

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.6	0.4	0.6	0.5	0.4
<b>Worker characteristics</b>						
Management, professional, and related .....	0.7	0.8	0.5	0.7	0.7	0.5
Management, business, and financial .....	0.7	1.2	0.9	0.7	1.1	0.9
Professional and related .....	0.9	0.9	0.5	0.9	0.8	0.6
Teachers .....	1.3	1.3	0.8	1.4	1.3	0.8
Primary, secondary, and special education school teachers .....	1.4	1.3	0.7	1.4	1.3	0.8
Registered nurses .....	1.4	1.5	1.5	1.4	1.6	1.6
Service .....	1.2	1.1	1.3	1.2	1.1	1.3
Protective service .....	3.2	2.8	1.5	3.2	2.8	1.6
Sales and office .....	0.8	0.7	0.5	0.8	0.7	0.6
Sales and related .....	1.2	1.1	0.8	1.2	1.0	0.9
Office and administrative support .....	1.0	0.9	0.7	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.3	0.8	1.3	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	1.9	1.8	1.2	1.9	1.9	1.2
Installation, maintenance, and repair .....	1.6	1.5	1.1	1.5	1.5	1.4
Production, transportation, and material moving ...	1.3	1.2	0.5	1.3	1.1	0.6
Production .....	1.3	1.3	0.7	1.3	1.2	0.7
Transportation and material moving .....	1.9	1.7	0.8	1.8	1.5	0.9
Full time .....	0.6	0.6	0.3	0.5	0.5	0.4
Part time .....	0.9	0.6	1.7	0.9	0.6	1.7
Union .....	0.7	0.8	0.5	0.7	0.9	0.6
Nonunion .....	0.7	0.6	0.4	0.7	0.6	0.4
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	1.1	0.9	1.3	1.1	0.9	1.3
Lowest 10 percent .....	1.8	1.4	3.2	1.8	1.4	3.4
Second 25 percent .....	0.9	0.9	0.6	1.0	0.9	0.6
Third 25 percent .....	0.7	0.6	0.4	0.7	0.6	0.5
Highest 25 percent .....	0.5	0.6	0.4	0.5	0.6	0.5
Highest 10 percent .....	0.5	0.7	0.5	0.5	0.8	0.8
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.8	0.8	0.5	0.8	0.8	0.5
Service-providing industries .....	0.7	0.7	0.4	0.7	0.6	0.4
Education and health services .....	1.0	1.0	0.7	1.0	1.0	0.7
Educational services .....	0.6	0.8	0.6	0.6	0.8	0.7
Elementary and secondary schools .....	0.5	0.8	0.7	0.5	0.8	0.8
Junior colleges, colleges, and universities	1.0	1.5	1.2	1.0	1.8	1.6
Health care and social assistance .....	1.6	1.5	1.1	1.6	1.4	1.0
Hospitals .....	0.6	0.8	0.7	0.7	1.1	1.1
Public administration .....	1.2	1.3	0.7	1.2	1.3	0.8

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.4	0.7	0.5	0.5	0.6	0.5	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	0.9	0.6	0.9	0.7	1.0	0.7	0.7	0.5
Management, business, and financial .....	1.3	1.4	1.2	1.4	1.1	1.8	0.8	1.1	0.9
Professional and related .....	1.0	0.9	0.6	1.0	0.8	1.1	0.9	0.8	0.6
Teachers .....	1.6	1.5	0.9	1.6	1.4	1.9	1.4	1.3	0.9
Primary, secondary, and special education school teachers .....	2.1	1.8	1.1	2.1	1.8	2.1	1.5	1.3	0.8
Registered nurses .....	2.4	2.1	1.4	2.6	1.5	2.7	1.7	1.7	1.5
Service .....	1.3	1.0	1.2	1.3	1.0	1.7	1.2	1.0	1.3
Protective service .....	2.9	2.5	1.4	2.6	2.1	2.2	3.2	2.8	1.6
Sales and office .....	0.9	0.7	0.6	0.8	0.6	0.8	0.8	0.7	0.6
Sales and related .....	1.0	0.9	1.2	1.0	0.8	1.3	1.1	1.0	0.9
Office and administrative support .....	1.2	0.9	0.7	0.9	0.7	0.9	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.3	1.1	1.1	1.3	1.0	1.6	1.3	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	1.8	1.6	1.2	1.7	1.5	1.5	1.9	1.8	1.3
Installation, maintenance, and repair .....	1.7	1.5	1.5	1.9	1.4	2.4	1.6	1.5	1.4
Production, transportation, and material moving ...	1.4	1.2	0.9	1.2	0.9	1.3	1.3	1.1	0.6
Production .....	1.8	1.6	1.1	1.5	1.2	1.6	1.4	1.2	0.8
Transportation and material moving .....	1.9	1.5	1.4	1.5	1.3	1.9	1.8	1.5	0.9
Full time .....	0.7	0.6	0.4	0.8	0.6	0.6	0.5	0.5	0.4
Part time .....	0.7	0.5	1.9	0.5	0.4	2.4	0.8	0.6	1.7
Union .....	1.2	1.1	0.6	1.4	1.2	0.7	0.8	0.9	0.6
Nonunion .....	0.7	0.6	0.5	0.6	0.5	0.7	0.7	0.6	0.4
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.0	0.7	1.4	1.0	0.8	2.0	1.0	0.8	1.2
Lowest 10 percent .....	1.6	1.1	3.2	1.3	1.0	4.7	1.8	1.3	3.1
Second 25 percent .....	1.1	0.9	0.6	0.9	0.7	1.0	0.9	0.9	0.6
Third 25 percent .....	0.8	0.7	0.4	0.9	0.8	0.8	0.7	0.6	0.5
Highest 25 percent .....	0.8	0.8	0.6	0.9	0.7	0.7	0.5	0.6	0.5
Highest 10 percent .....	1.3	1.2	0.7	1.1	1.0	0.9	0.6	0.9	0.8
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	1.1	0.7	1.3	1.1	1.0	0.9	0.8	0.6
Service-providing industries .....	0.8	0.6	0.4	0.7	0.6	0.6	0.6	0.6	0.4
Education and health services .....	1.2	1.0	0.9	1.3	0.9	1.2	1.0	1.0	0.7
Educational services .....	1.3	1.2	0.7	1.3	1.0	1.5	0.6	0.8	0.7
Elementary and secondary schools .....	1.5	1.4	1.0	1.6	1.3	2.0	0.6	0.9	0.8
Junior colleges, colleges, and universities	2.5	2.2	1.1	2.5	2.1	2.4	1.0	1.8	1.6
Health care and social assistance .....	1.9	1.4	1.4	2.0	1.2	1.8	1.6	1.4	1.1
Hospitals .....	1.6	1.4	0.8	2.6	1.6	2.2	0.8	1.1	1.1
Public administration .....	2.3	2.1	1.1	2.2	1.8	1.9	1.5	1.5	0.9

