

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018

(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	59	10	8	23	55	14	2	30
Worker characteristics								
Management, professional, and related	79	9	4	8	77	11	1	12
Management, business, and financial	85	10	1	3	82	13	(1)	4
Professional and related	75	8	6	11	74	9	1	16
Service	33	10	11	46	29	14	2	56
Protective service	49	—	—	22	39	—	—	39
Sales and office	57	9	14	20	52	14	2	32
Sales and related	46	8	22	24	39	14	3	44
Office and administrative support	65	9	8	17	60	14	2	24
Natural resources, construction, and maintenance	57	16	4	23	52	21	1	26
Construction, extraction, farming, fishing, and forestry	51	16	6	27	42	25	2	31
Installation, maintenance, and repair	63	15	3	19	61	17	1	21
Production, transportation, and material moving ...	66	11	5	18	63	14	1	22
Production	70	12	3	15	65	16	(1)	18
Transportation and material moving	63	10	7	21	60	13	1	26
Full time	74	12	4	11	71	15	1	13
Part time	17	4	22	57	11	9	2	77
Union	90	5	3	3	84	10	1	5
Nonunion	56	10	9	25	52	14	2	32
Average wage within the following categories: ²								
Lowest 25 percent	26	9	17	47	21	14	2	62
Lowest 10 percent	15	9	17	59	13	11	2	74
Second 25 percent	61	12	6	21	57	16	2	26
Third 25 percent	75	11	5	9	71	15	1	13
Highest 25 percent	84	8	3	5	82	10	1	7
Highest 10 percent	86	8	2	4	85	9	1	6
Establishment characteristics								
Goods-producing industries	72	12	3	13	69	16	(1)	15
Construction	52	17	5	26	43	26	1	30
Manufacturing	82	10	2	6	80	12	(1)	8
Service-providing industries	56	9	10	25	52	13	2	33
Trade, transportation, and utilities	60	7	16	17	53	14	3	30
Wholesale trade	75	11	5	10	71	15	1	13
Retail trade	48	6	24	22	38	16	4	42
Transportation and warehousing	79	6	3	12	75	—	—	14
Utilities	96	—	—	—	93	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018—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	16	53	1	30	56	13	8	23
Worker characteristics								
Management, professional, and related	24	64	(¹)	12	76	11	4	8
Management, business, and financial	26	69	—	—	83	12	1	3
Professional and related	22	61	1	16	72	11	6	11
Service	6	37	1	57	30	12	11	47
Protective service	—	44	—	42	47	—	—	23
Sales and office	13	53	1	33	55	11	14	21
Sales and related	9	45	2	45	43	11	21	25
Office and administrative support	16	58	1	25	63	11	8	18
Natural resources, construction, and maintenance	—	54	—	27	52	21	4	23
Construction, extraction, farming, fishing, and forestry	—	45	—	32	43	24	6	27
Installation, maintenance, and repair	17	61	—	22	60	18	3	19
Production, transportation, and material moving	20	57	1	22	59	18	5	18
Production	—	63	—	19	67	14	3	15
Transportation and material moving	22	51	1	26	52	21	6	21
Full time	19	66	(¹)	14	70	15	4	11
Part time	6	14	2	77	13	8	22	58
Union	67	27	1	5	56	38	2	4
Nonunion	11	55	1	33	55	11	9	25
Average wage within the following categories: ²								
Lowest 25 percent	4	32	1	63	24	11	17	48
Lowest 10 percent	2	22	1	75	13	11	17	59
Second 25 percent	11	61	1	27	58	15	6	21
Third 25 percent	20	66	(¹)	14	71	15	5	10
Highest 25 percent	33	59	—	—	79	13	3	5
Highest 10 percent	35	58	—	—	82	12	2	4
Establishment characteristics								
Goods-producing industries	22	63	(¹)	15	69	16	3	13
Construction	—	52	—	31	45	24	4	27
Manufacturing	24	68	—	—	80	12	2	6
Service-providing industries	15	51	1	34	53	13	9	25
Trade, transportation, and utilities	15	52	2	30	53	15	15	17
Wholesale trade	10	76	1	13	73	12	5	10
Retail trade	9	45	3	43	42	13	24	22
Transportation and warehousing	32	53	—	—	61	24	—	—
Utilities	73	—	—	—	96	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018—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
Information	85	7	1	6	87	6	1	7
Financial activities	78	8	4	9	79	8	1	12
Finance and insurance	90	3	3	4	90	3	1	6
Credit intermediation and related activities	92	3	2	3	91	4	1	4
Insurance carriers and related activities	86	3	4	7	86	3	2	9
Real estate and rental and leasing	44	24	9	23	47	—	—	32
Professional and business services	58	14	6	23	54	17	1	27
Professional and technical services	74	11	5	10	70	16	—	—
Administrative and waste services	33	18	8	41	30	20	3	47
Education and health services	64	9	8	18	62	11	2	25
Educational services	69	5	3	23	67	—	—	25
Junior colleges, colleges, and universities	88	2	2	9	87	3	1	9
Health care and social assistance	64	9	9	18	61	12	3	25
Leisure and hospitality	24	9	10	56	21	—	—	65
Accommodation and food services	23	9	10	58	19	—	—	68
Other services	39	8	9	44	31	—	—	53
1 to 99 workers	43	12	10	34	39	16	2	43
1 to 49 workers	38	13	11	39	34	17	2	48
50 to 99 workers	57	12	9	22	55	14	1	30
100 workers or more	79	7	6	9	74	11	2	13
100 to 499 workers	75	8	8	9	69	14	2	15
500 workers or more	85	4	3	8	83	5	1	10
Geographic areas								
Northeast	61	9	8	22	55	14	1	30
New England	63	7	9	21	61	9	1	29
Middle Atlantic	60	9	8	23	54	16	1	30
South	58	11	9	23	56	13	2	30
South Atlantic	57	10	9	24	55	12	2	31
East South Central	62	—	—	22	55	—	—	29
West South Central	56	14	9	21	56	14	2	28
Midwest	60	7	10	23	57	10	2	31
East North Central	59	8	10	22	57	10	2	30
West North Central	62	6	8	24	57	11	1	31
West	59	12	7	23	52	18	1	28
Mountain	63	9	8	19	57	16	1	26
Pacific	57	13	6	24	50	20	1	29

