middle Atlantic .....	100	477.70	15	577.85	85	459.23	126.14
South .....	100	420.92	11	532.29	89	407.59	139.06
South Atlantic .....	100	426.73	11	544.35	89	411.94	143.28
East South Central .....	100	422.78	12	542.41	88	406.22	140.89
West South Central .....	100	410.56	9	502.32	91	401.22	131.46
Midwest .....	100	440.79	14	612.00	86	413.09	139.63
East North Central .....	100	445.07	14	634.51	86	414.35	141.67
West North Central .....	100	431.14	14	560.94	86	410.27	135.04
West .....	100	443.31	17	546.74	83	422.49	131.39
Mountain .....	100	420.60	14	553.85	86	398.22	140.16
Pacific .....	100	453.69	18	544.12	82	434.05	127.22

<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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.