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.0	0.8	0.7	1.0	0.7	0.7
1 to 49 workers .....	1.1	0.9	0.9	1.1	0.8	0.8
50 to 99 workers .....	1.7	1.4	1.2	1.7	1.3	1.2
100 workers or more .....	0.6	0.6	0.4	0.6	0.5	0.5
100 to 499 workers .....	1.0	1.0	0.6	1.0	0.9	0.7
500 workers or more .....	0.5	0.7	0.6	0.5	0.7	0.6
<b>Geographic areas</b>						
New England .....	2.7	1.6	1.3	2.7	2.0	1.4
Middle Atlantic .....	2.4	2.4	0.9	2.3	1.9	0.8
East North Central .....	1.2	1.0	0.8	1.2	0.9	0.7
West North Central .....	2.1	2.2	1.0	2.1	2.1	1.1
South Atlantic .....	1.7	1.4	0.9	1.7	1.3	0.8
East South Central .....	2.2	1.8	1.7	2.2	1.6	1.8
West South Central .....	1.7	1.7	1.6	1.7	1.6	1.5
Mountain .....	2.1	2.1	1.4	2.1	1.8	1.3
Pacific .....	1.1	1.1	0.4	1.1	1.0	0.7

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	0.8	0.6	0.9	0.6	0.5	1.1	0.9	0.7	0.6
1 to 49 workers .....	0.9	0.7	1.1	0.7	0.6	1.4	1.1	0.8	0.8
50 to 99 workers .....	1.7	1.3	1.4	1.3	1.1	2.1	1.7	1.3	1.1
100 workers or more .....	0.7	0.6	0.4	1.0	0.8	0.7	0.6	0.6	0.5
100 to 499 workers .....	1.2	1.1	0.7	1.1	1.0	1.1	1.0	0.9	0.7
500 workers or more .....	1.1	0.9	0.6	1.3	1.0	0.9	0.6	0.7	0.6
<b>Geographic areas</b>									
New England .....	1.9	1.8	1.0	2.0	1.6	1.4	2.4	1.9	1.5
Middle Atlantic .....	2.3	2.0	0.8	2.2	1.7	1.3	2.2	1.9	0.9
East North Central .....	1.2	1.0	0.7	1.5	1.2	1.2	1.2	1.0	0.8
West North Central .....	2.2	1.9	1.3	1.1	0.9	1.6	2.0	2.0	1.0
South Atlantic .....	1.5	1.3	1.1	1.4	0.9	1.6	1.6	1.3	0.8
East South Central .....	4.0	2.6	1.8	4.6	3.5	1.6	2.1	1.5	1.8
West South Central .....	2.1	1.3	1.9	1.7	1.4	3.1	1.6	1.6	1.4
Mountain .....	3.0	2.3	1.9	3.6	2.8	1.7	2.1	1.9	1.5
Pacific .....	1.2	1.1	0.7	1.2	1.0	0.9	0.9	0.9	0.7

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access

to or participating in health care.

<sup>4</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, civilian workers,<sup>2</sup> National Compensation Survey, March 2011**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.2	0.2	0.3	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.4	0.4
Management, business, and financial .....	0.4	0.4	0.5	0.5
Professional and related .....	0.4	0.4	0.4	0.4
Teachers .....	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers .....	0.5	0.5	1.0	1.0
Registered nurses .....	1.0	1.0	0.9	0.9
Service .....	0.6	0.6	0.7	0.7
Protective service .....	0.7	0.7	1.2	1.2
Sales and office .....	0.3	0.3	0.4	0.4
Sales and related .....	0.6	0.6	0.8	0.8
Office and administrative support .....	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	0.6	0.6	0.7	0.7
Installation, maintenance, and repair .....	0.9	0.9	1.4	1.4
Production, transportation, and material moving ...	0.8	0.8	1.0	1.0
Production .....	0.5	0.5	0.5	0.5
Transportation and material moving .....	0.6	0.6	0.8	0.8
Transportation and material moving .....	0.7	0.7	0.8	0.8
Full time .....	0.2	0.2	0.3	0.3
Part time .....	1.1	1.1	1.2	1.2
Union .....	0.3	0.3	0.6	0.6
Nonunion .....	0.2	0.2	0.3	0.3
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.7	0.7	0.7	0.7
Lowest 10 percent .....	1.3	1.3	1.6	1.6
Second 25 percent .....	0.3	0.3	0.4	0.4
Third 25 percent .....	0.3	0.3	0.4	0.4
Highest 25 percent .....	0.3	0.3	0.3	0.3
Highest 10 percent .....	0.4	0.4	0.5	0.5
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.4	0.4	0.6	0.6
Service-providing industries .....	0.3	0.3	0.3	0.3
Education and health services .....	0.5	0.5	0.6	0.6
Educational services .....	0.4	0.4	0.8	0.8
Elementary and secondary schools .....	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.8	0.8	1.4	1.4
Health care and social assistance .....	0.7	0.7	0.9	0.9
Hospitals .....	0.8	0.8	0.7	0.7
Public administration .....	0.5	0.5	0.8	0.8

See footnotes at end of table.

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, civilian workers,<sup>2</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	0.4	0.4	0.5	0.5
1 to 49 workers .....	0.5	0.5	0.6	0.6
50 to 99 workers .....	0.6	0.6	0.8	0.8
100 workers or more .....	0.3	0.3	0.3	0.3
100 to 499 workers .....	0.4	0.4	0.5	0.5
500 workers or more .....	0.4	0.4	0.4	0.4
<b>Geographic areas</b>				
New England .....	0.7	0.7	0.7	0.7
Middle Atlantic .....	0.5	0.5	0.9	0.9
East North Central .....	0.5	0.5	0.7	0.7
West North Central .....	1.0	1.0	0.7	0.7
South Atlantic .....	0.4	0.4	0.5	0.5
East South Central .....	1.6	1.6	1.7	1.7
West South Central .....	0.6	0.6	1.0	1.0
Mountain .....	1.1	1.1	0.8	0.8
Pacific .....	0.6	0.6	0.6	0.6

<sup>1</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.2	0.2	0.3	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.4	0.4
Management, business, and financial .....	0.4	0.4	0.6	0.6
Professional and related .....	0.3	0.3	0.5	0.5
Teachers .....	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers .....	0.6	0.6	1.0	1.0
Registered nurses .....	0.9	0.9	1.1	1.1
Service .....	0.6	0.6	0.8	0.8
Protective service .....	0.7	0.7	1.4	1.4
Sales and office .....	0.3	0.3	0.4	0.4
Sales and related .....	0.5	0.5	0.7	0.7
Office and administrative support .....	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	0.5	0.5	0.7	0.7
Installation, maintenance, and repair .....	0.8	0.8	1.4	1.4
Production, transportation, and material moving ... Production .....	0.7	0.7	0.8	0.8
Transportation and material moving .....	0.4	0.4	0.5	0.5
Production .....	0.5	0.5	0.7	0.7
Transportation and material moving .....	0.6	0.6	0.9	0.9
Full time .....	0.2	0.2	0.3	0.3
Part time .....	1.1	1.1	1.0	1.0
Union .....	0.3	0.3	0.6	0.6
Nonunion .....	0.2	0.2	0.3	0.3
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.7	0.7	0.8	0.8
Lowest 10 percent .....	1.4	1.4	1.4	1.4
Second 25 percent .....	0.3	0.3	0.4	0.4
Third 25 percent .....	0.3	0.3	0.5	0.5
Highest 25 percent .....	0.3	0.3	0.4	0.4
Highest 10 percent .....	0.4	0.4	0.6	0.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.4	0.4	0.6	0.6
Service-providing industries .....	0.2	0.2	0.4	0.4
Education and health services .....	0.4	0.4	0.7	0.7
Educational services .....	0.5	0.5	0.9	0.9
Elementary and secondary schools .....	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities .....	0.7	0.7	2.2	2.2
Health care and social assistance .....	0.6	0.6	1.0	1.0
Hospitals .....	0.5	0.5	0.6	0.6
Public administration .....	0.5	0.5	0.8	0.8

