

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	77	1	10	1	( <sup>4</sup> )	11	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	77	—	10	1	—	11	1
Management, business, and financial .....	100	77	—	10	1	—	10	1
Professional and related .....	100	77	—	9	1	—	11	1
Service .....	100	78	—	8	1	—	12	( <sup>4</sup> )
Protective service .....	100	70	—	9	—	—	—	—
Sales and office .....	100	72	( <sup>4</sup> )	16	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Sales and related .....	100	67	—	20	—	—	12	( <sup>4</sup> )
Office and administrative support .....	100	74	( <sup>4</sup> )	13	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Natural resources, construction, and maintenance	100	83	—	6	—	—	10	1
Construction, extraction, farming, fishing, and forestry .....	100	84	—	4	—	—	10	—
Installation, maintenance, and repair .....	100	83	—	6	—	—	10	—
Production, transportation, and material moving ...	100	83	1	6	—	—	10	1
Production .....	100	83	—	5	—	—	10	—
Transportation and material moving .....	100	83	—	6	—	—	9	—
Full time .....	100	77	1	10	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Part time .....	100	74	1	17	—	—	8	—
Union .....	100	80	1	5	—	—	12	1
Nonunion .....	100	77	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	100	76	—	12	—	—	11	—
Lowest 10 percent .....	100	79	—	9	—	—	—	—
Second 25 percent .....	100	75	( <sup>4</sup> )	13	1	—	11	—
Third 25 percent .....	100	80	( <sup>4</sup> )	8	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Highest 25 percent .....	100	77	—	9	1	—	11	1
Highest 10 percent .....	100	76	—	9	1	—	12	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	83	—	6	—	—	10	( <sup>4</sup> )
Construction .....	100	85	—	5	—	—	8	—
Manufacturing .....	100	83	—	5	—	—	10	—
Service-providing industries .....	100	76	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	1
Trade, transportation, and utilities .....	100	71	1	15	—	—	12	1
Wholesale trade .....	100	80	—	9	—	—	9	—
Retail trade .....	100	62	—	23	—	—	14	—
Transportation and warehousing .....	100	80	—	5	—	—	13	—
Utilities .....	100	74	—	—	4	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	86	—	4	—	—	9	—
Financial activities .....	100	71	—	17	2	( <sup>4</sup> )	9	—
Finance and insurance .....	100	69	—	18	2	1	10	—
Credit intermediation and related activities .....	100	71	—	21	—	—	6	—
Insurance carriers and related activities .....	100	67	—	12	3	—	17	—
Real estate and rental and leasing .....	100	88	—	—	—	—	5	—
Professional and business services .....	100	82	—	7	1	—	9	—
Professional and technical services .....	100	82	—	6	—	—	9	—
Administrative and waste services .....	100	81	—	—	—	—	9	—
Education and health services .....	100	76	—	11	1	—	10	—
Educational services .....	100	83	—	8	2	—	6	—
Junior colleges, colleges, and universities .....	100	80	—	10	3	—	6	—
Health care and social assistance .....	100	75	—	11	1	—	11	—
Leisure and hospitality .....	100	76	—	7	—	—	15	—
Accommodation and food services .....	100	77	—	8	—	—	14	—
Other services .....	100	79	—	—	—	—	—	—
1 to 99 workers .....	100	80	—	8	( <sup>4</sup> )	—	11	( <sup>4</sup> )
1 to 49 workers .....	100	78	—	10	—	—	11	( <sup>4</sup> )
50 to 99 workers .....	100	85	—	6	—	—	9	—
100 workers or more .....	100	75	1	11	1	( <sup>4</sup> )	11	1
100 to 499 workers .....	100	77	1	11	1	—	9	—
500 workers or more .....	100	73	—	11	1	—	13	1
<b>Geographic areas</b>								
New England .....	100	80	—	8	1	—	11	—
Middle Atlantic .....	100	78	—	8	1	1	11	—
East North Central .....	100	76	1	11	1	—	12	—
West North Central .....	100	78	—	10	—	—	10	—
South Atlantic .....	100	77	—	11	—	—	10	—
East South Central .....	100	79	—	9	—	—	—	—
West South Central .....	100	72	—	15	—	—	11	—
Mountain .....	100	74	—	12	—	—	13	—
Pacific .....	100	80	—	8	1	—	10	—

<sup>1</sup> A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

<sup>2</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>3</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

<sup>4</sup> Less than 0.5 percent.

<sup>5</sup> The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm](http://www.bls.gov/ncs/ebs/glossary20092010.htm).