

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

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	\$9.20	0.5	\$19.89	0.5	\$9.51	\$6.70
Worker characteristics						
Management, professional, and related	14.73	0.8	30.55	0.8	15.08	13.85
Management, business, and financial	15.45	0.6	33.29	0.6	15.59	12.02
Professional and related	19.31	1.2	38.50	1.2	20.12	18.51
Service	31.20	1.7	41.60	1.7	28.73	24.99
Protective service	90.09	—	—	—	—	—
Sales and office	10.28	0.5	36.93	0.5	11.10	8.81
Sales and related	14.98	0.6	46.65	0.6	15.33	13.09
Office and administrative support	12.04	0.7	45.60	0.7	12.83	12.65
Natural resources, construction, and maintenance	23.42	1.7	44.50	1.7	23.47	14.71
Construction, extraction, farming, fishing, and forestry	41.13	3.3	39.09	3.3	39.03	26.20
Installation, maintenance, and repair	22.56	1.2	101.91	1.2	23.50	16.90
Production, transportation, and material moving ...	17.46	1.2	32.97	1.2	19.30	7.93
Production	22.08	1.6	37.35	1.6	23.02	10.28
Transportation and material moving	21.32	1.7	60.72	1.7	24.23	12.73
Full time	9.11	0.5	22.11	0.5	9.46	6.45
Part time	40.40	1.5	26.18	1.5	38.71	30.93
Union	14.25	2.5	26.53	2.5	20.33	13.98
Nonunion	10.12	0.3	31.08	0.3	10.10	7.39
Average wage within the following categories: ¹						
Lowest 25 percent	30.58	1.1	19.44	1.1	28.93	19.83
Lowest 10 percent	30.37	1.2	87.72	1.2	32.73	32.87
Second 25 percent	13.40	0.7	35.02	0.7	14.04	14.39
Third 25 percent	15.84	0.9	30.62	0.9	15.43	9.30
Highest 25 percent	12.21	0.9	25.39	0.9	12.23	10.99
Highest 10 percent	14.05	1.0	32.46	1.0	14.31	12.91
Establishment characteristics						
Goods-producing industries	15.45	1.1	25.86	1.1	14.98	6.99
Construction	30.51	2.9	46.21	2.9	29.86	15.60
Manufacturing	15.76	1.3	33.94	1.3	15.38	7.80
Service-providing industries	10.81	0.5	25.92	0.5	11.36	8.42
Trade, transportation, and utilities	15.12	1.1	33.16	1.1	14.91	9.31
Wholesale trade	16.08	1.8	57.12	1.8	16.81	15.62
Retail trade	20.97	0.8	41.93	0.8	22.21	11.73
Transportation and warehousing	33.77	2.6	75.78	2.6	38.57	25.15
Utilities	39.46	—	—	—	—	—

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 2018—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	\$17.06	2.2	\$41.44	2.2	\$16.91	\$9.27
Financial activities	14.51	0.9	41.85	0.9	13.86	10.85
Finance and insurance	9.20	0.4	88.37	0.4	9.63	6.87
Credit intermediation and related activities	9.79	0.4	40.16	0.4	9.58	12.23
Insurance carriers and related activities	13.81	0.7	108.65	0.7	14.29	7.43
Real estate and rental and leasing	69.98	—	—	—	—	—
Professional and business services	23.48	0.7	58.25	0.7	23.72	15.52
Professional and technical services	29.30	1.1	71.82	1.1	28.81	25.76
Administrative and waste services	33.48	0.9	72.32	0.9	33.52	36.24
Education and health services	28.00	1.5	60.34	1.5	29.75	26.94
Educational services	33.66	0.7	72.28	0.7	35.26	18.97
Junior colleges, colleges, and universities	26.30	0.5	82.34	0.5	25.94	12.21
Health care and social assistance	31.48	1.7	63.36	1.7	33.23	30.69
Leisure and hospitality	61.43	—	—	—	—	—
Accommodation and food services	60.58	1.7	89.06	1.7	64.49	37.26
Other services	82.10	—	—	—	—	—
1 to 99 workers	13.18	0.6	28.86	0.6	12.93	12.57
1 to 49 workers	16.19	0.9	33.35	0.9	15.42	13.73
50 to 99 workers	20.43	0.7	61.71	0.7	21.75	25.44
100 workers or more	10.57	0.7	25.90	0.7	11.07	7.72
100 to 499 workers	14.90	0.7	30.82	0.7	14.74	10.76
500 workers or more	13.84	1.3	34.88	1.3	15.45	7.98
Geographic areas						
Northeast	16.80	1.4	30.99	1.4	20.98	17.61
New England	25.36	1.6	92.84	1.6	26.70	18.00
Middle Atlantic	19.90	1.6	28.82	1.6	26.33	21.88
South	15.60	0.7	54.51	0.7	15.56	11.36
South Atlantic	22.00	1.2	83.54	1.2	23.33	15.20
East South Central	16.08	1.6	30.14	1.6	13.25	17.09
West South Central	31.75	0.7	63.19	0.7	29.11	23.53
Midwest	19.91	1.1	31.85	1.1	20.56	15.02
East North Central	25.90	1.4	36.17	1.4	27.31	20.50
West North Central	29.24	1.5	63.10	1.5	27.56	17.49
West	21.04	1.0	40.33	1.0	19.90	10.82
Mountain	43.72	2.0	74.07	2.0	41.34	18.50
Pacific	23.45	1.1	49.33	1.1	21.82	13.35

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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