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	0.4	0.4	0.6	0.6
1 to 49 workers .....	0.5	0.5	0.7	0.7
50 to 99 workers .....	0.7	0.7	0.9	0.9
100 workers or more .....	0.3	0.3	0.4	0.4
100 to 499 workers .....	0.4	0.4	0.5	0.5
500 workers or more .....	0.3	0.3	0.5	0.5
<b>Geographic areas</b>				
New England .....	0.7	0.7	0.8	0.8
Middle Atlantic .....	0.5	0.5	1.0	1.0
East North Central .....	0.4	0.4	0.6	0.6
West North Central .....	0.7	0.7	1.1	1.1
South Atlantic .....	0.4	0.4	0.6	0.6
East South Central .....	1.5	1.5	2.0	2.0
West South Central .....	0.6	0.6	1.1	1.1
Mountain .....	1.2	1.2	1.4	1.4
Pacific .....	0.6	0.6	0.7	0.7

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

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 .....	\$2.37	0.6	\$5.40	0.6	\$1.89	\$0.94
<b>Worker characteristics</b>						
Management, professional, and related .....	2.92	0.9	6.76	0.9	2.56	1.40
Management, business, and financial .....	4.63	1.1	11.06	1.1	4.37	2.16
Professional and related .....	3.49	1.1	7.45	1.1	3.37	1.55
Teachers .....	5.28	1.7	10.58	1.7	5.94	3.12
Primary, secondary, and special education school teachers .....	6.21	2.1	11.66	2.1	7.70	3.98
Registered nurses .....	14.91	3.1	58.35	3.1	8.04	2.71
Service .....	7.61	1.3	18.35	1.3	5.23	2.01
Protective service .....	7.85	2.4	15.19	2.4	8.17	3.17
Sales and office .....	2.77	0.7	9.31	0.7	2.75	1.59
Sales and related .....	4.02	1.3	12.63	1.3	3.28	2.30
Office and administrative support .....	3.43	0.9	11.07	0.9	3.47	1.95
Natural resources, construction, and maintenance	4.05	1.5	9.40	1.5	3.98	2.38
Construction, extraction, farming, fishing, and forestry .....	6.88	2.1	13.57	2.1	7.13	3.91
Installation, maintenance, and repair .....	5.56	1.8	12.87	1.8	4.70	3.28
Production, transportation, and material moving ...	4.38	1.1	11.39	1.1	3.74	1.55
Production .....	5.01	1.4	13.13	1.4	4.90	2.18
Transportation and material moving .....	6.76	1.6	15.43	1.6	6.40	2.43
Full time .....	2.34	0.6	5.36	0.6	1.84	0.89
Part time .....	11.37	2.1	28.47	2.1	10.13	5.00
Union .....	5.20	1.3	10.21	1.3	3.54	2.36
Nonunion .....	2.03	0.5	4.98	0.5	1.97	1.00
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	5.23	1.3	15.52	1.3	4.67	2.57
Lowest 10 percent .....	11.54	2.6	31.99	2.6	10.72	5.19
Second 25 percent .....	2.82	0.7	9.13	0.7	2.39	1.62
Third 25 percent .....	4.09	0.9	10.27	0.9	2.83	1.30
Highest 25 percent .....	2.65	0.9	5.22	0.9	2.27	1.40
Highest 10 percent .....	3.94	1.3	9.56	1.3	3.20	1.76
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.70	1.0	8.45	1.0	3.67	1.65
Service-providing industries .....	2.64	0.7	6.57	0.7	2.02	1.06
Education and health services .....	4.40	1.1	10.89	1.1	3.71	2.41
Educational services .....	4.41	1.6	7.60	1.6	4.86	3.21
Elementary and secondary schools .....	5.36	1.8	9.07	1.8	6.56	3.71
Junior colleges, colleges, and universities	6.22	2.7	13.23	2.7	5.52	5.06
Health care and social assistance .....	6.63	1.7	26.31	1.7	5.17	2.98
Hospitals .....	6.23	1.4	27.10	1.4	4.39	2.04
Public administration .....	9.76	2.2	25.91	2.2	5.65	2.15

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—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
1 to 99 workers .....	\$3.72	1.0	\$6.89	1.0	\$3.16	\$1.78
1 to 49 workers .....	4.15	1.2	8.22	1.2	4.09	2.47
50 to 99 workers .....	5.77	1.7	12.97	1.7	5.04	2.47
100 workers or more .....	2.77	0.6	7.98	0.6	2.26	1.11
100 to 499 workers .....	3.15	0.8	7.90	0.8	3.10	1.52
500 workers or more .....	3.86	0.9	10.71	0.9	3.18	1.48
<b>Geographic areas</b>						
New England .....	6.26	1.1	18.32	1.1	7.22	4.92
Middle Atlantic .....	7.16	2.0	12.82	2.0	4.98	1.77
East North Central .....	6.08	1.1	14.18	1.1	5.74	2.05
West North Central .....	7.52	2.3	15.34	2.3	5.63	2.83
South Atlantic .....	3.47	1.3	7.73	1.3	3.56	1.43
East South Central .....	6.66	2.2	12.81	2.2	6.82	6.25
West South Central .....	6.22	1.4	11.62	1.4	5.90	2.86
Mountain .....	10.17	2.3	16.87	2.3	8.49	3.55
Pacific .....	7.59	1.8	14.84	1.8	3.86	1.94

