

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010

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	\$6.50	0.5	\$17.94	0.5	\$5.83	\$3.48
Worker characteristics						
Management, professional, and related	9.25	1.0	45.19	1.0	8.46	5.62
Management, business, and financial	12.06	1.1	35.64	1.1	11.55	7.80
Professional and related	12.04	1.2	65.34	1.2	10.89	7.12
Service	18.10	1.5	52.88	1.5	16.20	9.34
Protective service	38.26	2.8	199.74	2.8	35.64	31.39
Sales and office	6.90	0.6	34.34	0.6	7.34	4.79
Sales and related	10.63	0.8	64.10	0.8	12.20	8.42
Office and administrative support	8.62	0.7	43.43	0.7	8.92	5.83
Natural resources, construction, and maintenance	14.76	1.3	31.76	1.3	13.91	6.80
Construction, extraction, farming, fishing, and forestry	23.56	2.0	41.30	2.0	23.56	12.64
Installation, maintenance, and repair	16.76	1.6	47.22	1.6	15.21	8.27
Production, transportation, and material moving ...	10.21	1.0	22.30	1.0	10.30	6.96
Production	12.76	1.3	31.62	1.3	12.99	6.54
Transportation and material moving	16.97	1.7	30.62	1.7	17.20	12.09
Full time	6.42	0.5	17.86	0.5	5.71	3.76
Part time	20.21	1.8	43.30	1.8	21.75	13.32
Union	19.46	1.7	25.89	1.7	19.96	10.82
Nonunion	5.88	0.5	25.86	0.5	5.69	3.59
Average wage within the following categories: ¹						
Lowest 25 percent	15.53	0.9	77.09	0.9	14.89	9.48
Lowest 10 percent	29.27	1.8	81.15	1.8	30.07	17.34
Second 25 percent	8.52	0.6	27.77	0.6	7.94	5.73
Third 25 percent	9.87	0.7	25.77	0.7	9.00	5.34
Highest 25 percent	9.01	1.0	28.49	1.0	8.66	4.85
Highest 10 percent	13.02	1.5	66.51	1.5	10.79	6.69
Establishment characteristics						
Goods-producing industries	10.44	0.9	17.63	0.9	11.64	5.81
Construction	20.64	2.0	35.07	2.0	20.44	13.29
Manufacturing	11.96	1.0	20.78	1.0	13.30	6.33
Service-providing industries	7.54	0.6	25.11	0.6	6.82	4.12
Trade, transportation, and utilities	10.92	0.7	29.38	0.7	10.69	6.98
Wholesale trade	17.53	1.3	35.44	1.3	17.98	11.42
Retail trade	14.18	1.0	43.09	1.0	13.86	9.37
Transportation and warehousing	27.92	2.3	65.35	2.3	25.77	13.70
Utilities	25.02	2.9	40.56	2.9	25.04	8.11

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010—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	\$19.79	2.3	\$51.70	2.3	\$13.31	\$8.63
Financial activities	9.82	0.9	44.53	0.9	9.60	7.49
Finance and insurance	8.94	0.7	43.58	0.7	8.81	5.69
Credit intermediation and related activities	10.17	0.6	56.23	0.6	10.42	8.00
Insurance carriers and related activities	16.38	1.2	—	1.2	15.71	9.45
Real estate and rental and leasing	29.23	—	—	—	—	—
Professional and business services	15.87	1.7	64.87	1.7	13.51	9.63
Professional and technical services	23.18	2.0	97.73	2.0	19.71	13.12
Administrative and waste services	34.75	—	—	—	—	—
Education and health services	15.66	1.2	68.26	1.2	15.65	10.32
Educational services	15.60	0.8	—	0.8	15.58	14.91
Junior colleges, colleges, and universities	16.58	0.3	—	0.3	16.64	10.50
Health care and social assistance	18.14	1.4	71.28	1.4	18.31	12.43
Leisure and hospitality	30.75	1.8	79.83	1.8	35.95	11.84
Accommodation and food services	34.63	1.9	95.48	1.9	39.12	12.37
Other services	39.14	3.8	—	3.8	31.80	23.87
1 to 99 workers	10.01	0.9	27.63	0.9	9.51	6.10
1 to 49 workers	10.86	1.0	31.99	1.0	9.89	8.35
50 to 99 workers	17.28	1.6	51.19	1.6	17.86	8.31
100 workers or more	6.73	0.6	19.13	0.6	6.06	3.95
100 to 499 workers	8.66	0.6	25.63	0.6	8.52	6.01
500 workers or more	9.28	0.8	22.64	0.8	8.06	6.03
Geographic areas						
New England	19.04	0.9	130.64	0.9	15.68	13.41
Middle Atlantic	25.09	1.5	36.45	1.5	21.93	8.20
East North Central	14.55	1.0	30.98	1.0	14.27	8.47
West North Central	19.61	1.6	33.89	1.6	20.29	13.84
South Atlantic	11.54	0.9	42.09	0.9	10.60	7.59
East South Central	18.60	2.0	55.69	2.0	20.25	21.02
West South Central	19.01	0.9	76.33	0.9	19.23	8.16
Pacific	13.22	2.1	35.13	2.1	14.69	9.55

¹ 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: 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.