

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019

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	\$10.58	0.4	\$21.81	0.4	\$10.71	\$6.05
Worker characteristics						
Management, professional, and related	14.05	0.5	37.66	0.5	14.17	10.74
Management, business, and financial	21.17	0.5	48.80	0.5	21.36	10.40
Professional and related	15.04	0.6	47.90	0.6	15.01	15.26
Service	34.60	1.6	82.34	1.6	33.45	24.74
Protective service	52.55	—	—	—	—	—
Sales and office	14.96	0.4	36.39	0.4	15.59	9.80
Sales and related	21.37	0.5	87.57	0.5	22.83	12.93
Office and administrative support	15.82	0.5	46.60	0.5	16.18	13.13
Natural resources, construction, and maintenance	21.52	1.5	45.01	1.5	21.82	17.61
Construction, extraction, farming, fishing, and forestry	35.38	2.7	38.86	2.7	35.78	31.55
Installation, maintenance, and repair	23.26	1.8	98.35	1.8	22.80	17.88
Production, transportation, and material moving	17.50	1.5	29.55	1.5	18.08	12.02
Production	23.44	1.7	32.20	1.7	23.93	13.97
Transportation and material moving	25.54	2.5	54.56	2.5	25.54	19.17
Full time	10.38	0.4	20.27	0.4	10.58	6.07
Part time	57.32	3.3	75.69	3.3	41.16	32.98
Union	18.13	2.3	24.91	2.3	23.42	11.88
Nonunion	11.75	0.2	32.88	0.2	11.69	6.40
Average wage within the following categories: ¹						
Lowest 25 percent	34.31	0.9	56.70	0.9	34.04	21.59
Lowest 10 percent	45.58	1.8	137.80	1.8	41.55	23.78
Second 25 percent	19.78	0.9	72.47	0.9	19.19	11.75
Third 25 percent	12.04	0.8	34.49	0.8	11.90	10.74
Highest 25 percent	12.81	0.7	32.63	0.7	12.99	9.35
Highest 10 percent	19.34	0.8	38.71	0.8	20.03	13.28
Establishment characteristics						
Goods-producing industries	16.20	1.0	33.33	1.0	15.54	11.22
Construction	28.21	2.1	43.88	2.1	26.45	16.73
Manufacturing	19.13	1.3	52.25	1.3	17.43	12.96
Service-providing industries	12.62	0.5	27.82	0.5	12.87	7.07
Trade, transportation, and utilities	15.50	1.3	24.63	1.3	13.47	9.07
Wholesale trade	23.02	1.3	67.22	1.3	24.80	21.49
Retail trade	19.96	0.9	46.44	0.9	16.88	10.71
Transportation and warehousing	45.10	3.5	70.59	3.5	48.69	22.58
Utilities	45.28	2.8	54.52	2.8	49.31	48.74

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 2019—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	\$34.14	2.3	\$64.64	2.3	\$31.77	\$20.82
Financial activities	16.61	1.0	53.08	1.0	17.52	10.52
Finance and insurance	10.49	0.3	130.44	0.3	9.03	5.98
Credit intermediation and related activities	14.68	0.4	294.59	0.4	12.80	9.94
Insurance carriers and related activities	16.10	0.7	103.64	0.7	15.11	8.87
Real estate and rental and leasing	79.12	—	—	—	—	—
Professional and business services	21.69	0.6	98.73	0.6	22.03	14.56
Professional and technical services	19.53	1.0	116.89	1.0	18.38	21.74
Administrative and waste services	39.22	0.3	142.31	0.3	38.60	29.33
Education and health services	26.52	0.9	89.06	0.9	24.60	22.20
Educational services	26.86	0.6	83.08	0.6	27.73	17.32
Junior colleges, colleges, and universities	28.38	0.5	124.13	0.5	28.48	11.29
Health care and social assistance	30.57	1.0	94.92	1.0	28.34	25.84
Leisure and hospitality	61.23	2.2	66.17	2.2	61.94	35.97
Accommodation and food services	71.75	2.4	79.83	2.4	74.57	38.02
Other services	97.93	2.9	78.78	2.9	107.73	99.23
1 to 99 workers	16.63	0.5	29.58	0.5	16.10	11.11
1 to 49 workers	17.46	0.7	35.67	0.7	17.71	13.98
50 to 99 workers	28.11	0.9	44.35	0.9	28.24	24.32
100 workers or more	11.78	0.6	27.68	0.6	11.78	7.02
100 to 499 workers	15.43	0.7	49.67	0.7	15.29	10.05
500 workers or more	14.60	1.0	38.50	1.0	15.87	8.48
Geographic areas						
Northeast	20.71	1.2	52.48	1.2	22.70	13.48
New England	25.31	1.1	90.81	1.1	25.04	29.89
Middle Atlantic	21.94	1.5	56.69	1.5	26.94	14.17
South	15.02	0.5	54.38	0.5	13.89	9.66
South Atlantic	18.20	0.5	73.85	0.5	18.44	8.83
East South Central	38.15	—	—	—	—	—
West South Central	31.31	0.7	102.52	0.7	28.60	25.95
Midwest	21.51	1.0	20.75	1.0	23.81	10.81
East North Central	26.10	1.4	15.84	1.4	30.96	9.98
West North Central	36.65	1.6	63.79	1.6	30.81	24.65
West	26.99	0.9	36.11	0.9	26.70	15.25
Mountain	47.37	1.0	60.96	1.0	50.90	19.25
Pacific	32.96	1.2	44.74	1.2	31.37	20.41

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 2019.

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.