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	0.0	0.8	0.1	0.7	0.1	( <sup>5</sup> )	0.5	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	0.0	1.2	0.2	1.2	0.2	0.1	0.7	( <sup>5</sup> )
Management, business, and financial .....	0.0	1.3	—	1.0	0.4	0.1	0.7	—
Professional and related .....	0.0	1.5	0.2	1.5	0.2	0.1	0.9	( <sup>5</sup> )
Teachers .....	0.0	1.9	—	1.6	0.6	0.5	1.1	—
Primary, secondary, and special education school teachers .....	0.0	2.2	0.2	1.7	0.7	—	1.5	—
Registered nurses .....	0.0	4.3	—	4.8	0.3	0.2	1.6	—
Service .....	0.0	1.6	0.3	1.0	0.3	0.2	1.4	( <sup>5</sup> )
Protective service .....	0.0	3.1	—	2.4	0.9	0.7	2.5	—
Sales and office .....	0.0	1.1	( <sup>5</sup> )	0.9	0.2	( <sup>5</sup> )	0.7	( <sup>5</sup> )
Sales and related .....	0.0	1.8	—	1.4	—	—	1.1	( <sup>5</sup> )
Office and administrative support .....	0.0	1.2	( <sup>5</sup> )	1.0	0.2	( <sup>5</sup> )	0.8	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	0.0	1.6	—	1.1	( <sup>5</sup> )	—	1.4	0.4
Construction, extraction, farming, fishing, and forestry .....	0.0	2.6	—	1.6	0.1	—	2.2	—
Installation, maintenance, and repair .....	0.0	1.9	—	1.3	—	—	1.6	0.3
Production, transportation, and material moving ...	0.0	1.1	0.3	0.7	( <sup>5</sup> )	—	0.9	—
Production .....	0.0	1.5	—	0.9	( <sup>5</sup> )	—	1.3	—
Transportation and material moving .....	0.0	1.4	—	1.0	( <sup>5</sup> )	( <sup>5</sup> )	1.1	—
Full time .....	0.0	0.8	0.1	0.6	0.1	0.1	0.5	( <sup>5</sup> )
Part time .....	0.0	2.2	( <sup>5</sup> )	1.8	0.2	—	1.2	—
Union .....	0.0	1.5	0.3	1.2	0.5	0.2	0.8	0.2
Nonunion .....	0.0	0.8	( <sup>5</sup> )	0.7	0.1	( <sup>5</sup> )	0.6	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	0.0	1.5	—	1.1	—	—	1.2	—
Lowest 10 percent .....	0.0	3.4	—	1.4	—	—	2.9	—
Second 25 percent .....	0.0	1.1	( <sup>5</sup> )	1.0	0.2	( <sup>5</sup> )	0.8	( <sup>5</sup> )
Third 25 percent .....	0.0	0.9	0.1	0.8	0.1	0.1	0.6	( <sup>5</sup> )
Highest 25 percent .....	0.0	0.9	0.3	0.8	0.2	0.1	0.7	0.2
Highest 10 percent .....	0.0	1.3	0.3	0.9	0.3	0.2	0.9	0.3
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.0	1.1	—	0.7	( <sup>5</sup> )	—	1.1	( <sup>5</sup> )
Service-providing industries .....	0.0	0.9	( <sup>5</sup> )	0.8	0.1	0.1	0.6	( <sup>5</sup> )
Education and health services .....	0.0	1.8	( <sup>5</sup> )	1.7	0.2	0.1	1.0	( <sup>5</sup> )
Educational services .....	0.0	2.0	—	1.7	0.3	0.2	0.9	—
Elementary and secondary schools .....	0.0	2.2	—	1.8	0.5	0.3	1.3	—
Junior colleges, colleges, and universities .....	0.0	3.0	—	2.8	0.4	0.2	0.6	—
Health care and social assistance .....	0.0	2.7	—	2.7	0.2	0.2	1.6	—
Hospitals .....	0.0	3.7	—	4.4	0.4	0.3	1.6	—
Public administration .....	0.0	2.7	—	2.6	1.1	0.6	0.9	—

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	0.0	1.3	—	0.9	0.2	—	1.0	( <sup>5</sup> )
1 to 49 workers .....	0.0	1.6	—	1.2	0.2	—	1.3	( <sup>5</sup> )
50 to 99 workers .....	0.0	1.9	—	1.3	—	( <sup>5</sup> )	1.5	—
100 workers or more .....	0.0	1.0	0.2	0.8	0.2	0.1	0.5	( <sup>5</sup> )
100 to 499 workers .....	0.0	1.1	0.3	0.8	0.2	( <sup>5</sup> )	0.9	( <sup>5</sup> )
500 workers or more .....	0.0	1.4	—	1.3	0.2	0.1	0.8	—
<b>Geographic areas</b>								
New England .....	0.0	2.5	—	0.8	—	—	2.5	—
Middle Atlantic .....	0.0	2.1	—	1.7	( <sup>5</sup> )	0.4	1.0	—
East North Central .....	0.0	2.4	( <sup>5</sup> )	2.4	( <sup>5</sup> )	—	1.1	—
West North Central .....	0.0	2.0	—	1.6	—	—	1.1	—
South Atlantic .....	0.0	1.4	—	1.1	—	—	1.5	( <sup>5</sup> )
East South Central .....	0.0	4.0	—	3.1	—	—	2.6	—
West South Central .....	0.0	1.9	—	1.5	0.5	—	1.4	—
Mountain .....	0.0	2.0	—	1.3	0.1	—	1.9	—
Pacific .....	0.0	1.9	0.4	1.9	0.5	—	1.6	—

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</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>3</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>4</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

<sup>5</sup> Less than 0.05.

<sup>6</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

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 .....	\$6.37	0.4	\$18.79	0.4	\$5.76	\$3.40
<b>Worker characteristics</b>						
Management, professional, and related .....	8.63	0.7	34.91	0.7	8.14	4.72
Management, business, and financial .....	13.18	0.6	33.88	0.6	12.95	6.92
Professional and related .....	9.60	0.8	43.73	0.8	9.28	5.65
Teachers .....	15.36	0.9	24.85	0.9	15.35	11.01
Primary, secondary, and special education school teachers .....	17.66	1.1	27.75	1.1	17.67	11.92
Registered nurses .....	21.84	2.1	143.59	2.1	21.64	10.70
Service .....	14.76	1.0	42.00	1.0	13.20	8.78
Protective service .....	22.54	1.3	37.99	1.3	23.11	18.33
Sales and office .....	7.81	0.5	34.10	0.5	7.62	4.56
Sales and related .....	13.12	1.2	100.26	1.2	10.12	8.80
Office and administrative support .....	9.21	0.6	31.78	0.6	9.44	5.19
Natural resources, construction, and maintenance .....	12.84	1.2	41.21	1.2	11.99	8.83
Construction, extraction, farming, fishing, and forestry .....	21.74	1.9	45.74	1.9	22.94	16.30
Installation, maintenance, and repair .....	16.27	1.4	68.16	1.4	14.51	8.40
Production, transportation, and material moving .....	10.41	0.7	20.90	0.7	10.94	6.89
Production .....	12.54	1.0	25.48	1.0	12.97	8.21
Transportation and material moving .....	16.95	1.1	29.39	1.1	18.76	11.52
Full time .....	6.48	0.4	17.33	0.4	5.83	3.50
Part time .....	19.55	1.5	48.95	1.5	21.43	15.90
Union .....	10.60	1.2	21.40	1.2	9.96	7.15
Nonunion .....	6.39	0.4	31.41	0.4	6.29	3.61
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	13.92	1.0	78.16	1.0	11.20	9.61
Lowest 10 percent .....	28.30	1.6	70.27	1.6	29.48	19.67
Second 25 percent .....	7.70	0.4	29.13	0.4	7.49	5.31
Third 25 percent .....	10.34	0.6	18.65	0.6	9.68	4.87
Highest 25 percent .....	7.18	0.7	29.91	0.7	6.45	4.45
Highest 10 percent .....	10.28	1.2	46.94	1.2	8.89	6.37
<b>Establishment characteristics</b>						
Goods-producing industries .....	9.36	0.8	18.16	0.8	10.11	6.71
Service-providing industries .....	7.15	0.5	23.62	0.5	6.41	3.75
Education and health services .....	11.74	0.7	42.34	0.7	11.82	7.55
Educational services .....	14.04	0.7	23.60	0.7	14.13	9.67
Elementary and secondary schools .....	15.26	1.0	26.16	1.0	14.91	9.31
Junior colleges, colleges, and universities .....	29.58	0.7	44.29	0.7	29.98	21.88
Health care and social assistance .....	17.20	1.3	75.02	1.3	17.53	11.61
Hospitals .....	13.05	0.6	52.23	0.6	13.12	8.53
Public administration .....	17.25	0.8	23.36	0.8	18.76	9.05

