

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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	\$1,091.51	7	\$1,560.38	93	\$1,056.86	\$577.44
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,123.61	5	1,442.21	95	1,108.50	562.61
Management, business, and financial .....	100	1,119.54	3	1,419.89	97	1,109.36	543.47
Professional and related .....	100	1,126.20	5	1,450.92	95	1,107.93	575.03
Service .....	100	996.65	8	1,649.31	92	940.06	685.26
Protective service .....	100	1,085.40	—	—	—	—	—
Sales and office .....	100	1,048.50	4	1,542.50	96	1,029.06	576.32
Sales and related .....	100	975.36	3	1,495.13	97	961.67	563.01
Office and administrative support .....	100	1,080.44	4	1,554.79	96	1,059.03	582.25
Natural resources, construction, and maintenance	100	1,084.94	12	1,600.39	88	1,012.22	584.59
Construction, extraction, farming, fishing, and forestry .....	100	1,058.90	17	1,664.05	83	937.06	600.92
Installation, maintenance, and repair .....	100	1,109.04	8	1,481.38	92	1,075.36	570.88
Production, transportation, and material moving ...	100	1,151.76	12	1,595.57	88	1,091.16	532.26
Production .....	100	1,165.63	11	1,529.11	89	1,119.78	502.31
Transportation and material moving .....	100	1,135.99	13	1,660.97	87	1,057.97	566.99
Full time .....	100	1,098.86	6	1,543.04	94	1,068.94	573.28
Part time .....	100	977.43	16	1,668.34	84	848.28	649.39
Union .....	100	1,467.54	32	1,661.99	68	1,377.08	427.60
Nonunion .....	100	1,031.60	3	1,384.27	97	1,020.99	594.23
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	938.66	5	1,553.27	95	905.41	665.36
Lowest 10 percent .....	100	960.12	6	1,552.16	94	924.37	621.83
Second 25 percent .....	100	1,028.54	5	1,591.87	95	998.44	598.54
Third 25 percent .....	100	1,107.07	8	1,532.85	92	1,071.21	571.59
Highest 25 percent .....	100	1,181.70	8	1,571.89	92	1,147.48	532.28
Highest 10 percent .....	100	1,176.56	6	1,431.47	94	1,159.98	512.68
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,149.88	11	1,529.01	89	1,105.01	501.43
Construction .....	100	1,022.09	15	1,623.67	85	920.03	616.59
Manufacturing .....	100	1,199.61	9	1,490.54	91	1,170.45	464.43
Service-providing industries .....	100	1,074.75	6	1,576.77	94	1,043.74	598.17
Trade, transportation, and utilities .....	100	1,067.98	9	1,612.46	91	1,015.02	578.41
Wholesale trade .....	100	1,072.24	5	1,354.19	95	1,056.10	522.00
Retail trade .....	100	927.51	6	1,607.38	94	881.05	645.57
Transportation and warehousing .....	100	1,215.85	15	1,692.66	85	1,129.48	543.97
Utilities .....	100	1,482.93	11	1,683.68	89	1,458.35	460.79

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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
Information .....	100	\$1,218.60	10	\$1,475.47	90	\$1,188.88	\$476.45
Financial activities .....	100	1,129.92	3	1,679.28	97	1,112.59	496.91
Finance and insurance .....	100	1,147.67	2	1,616.65	98	1,136.79	452.87
Credit intermediation and related activities .....	100	1,100.44	1	1,813.47	99	1,093.29	463.19
Insurance carriers and related activities .....	100	1,191.76	3	1,513.49	97	1,182.12	447.38
Real estate and rental and leasing .....	100	1,054.92	—	—	—	—	—
Professional and business services .....	100	994.29	3	1,394.16	97	983.29	598.70
Professional and technical services .....	100	982.76	4	1,356.13	96	967.04	601.97
Administrative and waste services .....	100	908.77	1	1,611.67	99	903.08	645.13
Education and health services .....	100	1,120.22	5	1,744.87	95	1,090.50	655.73
Educational services .....	100	1,172.45	2	1,690.10	98	1,161.67	599.52
Junior colleges, colleges, and universities .....	100	1,322.17	2	1,727.84	98	1,314.55	555.27
Health care and social assistance .....	100	1,111.50	5	1,748.63	95	1,078.25	665.41
Leisure and hospitality .....	100	1,006.92	9	1,491.36	91	959.03	604.30
Accommodation and food services .....	100	995.36	10	1,457.73	90	946.28	630.58
Other services .....	100	1,103.40	8	1,222.89	92	1,092.47	826.89
1 to 99 workers .....	100	989.55	6	1,472.57	94	958.49	654.64
1 to 49 workers .....	100	984.46	6	1,442.98	94	956.35	650.04
50 to 99 workers .....	100	1,001.53	7	1,533.00	93	963.59	665.57
100 workers or more .....	100	1,165.81	7	1,611.98	93	1,129.67	520.31
100 to 499 workers .....	100	1,077.90	5	1,633.00	95	1,048.36	571.57
500 workers or more .....	100	1,273.60	10	1,599.56	90	1,235.42	453.65
<b>Geographic areas</b>							
Northeast .....	100	1,219.42	9	1,665.11	91	1,174.51	513.96
New England .....	100	1,214.94	4	1,642.27	96	1,198.55	519.59
Middle Atlantic .....	100	1,221.07	11	1,667.91	89	1,164.86	511.70
South .....	100	1,033.94	4	1,543.50	96	1,015.08	610.33
South Atlantic .....	100	1,045.79	4	1,534.08	96	1,026.68	613.87
East South Central .....	100	1,057.12	—	—	—	—	—
West South Central .....	100	1,002.25	3	1,479.76	97	987.35	616.72
Midwest .....	100	1,106.84	9	1,574.34	91	1,062.29	564.17
East North Central .....	100	1,130.49	10	1,554.89	90	1,084.80	550.69
West North Central .....	100	1,054.95	6	1,638.47	94	1,014.63	592.71
West .....	100	1,059.44	8	1,466.39	92	1,023.93	589.80
Mountain .....	100	1,038.33	7	1,506.20	93	1,002.42	583.41
Pacific .....	100	1,068.76	8	1,451.50	92	1,033.57	592.67

<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 2019.

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.