

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Flexible benefits <sup>2</sup>	Percent of earnings	Exists, but unknown
All workers .....	100	85	8	2	( <sup>3</sup> )	5
<b>Worker characteristics</b>						
Management, professional, and related .....	100	84	9	2	( <sup>3</sup> )	4
Professional and related .....	100	85	9	1	( <sup>3</sup> )	4
Teachers .....	100	86	8	1	—	5
Primary, secondary, and special education school teachers .....	100	86	6	1	—	6
Registered nurses .....	100	82	11	—	—	5
Service .....	100	86	8	1	—	5
Protective service .....	100	86	8	—	—	5
Sales and office .....	100	86	8	2	—	4
Office and administrative support .....	100	86	8	2	—	4
Natural resources, construction, and maintenance .....	100	84	8	2	—	6
Production, transportation, and material moving ...	100	85	7	—	—	6
Full time .....	100	85	8	2	( <sup>3</sup> )	5
Part time .....	100	83	8	1	—	—
Union .....	100	81	10	—	—	6
Nonunion .....	100	87	7	2	—	3
Wage percentiles: <sup>4</sup>						
Lowest 10 percent .....	100	88	6	—	—	6
Lowest 25 percent .....	100	87	7	2	( <sup>3</sup> )	4
Second 25 percent .....	100	87	8	1	—	4
Third 25 percent .....	100	86	7	1	—	5
Highest 25 percent .....	100	81	12	2	—	5
Highest 10 percent .....	100	78	16	2	—	4
<b>Establishment characteristics</b>						
Service-providing industries .....	100	85	8	2	( <sup>3</sup> )	5
Education and health services .....	100	85	9	1	( <sup>3</sup> )	4
Educational services .....	100	85	8	1	( <sup>3</sup> )	5
Elementary and secondary schools .....	100	86	6	1	( <sup>3</sup> )	6
Junior colleges, colleges, and universities .....	100	84	15	—	—	2
Health care and social assistance .....	100	82	13	—	—	2
Hospitals .....	100	87	9	—	—	3
Public administration .....	100	84	8	3	—	5
1 to 99 workers .....	100	82	9	4	—	5
1 to 49 workers .....	100	78	—	6	—	6
50 to 99 workers .....	100	87	7	—	—	3
100 workers or more .....	100	85	8	1	( <sup>3</sup> )	5
100 to 499 workers .....	100	89	6	1	—	4
500 workers or more .....	100	84	9	1	( <sup>3</sup> )	5

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Flexible benefits <sup>2</sup>	Percent of earnings	Exists, but unknown
State government .....	100	79	15	3	—	—
Local government .....	100	87	5	1	( <sup>3</sup> )	6
<b>Geographic areas</b>						
New England .....	100	91	—	—	—	—
Middle Atlantic .....	100	73	19	—	1	7
East North Central .....	100	85	11	—	—	3
West North Central .....	100	81	—	—	—	5
South Atlantic .....	100	97	1	—	—	2
East South Central .....	100	89	—	—	—	—
West South Central .....	100	85	—	—	—	6
Mountain .....	100	74	—	5	—	—
Pacific .....	100	75	14	4	—	6
Average monthly employer premium <sup>5</sup> .....	\$808.27	\$794.69	\$918.91	\$848.99	\$955.26	\$833.76

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

<sup>3</sup> Less than 0.5 percent.

<sup>4</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

<sup>5</sup> Average premium is for all workers.

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/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).