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—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
1 to 99 workers .....	\$11.71	0.7	\$36.11	0.7	\$9.98	\$6.05
1 to 49 workers .....	12.85	0.9	38.47	0.9	11.51	8.14
50 to 99 workers .....	16.26	1.3	67.69	1.3	14.98	10.12
100 workers or more .....	6.15	0.4	13.38	0.4	6.28	4.03
100 to 499 workers .....	9.74	0.5	27.81	0.5	9.69	5.98
500 workers or more .....	7.61	0.5	11.58	0.5	7.94	5.88
<b>Geographic areas</b>						
New England .....	15.90	0.8	89.82	0.8	20.43	13.96
Middle Atlantic .....	23.68	1.7	37.45	1.7	19.77	7.03
East North Central .....	16.63	0.9	35.51	0.9	15.79	6.81
West North Central .....	17.12	0.9	38.07	0.9	19.53	13.27
South Atlantic .....	9.85	0.6	65.28	0.6	8.65	6.55
East South Central .....	20.73	1.2	62.31	1.2	21.76	24.51
West South Central .....	21.79	0.9	122.70	0.9	18.24	10.27
Mountain .....	23.19	1.9	78.17	1.9	22.07	15.89
Pacific .....	11.52	1.2	41.21	1.2	12.10	7.92

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	0.0	0.7	( <sup>5</sup> )	0.6	0.1	( <sup>5</sup> )	0.4	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	0.0	1.1	( <sup>5</sup> )	1.0	0.2	0.1	0.6	( <sup>5</sup> )
Management, business, and financial .....	0.0	1.2	—	0.9	0.4	0.1	0.7	—
Professional and related .....	0.0	1.3	( <sup>5</sup> )	1.3	0.2	0.1	0.7	( <sup>5</sup> )
Teachers .....	0.0	1.6	—	1.2	0.4	0.4	1.0	—
Primary, secondary, and special education school teachers .....	0.0	1.8	—	1.2	0.6	0.5	1.3	—
Registered nurses .....	0.0	4.1	—	4.5	0.3	0.2	1.4	—
Service .....	0.0	1.2	—	0.9	0.2	0.2	0.9	—
Protective service .....	0.0	2.8	—	2.0	0.7	0.6	2.0	—
Sales and office .....	0.0	1.0	( <sup>5</sup> )	0.8	0.2	( <sup>5</sup> )	0.6	( <sup>5</sup> )
Sales and related .....	0.0	1.7	—	1.4	—	—	1.0	—
Office and administrative support .....	0.0	1.1	( <sup>5</sup> )	0.9	0.2	( <sup>5</sup> )	0.7	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	0.0	1.5	—	0.9	( <sup>5</sup> )	—	1.4	0.3
Construction, extraction, farming, fishing, and forestry .....	0.0	2.3	—	1.3	0.1	—	2.0	—
Installation, maintenance, and repair .....	0.0	1.9	—	1.1	( <sup>5</sup> )	—	1.7	( <sup>5</sup> )
Production, transportation, and material moving ...	0.0	1.1	0.3	0.7	( <sup>5</sup> )	—	0.9	—
Production .....	0.0	1.5	—	1.1	( <sup>5</sup> )	—	1.2	—
Transportation and material moving .....	0.0	1.3	—	0.7	—	( <sup>5</sup> )	1.0	—
Full time .....	0.0	0.7	( <sup>5</sup> )	0.6	0.1	( <sup>5</sup> )	0.5	( <sup>5</sup> )
Part time .....	0.0	2.0	( <sup>5</sup> )	1.6	0.2	—	1.2	—
Union .....	0.0	1.4	0.3	1.0	0.4	0.2	0.9	( <sup>5</sup> )
Nonunion .....	0.0	0.8	( <sup>5</sup> )	0.6	0.1	( <sup>5</sup> )	0.5	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	0.0	1.2	—	0.9	—	—	0.9	—
Lowest 10 percent .....	0.0	2.1	—	1.0	—	—	1.5	—
Second 25 percent .....	0.0	1.0	( <sup>5</sup> )	0.8	0.2	( <sup>5</sup> )	0.6	( <sup>5</sup> )
Third 25 percent .....	0.0	0.9	( <sup>5</sup> )	0.7	0.1	( <sup>5</sup> )	0.6	( <sup>5</sup> )
Highest 25 percent .....	0.0	0.9	—	0.7	0.2	0.1	0.6	—
Highest 10 percent .....	0.0	1.2	—	0.9	0.2	0.1	0.8	—
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.0	1.1	—	0.7	( <sup>5</sup> )	—	1.0	—
Service-providing industries .....	0.0	0.8	( <sup>5</sup> )	0.7	0.1	0.1	0.5	( <sup>5</sup> )
Education and health services .....	0.0	1.5	—	1.5	0.1	0.1	0.8	—
Educational services .....	0.0	1.6	—	1.2	0.2	0.2	0.9	—
Elementary and secondary schools .....	0.0	1.9	—	1.3	0.4	0.2	1.4	—
Junior colleges, colleges, and universities .....	0.0	2.5	—	2.3	0.1	0.2	0.6	—
Health care and social assistance .....	0.0	2.5	—	2.5	0.2	0.2	1.3	—
Hospitals .....	0.0	3.6	—	4.2	0.3	0.3	1.4	—
Public administration .....	0.0	2.6	—	2.1	0.9	0.4	1.7	—

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	0.0	1.1	—	0.8	( <sup>5</sup> )	—	0.9	( <sup>5</sup> )
1 to 49 workers .....	0.0	1.3	—	1.0	( <sup>5</sup> )	—	1.1	( <sup>5</sup> )
50 to 99 workers .....	0.0	1.7	—	1.1	—	( <sup>5</sup> )	1.5	—
100 workers or more .....	0.0	0.9	0.2	0.8	0.1	0.1	0.5	( <sup>5</sup> )
100 to 499 workers .....	0.0	1.1	0.3	0.8	0.2	( <sup>5</sup> )	0.8	( <sup>5</sup> )
500 workers or more .....	0.0	1.2	—	1.2	0.2	0.1	0.7	—
<b>Geographic areas</b>								
New England .....	0.0	2.3	—	0.8	—	—	2.4	—
Middle Atlantic .....	0.0	2.0	—	1.6	( <sup>5</sup> )	0.4	1.0	—
East North Central .....	0.0	2.3	( <sup>5</sup> )	2.3	( <sup>5</sup> )	—	0.9	—
West North Central .....	0.0	2.4	—	1.4	—	—	1.5	—
South Atlantic .....	0.0	1.2	—	1.0	( <sup>5</sup> )	—	1.3	—
East South Central .....	0.0	2.8	—	2.3	—	—	1.7	—
West South Central .....	0.0	1.5	—	1.1	0.4	—	1.0	—
Mountain .....	0.0	2.1	—	1.2	0.1	—	2.4	—
Pacific .....	0.0	1.7	0.3	1.6	0.4	—	0.9	—

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</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>3</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>4</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

<sup>5</sup> Less than 0.05.

