

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019

(All workers with family 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	\$1,114.86	7	\$1,583.45	93	\$1,079.90	\$563.66
Worker characteristics							
Management, professional, and related	100	1,137.60	5	1,531.86	95	1,115.29	551.93
Management, business, and financial	100	1,138.21	4	1,503.89	96	1,123.61	528.96
Professional and related	100	1,137.31	6	1,540.32	94	1,111.21	563.19
Teachers	100	1,093.00	7	1,657.16	93	1,051.29	591.09
Primary, secondary, and special education school teachers	100	1,063.53	8	1,666.22	92	1,008.77	620.83
Registered nurses	100	1,257.53	5	1,775.41	95	1,231.21	502.95
Service	100	1,065.51	8	1,656.79	92	1,016.55	631.89
Protective service	100	1,294.43	6	1,734.62	94	1,264.32	473.72
Sales and office	100	1,075.36	4	1,561.85	96	1,054.35	563.73
Sales and related	100	976.94	3	1,494.00	97	963.41	563.03
Office and administrative support	100	1,111.56	5	1,575.33	95	1,088.57	563.99
Natural resources, construction, and maintenance	100	1,108.84	12	1,609.57	88	1,041.42	568.91
Construction, extraction, farming, fishing, and forestry	100	1,087.36	16	1,664.43	84	980.68	581.10
Installation, maintenance, and repair	100	1,129.23	8	1,511.88	92	1,094.52	558.26
Production, transportation, and material moving ...	100	1,158.82	12	1,600.00	88	1,100.02	531.75
Production	100	1,168.05	11	1,530.58	89	1,122.80	502.53
Transportation and material moving	100	1,148.97	12	1,665.95	88	1,075.31	563.43
Full time	100	1,121.14	6	1,571.15	94	1,090.08	559.87
Part time	100	1,009.26	15	1,671.77	85	891.18	633.92
Union	100	1,425.88	23	1,668.94	77	1,353.70	468.84
Nonunion	100	1,035.55	3	1,409.94	97	1,024.47	582.85
Average wage within the following categories: ²							
Lowest 25 percent	100	932.41	5	1,560.09	95	900.24	654.54
Lowest 10 percent	100	931.82	5	1,531.56	95	900.42	609.82
Second 25 percent	100	1,066.07	6	1,579.66	94	1,033.92	573.27
Third 25 percent	100	1,140.20	8	1,580.85	92	1,102.20	553.51
Highest 25 percent	100	1,203.72	8	1,594.27	92	1,171.28	526.60
Highest 10 percent	100	1,213.85	8	1,546.58	92	1,185.23	519.37
Establishment characteristics							
Goods-producing industries	100	1,149.61	11	1,530.66	89	1,104.83	500.49
Service-providing industries	100	1,107.06	6	1,603.77	94	1,074.55	577.19
Education and health services	100	1,125.31	6	1,697.39	94	1,089.86	610.66
Educational services	100	1,121.67	7	1,675.72	93	1,081.52	576.91
Elementary and secondary schools	100	1,069.04	9	1,676.21	91	1,009.26	620.68
Junior colleges, colleges, and universities	100	1,238.93	2	1,587.16	98	1,230.25	491.97
Health care and social assistance	100	1,128.28	5	1,720.94	95	1,096.55	637.75
Hospitals	100	1,315.96	7	1,727.87	93	1,283.68	477.23
Public administration	100	1,344.47	7	1,704.92	93	1,316.70	433.46

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019—continued

(All workers with family 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
1 to 99 workers	100	\$1,012.35	6	\$1,497.95	94	\$979.81	\$634.53
1 to 49 workers	100	1,001.75	6	1,465.81	94	971.99	634.92
50 to 99 workers	100	1,034.73	7	1,558.01	93	996.47	633.71
100 workers or more	100	1,178.71	7	1,628.91	93	1,142.95	519.00
100 to 499 workers	100	1,101.85	5	1,619.31	95	1,076.32	555.59
500 workers or more	100	1,254.18	10	1,633.35	90	1,212.21	480.97
Geographic areas							
Northeast	100	1,270.18	12	1,707.08	88	1,212.57	499.94
New England	100	1,249.16	3	1,630.07	97	1,236.53	506.11
Middle Atlantic	100	1,277.72	15	1,713.12	85	1,202.81	497.43
South	100	1,018.24	3	1,538.86	97	1,002.20	596.49
South Atlantic	100	1,047.93	3	1,538.03	97	1,031.62	593.41
East South Central	100	1,024.08	3	1,628.02	97	1,002.53	569.14
West South Central	100	966.43	2	1,476.77	98	953.99	614.94
Midwest	100	1,141.31	8	1,572.45	92	1,103.33	549.11
East North Central	100	1,166.82	9	1,545.23	91	1,131.12	534.56
West North Central	100	1,086.78	7	1,644.35	93	1,044.98	579.65
West	100	1,111.17	8	1,480.22	92	1,079.12	573.77
Mountain	100	1,055.32	7	1,498.59	93	1,022.69	562.10
Pacific	100	1,135.52	8	1,473.75	92	1,104.17	578.95

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

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 2019.

Note: Because of rounding, sums of individual items may not equal totals. 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.