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018—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
Information	33	60	—	8	85	7	1	6
Financial activities	36	50	(¹)	13	78	9	4	9
Finance and insurance	47	46	(¹)	7	90	3	3	4
Credit intermediation and related activities	47	48	(¹)	4	92	3	2	3
Insurance carriers and related activities	44	45	—	—	85	4	4	7
Real estate and rental and leasing	7	61	—	32	43	25	9	23
Professional and business services	—	58	—	28	56	15	6	23
Professional and technical services	—	73	—	15	73	12	5	10
Administrative and waste services	—	47	—	49	31	19	8	42
Education and health services	16	57	1	26	60	13	8	18
Educational services	—	59	—	25	62	12	3	23
Junior colleges, colleges, and universities	16	74	—	—	85	5	1	9
Health care and social assistance	16	57	1	26	60	13	9	18
Leisure and hospitality	—	32	—	66	23	11	10	56
Accommodation and food services	—	30	—	68	22	10	10	58
Other services	—	39	—	52	36	11	8	45
1 to 99 workers	7	48	(¹)	45	41	14	10	35
1 to 49 workers	6	45	(¹)	49	37	14	11	39
50 to 99 workers	11	58	(¹)	31	53	16	9	22
100 workers or more	27	58	1	14	73	12	6	9
100 to 499 workers	18	65	1	15	69	14	8	9
500 workers or more	40	48	1	11	79	10	3	8
Geographic areas								
Northeast	21	49	1	29	56	14	8	23
New England	—	49	—	29	58	12	9	21
Middle Atlantic	21	49	1	29	55	15	7	23
South	14	54	1	31	55	13	9	23
South Atlantic	17	50	1	32	54	13	9	24
East South Central	—	56	—	30	61	—	—	22
West South Central	—	59	—	29	54	16	9	21
Midwest	16	51	1	32	57	11	9	23
East North Central	16	51	1	32	56	11	10	23
West North Central	—	52	—	32	58	9	8	24
West	14	57	1	29	55	15	7	23
Mountain	11	61	1	27	59	13	8	20
Pacific	15	55	1	30	53	17	6	24

¹ Less than 0.5.

² 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.

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