<sup>6</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1.47	\$0.85	\$1.05	\$1.53	\$3.45	\$4.21	\$3.68	\$3.83	\$10.64	\$11.14
<b>Worker characteristics</b>										
Management, professional, and related .....	1.50	1.67	2.56	2.32	3.96	5.33	4.62	6.74	15.90	18.62
Management, business, and financial .....	1.37	1.82	1.62	3.39	4.55	6.05	8.26	9.56	21.55	35.82
Professional and related .....	2.28	2.06	2.93	3.12	4.21	8.18	6.29	9.40	17.61	20.24
Teachers .....	1.80	4.26	3.19	6.14	7.62	7.83	15.80	31.24	21.08	40.78
Primary, secondary, and special education school teachers .....	2.15	4.21	3.09	9.37	8.88	8.09	23.40	26.23	15.33	46.28
Registered nurses .....	1.40	3.70	6.89	8.57	13.22	10.12	11.47	16.40	31.87	25.09
Service .....	2.47	3.13	2.58	3.21	2.48	10.47	6.42	10.66	20.08	29.23
Protective service .....	4.91	4.32	4.44	5.33	11.84	16.47	11.03	11.05	33.28	102.06
Sales and office .....	1.28	2.04	1.45	3.40	9.88	5.23	5.52	6.81	14.47	18.80
Sales and related .....	2.25	2.35	3.16	5.69	5.53	11.60	10.92	11.40	31.53	28.42
Office and administrative support .....	2.57	2.10	1.77	2.17	7.60	5.98	4.97	7.30	8.19	27.86
Natural resources, construction, and maintenance	1.91	1.92	1.97	3.35	4.64	6.80	6.69	16.23	14.91	34.00
Construction, extraction, farming, fishing, and forestry .....	3.00	3.29	5.56	4.56	11.08	19.80	11.73	24.28	27.40	68.62
Installation, maintenance, and repair .....	3.61	3.37	3.06	6.05	7.74	9.16	9.89	9.73	18.96	17.33
Production, transportation, and material moving ...	1.47	1.91	1.85	2.07	5.43	5.59	8.33	4.89	14.48	17.36
Production .....	1.73	3.05	2.79	4.51	5.09	7.14	6.49	9.13	21.24	32.42
Transportation and material moving .....	2.86	2.67	2.12	3.11	9.03	10.53	11.79	11.49	21.02	38.94
Full time .....	1.67	0.80	1.30	1.43	3.29	4.15	4.03	4.17	10.39	12.68
Part time .....	0.69	5.92	3.72	9.60	18.90	14.13	7.29	15.93	29.01	75.05
Union .....	1.32	2.31	2.47	4.19	3.36	4.38	8.43	3.27	15.82	34.74
Nonunion .....	1.38	1.41	1.00	1.74	2.20	5.35	4.01	6.11	9.65	11.30
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	4.95	4.64	2.79	3.21	8.78	17.97	10.70	11.30	24.37	28.79
Lowest 10 percent .....	7.56	6.80	9.79	18.85	12.80	14.75	14.14	33.59	37.70	60.98
Second 25 percent .....	1.83	1.52	1.31	2.57	6.39	4.31	5.01	6.43	13.03	14.20
Third 25 percent .....	1.37	1.09	1.84	2.18	5.27	6.04	4.12	4.57	9.50	18.42
Highest 25 percent .....	1.06	1.05	1.97	1.92	2.44	4.88	4.27	4.06	12.38	12.17
Highest 10 percent .....	1.79	0.80	2.25	4.12	1.74	4.11	5.07	7.50	20.64	18.78
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.08	1.95	1.77	2.39	4.01	5.10	8.54	6.66	13.58	22.80
Service-providing industries .....	2.04	1.05	1.38	1.86	2.81	4.26	4.21	5.13	9.60	11.61
Education and health services .....	2.33	2.76	2.96	3.59	9.35	7.66	5.95	14.96	28.61	26.10
Educational services .....	0.36	3.62	3.56	4.57	6.18	7.44	11.05	23.49	38.23	32.10
Elementary and secondary schools .....	0.16	2.95	4.07	9.30	8.90	5.77	18.31	17.87	13.37	32.18
Junior colleges, colleges, and universities .....	0.81	8.21	6.50	6.87	10.57	25.52	13.05	30.81	91.35	14.61
Health care and social assistance .....	4.99	1.89	5.83	5.82	4.32	8.92	6.47	10.44	37.91	50.11
Hospitals .....	2.00	2.58	1.83	4.91	10.93	4.34	7.68	7.16	16.78	40.09
Public administration .....	1.46	2.80	2.16	3.83	11.01	5.24	10.49	10.94	12.90	24.31

See footnotes at end of table.

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$2.87	\$2.10	\$1.74	\$3.54	\$5.89	\$7.25	\$6.07	\$6.65	\$16.35	\$14.03
1 to 49 workers .....	3.91	3.22	2.58	4.71	10.35	11.78	8.00	10.08	22.35	14.94
50 to 99 workers .....	3.85	2.73	3.92	2.66	9.06	6.35	10.11	14.22	29.22	30.05
100 workers or more .....	1.60	1.78	1.21	1.80	2.98	3.31	4.03	5.13	9.41	13.18
100 to 499 workers .....	1.37	1.94	1.75	2.29	3.75	3.70	5.06	6.78	13.38	21.62
500 workers or more .....	3.17	2.07	1.24	2.17	4.27	4.51	5.75	4.81	14.12	9.88
<b>Geographic areas</b>										
New England .....	1.57	2.93	5.09	4.05	26.77	23.45	7.63	6.27	25.12	129.90
Middle Atlantic .....	1.51	2.69	2.79	3.68	5.98	7.17	4.55	10.01	10.04	51.70
East North Central .....	2.29	3.09	2.15	4.00	3.19	4.75	9.13	12.64	16.99	24.13
West North Central .....	2.14	3.45	5.04	5.27	9.37	18.43	13.17	15.32	36.90	21.52
South Atlantic .....	1.40	2.44	1.43	3.11	5.03	4.16	5.78	12.18	13.39	23.22
East South Central .....	5.04	8.08	10.82	8.52	14.53	16.92	17.42	45.84	44.77	69.84
West South Central .....	3.48	1.45	4.47	4.26	5.60	17.22	14.09	7.39	28.42	33.18
Mountain .....	5.42	6.85	5.68	9.92	12.12	21.01	5.50	22.41	39.02	62.85
Pacific .....	1.55	2.24	1.30	3.61	9.72	6.13	4.04	11.31	19.64	28.10

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

<sup>3</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	0.5	0.4	0.3	0.6	0.6	0.4	0.1	0.6
<b>Worker characteristics</b>								
Management, professional, and related .....	0.8	0.5	0.3	0.7	0.7	0.6	0.1	0.7
Management, business, and financial .....	1.1	0.9	0.3	0.7	1.0	0.7	0.2	0.8
Professional and related .....	0.9	0.6	0.4	0.8	0.8	0.8	0.2	0.8
Teachers .....	1.4	0.5	0.8	1.2	1.5	1.1	0.2	1.4
Primary, secondary, and special education school teachers .....	1.5	0.4	0.2	1.4	2.0	1.5	–	–
Registered nurses .....	1.7	1.0	1.0	1.3	1.9	1.9	0.4	1.4
Service .....	0.9	1.0	0.8	1.3	1.2	0.8	0.4	1.2
Protective service .....	3.1	0.9	0.9	3.2	3.1	1.2	2.8	2.5
Sales and office .....	0.8	0.4	0.5	0.7	1.0	0.6	0.1	0.8
Sales and related .....	1.1	0.7	0.9	1.0	1.2	0.7	0.2	1.2
Office and administrative support .....	1.0	0.5	0.5	0.9	1.2	0.8	0.2	1.0
Natural resources, construction, and maintenance	1.5	0.9	0.6	1.2	1.4	1.1	0.5	1.3
Construction, extraction, farming, fishing, and forestry .....	2.2	1.3	1.0	1.8	2.0	–	–	1.9
Installation, maintenance, and repair .....	1.9	1.3	0.5	1.5	1.7	–	–	1.5
Production, transportation, and material moving ...	1.4	0.8	0.5	1.2	1.3	0.6	0.2	1.3
Production .....	1.7	1.2	0.4	1.2	1.5	0.9	0.3	1.2
Transportation and material moving .....	1.9	0.8	0.7	1.7	1.7	0.9	0.3	1.9
Full time .....	0.6	0.4	0.2	0.5	0.6	0.4	0.1	0.5
Part time .....	0.8	0.5	1.0	1.2	0.6	0.7	0.2	0.9
Union .....	0.8	0.5	0.4	0.6	1.1	0.8	0.2	0.7
Nonunion .....	0.6	0.5	0.3	0.6	0.6	0.4	0.1	0.7
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.8	0.8	0.7	1.1	1.0	0.6	0.3	1.1
Lowest 10 percent .....	1.0	1.3	1.3	1.9	1.6	0.9	0.4	1.9
Second 25 percent .....	0.9	0.6	0.5	0.9	1.1	0.6	0.2	1.0
Third 25 percent .....	0.7	0.5	0.3	0.6	0.7	0.6	0.2	0.7
Highest 25 percent .....	0.6	0.5	0.2	0.4	0.6	0.6	0.2	0.5
Highest 10 percent .....	0.8	0.6	0.3	0.5	0.9	0.8	0.3	0.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.2	0.9	0.4	0.8	1.0	0.7	0.3	0.8
Service-providing industries .....	0.6	0.4	0.3	0.6	0.7	0.4	0.1	0.7
Education and health services .....	1.1	0.6	0.7	0.9	1.0	1.0	0.3	1.0
Educational services .....	0.6	0.5	0.5	0.6	0.9	1.0	0.2	0.6
Elementary and secondary schools .....	0.7	0.4	0.4	0.4	1.3	1.3	0.2	0.5
Junior colleges, colleges, and universities	1.2	0.9	0.5	0.9	1.3	1.0	0.3	1.0
Health care and social assistance .....	1.8	1.0	1.1	1.5	1.6	1.3	0.5	1.5
Hospitals .....	0.7	0.5	0.4	0.6	0.8	0.7	0.2	0.7
Public administration .....	1.3	0.3	0.4	1.2	1.9	1.5	0.2	1.2

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.5	0.6	0.1	0.6	0.6	0.5	0.3	0.6
<b>Worker characteristics</b>								
Management, professional, and related .....	0.8	1.0	0.2	0.7	0.9	0.8	0.3	0.7
Management, business, and financial .....	1.3	1.2	0.2	0.7	1.2	1.0	0.2	0.7
Professional and related .....	0.9	1.2	0.2	0.9	1.1	0.9	0.4	0.8
Teachers .....	1.4	1.1	0.8	1.2	1.7	1.6	0.2	1.4
Primary, secondary, and special education school teachers .....	1.3	1.1	0.2	1.4	2.0	1.9	—	—
Registered nurses .....	2.3	2.8	0.3	1.5	1.8	1.6	1.0	1.3
Service .....	0.8	1.2	0.1	1.2	0.9	1.2	0.8	1.3
Protective service .....	3.1	2.5	0.3	3.2	2.5	2.7	0.9	3.2
Sales and office .....	0.6	0.8	0.2	0.8	0.8	0.5	0.4	0.8
Sales and related .....	0.6	1.1	0.3	1.1	1.1	0.8	0.8	1.1
Office and administrative support .....	0.8	1.0	0.2	1.0	1.0	0.6	0.5	1.0
Natural resources, construction, and maintenance .....	1.3	1.3	( <sup>2</sup> )	1.3	1.3	1.2	0.6	1.2
Construction, extraction, farming, fishing, and forestry .....	1.9	2.1	( <sup>2</sup> )	1.9	2.0	1.7	1.0	1.8
Installation, maintenance, and repair .....	1.7	1.7	( <sup>2</sup> )	1.6	1.8	1.6	0.5	1.5
Production, transportation, and material moving .....	1.1	1.2	0.1	1.2	1.2	0.9	0.4	1.2
Production .....	1.3	1.5	( <sup>2</sup> )	1.3	1.6	1.3	0.4	1.2
Transportation and material moving .....	1.5	1.5	0.3	1.8	1.6	1.4	0.7	1.7
Full time .....	0.6	0.7	( <sup>2</sup> )	0.5	0.7	0.5	0.2	0.5
Part time .....	0.5	0.8	0.3	0.9	0.7	0.6	1.0	1.2
Union .....	1.0	1.0	0.2	0.7	1.3	1.2	0.4	0.6
Nonunion .....	0.5	0.7	0.1	0.7	0.6	0.5	0.3	0.7
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.6	1.1	0.2	1.0	0.8	0.9	0.7	1.1
Lowest 10 percent .....	0.5	1.8	0.4	1.8	0.9	1.4	1.2	1.9
Second 25 percent .....	0.7	0.8	0.1	1.0	0.9	0.7	0.5	0.9
Third 25 percent .....	0.7	0.9	0.1	0.7	0.9	0.7	0.3	0.6
Highest 25 percent .....	0.9	0.9	0.2	0.5	0.8	0.8	0.2	0.5
Highest 10 percent .....	1.3	1.2	0.1	0.5	1.0	0.9	0.3	0.5
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.1	1.2	( <sup>2</sup> )	0.8	1.3	1.1	0.4	0.8
Service-providing industries .....	0.5	0.7	0.1	0.7	0.6	0.6	0.3	0.7
Education and health services .....	1.1	1.2	0.2	1.0	1.2	1.1	0.7	0.9
Educational services .....	0.7	0.8	0.5	0.6	1.4	1.5	0.2	0.6
Elementary and secondary schools .....	0.8	0.7	0.4	0.4	1.6	1.5	0.2	0.6
Junior colleges, colleges, and universities .....	2.2	2.3	0.5	0.9	2.5	2.6	0.2	1.0
Health care and social assistance .....	1.5	1.9	0.2	1.6	1.8	1.3	1.1	1.5
Hospitals .....	2.3	2.4	0.2	0.7	1.5	1.6	0.4	0.6
Public administration .....	1.5	0.8	0.4	1.2	2.3	2.3	0.3	1.3

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	0.8	0.6	0.5	1.0	0.8	0.7	0.2	1.0
1 to 49 workers .....	0.9	0.7	0.6	1.1	0.9	0.8	0.2	1.1
50 to 99 workers .....	1.6	1.2	0.8	1.6	1.7	1.2	0.3	1.7
100 workers or more .....	0.7	0.5	0.3	0.5	0.7	0.4	0.2	0.5
100 to 499 workers .....	1.1	0.6	0.5	0.9	1.2	0.6	0.3	1.0
500 workers or more .....	0.9	0.7	0.4	0.5	0.7	0.5	0.3	0.5
<b>Geographic areas</b>								
New England .....	3.3	1.8	0.5	3.0	1.8	1.8	0.2	2.7
Middle Atlantic .....	2.2	0.5	0.9	2.2	2.4	0.8	0.4	2.5
East North Central .....	1.3	0.9	0.6	1.2	1.1	0.7	0.4	1.2
West North Central .....	1.9	1.3	1.2	1.5	1.9	1.6	0.5	2.0
South Atlantic .....	1.5	0.9	0.8	1.5	1.7	0.7	0.2	1.6
East South Central .....	2.6	3.3	1.0	2.5	3.1	1.6	0.1	2.2
West South Central .....	1.7	1.1	0.8	1.4	1.3	1.0	0.5	1.6
Mountain .....	1.8	1.1	0.9	2.2	2.1	1.6	0.4	2.1
Pacific .....	1.0	0.9	1.0	1.0	1.1	1.0	0.3	1.1

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	0.5	1.0	0.1	1.0	0.8	0.6	0.5	1.0
1 to 49 workers .....	0.5	1.1	0.1	1.1	0.9	0.7	0.6	1.1
50 to 99 workers .....	1.0	1.9	0.4	1.6	1.6	1.2	0.7	1.7
100 workers or more .....	0.8	0.7	0.1	0.5	0.7	0.7	0.3	0.5
100 to 499 workers .....	1.1	1.0	0.2	1.0	1.1	1.0	0.5	1.0
500 workers or more .....	1.4	1.4	0.1	0.5	0.9	0.8	0.3	0.5
<b>Geographic areas</b>								
New England .....	2.3	1.7	0.5	2.8	2.9	2.2	0.7	3.0
Middle Atlantic .....	2.0	1.1	0.2	2.2	2.0	1.2	0.9	2.3
East North Central .....	1.5	1.4	0.3	1.2	1.2	0.9	0.6	1.2
West North Central .....	1.9	2.6	0.7	1.8	1.9	2.1	0.8	1.7
South Atlantic .....	1.0	1.4	0.1	1.7	1.6	1.2	0.8	1.5
East South Central .....	3.3	4.4	0.4	2.2	2.8	2.6	1.0	2.6
West South Central .....	1.0	1.7	0.1	1.6	1.7	1.3	0.8	1.5
Mountain .....	1.2	2.0	0.5	2.2	1.8	1.5	1.1	2.0
Pacific .....	1.0	1.2	0.1	1.1	1.2	1.1	1.0	1.0

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Less than 0.05.

<sup>3</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011**

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	1.2	0.7	1.1	1.5
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.0	1.4	2.9	3.3
Construction .....	3.8	2.0	3.7	4.4
Manufacturing .....	4.2	1.4	4.0	3.8
Service-providing industries .....	1.3	0.7	1.3	1.6
Trade, transportation, and utilities .....	2.2	1.1	2.2	2.5
Wholesale trade .....	4.6	1.2	4.6	3.7
Retail trade .....	2.6	1.3	2.6	3.1
Transportation and warehousing .....	7.0	4.8	6.8	8.1
Utilities .....	5.8	9.3	5.8	3.9
Information .....	5.4	6.0	5.4	5.6
Financial activities .....	4.0	2.4	3.9	3.1
Finance and insurance .....	3.4	2.9	3.4	2.7
Credit intermediation and related activities .....	3.1	3.6	3.2	2.5
Insurance carriers and related activities .....	5.6	5.3	5.6	5.8
Real estate and rental and leasing .....	10.0	–	9.6	7.1
Professional and business services .....	3.9	1.3	3.8	4.6
Professional and technical services .....	5.5	–	5.4	5.9
Administrative and waste services .....	5.3	–	5.3	5.9
Education and health services .....	6.7	2.1	6.6	6.8
Educational services .....	7.6	–	7.3	12.0
Junior colleges, colleges, and universities .....	4.4	3.8	4.4	4.3
Health care and social assistance .....	7.6	–	7.4	7.7
Leisure and hospitality .....	3.3	–	3.3	5.7
Accommodation and food services .....	3.5	–	3.5	5.9
Other services .....	3.6	–	3.4	4.8
1 to 99 workers .....	1.2	0.7	1.2	1.5
1 to 49 workers .....	1.3	0.7	1.2	1.6
50 to 99 workers .....	2.4	1.4	2.4	2.1
100 workers or more .....	5.7	3.0	5.5	1.9
100 to 499 workers .....	6.4	3.2	6.2	2.2
500 workers or more .....	1.3	4.6	1.2	0.8

See footnotes at end of table.

**Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
New England .....	3.9	2.0	4.0	4.5
Middle Atlantic .....	3.0	1.4	2.9	2.9
East North Central .....	1.8	1.6	1.7	2.8
West North Central .....	3.4	1.1	3.5	4.9
South Atlantic .....	3.0	1.6	2.9	4.6
East South Central .....	7.1	2.7	7.0	7.3
West South Central .....	2.7	—	2.7	4.6
Mountain .....	7.3	2.9	7.3	2.8
Pacific .....	2.5	1.0	2.6	3.5

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans.

NOTE: Dash indicates no establishments 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.7	0.4	0.7	0.6	0.4
<b>Worker characteristics</b>						
Management, professional, and related .....	0.9	1.0	0.6	0.9	0.9	0.6
Management, business, and financial .....	0.7	1.4	1.1	0.7	1.3	1.0
Professional and related .....	1.2	1.2	0.7	1.2	1.1	0.8
Service .....	1.4	1.3	1.7	1.4	1.3	1.7
Protective service .....	6.0	4.5	4.2	6.0	4.4	4.3
Sales and office .....	0.9	0.8	0.6	0.9	0.8	0.6
Sales and related .....	1.2	1.1	0.8	1.2	1.1	0.9
Office and administrative support .....	1.2	1.1	0.8	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.4	0.9	1.4	1.5	1.1
Construction, extraction, farming, fishing, and forestry .....	2.1	2.0	1.3	2.1	2.0	1.4
Installation, maintenance, and repair .....	1.7	1.7	1.3	1.7	1.7	1.6
Production, transportation, and material moving ...	1.3	1.2	0.6	1.3	1.1	0.7
Production .....	1.3	1.3	0.7	1.3	1.2	0.7
Transportation and material moving .....	2.0	1.8	0.9	1.9	1.6	1.0
Full time .....	0.7	0.7	0.4	0.7	0.6	0.4
Part time .....	1.0	0.7	1.9	1.0	0.6	1.9
Union .....	1.3	1.3	0.7	1.3	1.4	0.9
Nonunion .....	0.8	0.7	0.4	0.8	0.6	0.4
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.2	1.0	1.5	1.2	1.0	1.5
Lowest 10 percent .....	2.0	1.6	4.1	2.0	1.6	4.2
Second 25 percent .....	1.0	0.9	0.7	1.0	0.9	0.6
Third 25 percent .....	1.0	0.9	0.5	1.0	0.9	0.5
Highest 25 percent .....	0.7	0.8	0.4	0.7	0.7	0.5
Highest 10 percent .....	0.8	0.9	0.6	0.7	1.0	0.9
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.9	0.8	0.5	0.8	0.8	0.5
Construction .....	2.0	1.8	1.4	2.0	1.8	1.5
Manufacturing .....	0.8	0.8	0.6	0.8	0.8	0.6
Service-providing industries .....	0.8	0.8	0.5	0.8	0.7	0.5
Trade, transportation, and utilities .....	0.9	0.9	0.6	0.9	0.8	0.6
Wholesale trade .....	1.6	1.7	1.1	1.6	1.6	1.1
Retail trade .....	1.1	1.0	0.7	1.1	1.0	0.8
Transportation and warehousing .....	1.9	2.1	1.4	1.9	1.9	1.5
Utilities .....	1.8	1.8	0.8	1.8	2.2	1.5

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.6	0.4	0.7	0.6	0.7	0.7	0.6	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	1.1	0.8	1.1	0.9	1.2	1.0	0.9	0.6
Management, business, and financial .....	1.4	1.6	1.4	1.6	1.3	2.1	0.8	1.3	1.0
Professional and related .....	1.4	1.2	0.8	1.3	1.0	1.5	1.3	1.1	0.8
Service .....	1.5	1.2	1.6	1.5	1.2	2.5	1.4	1.2	1.6
Protective service .....	5.2	3.9	3.8	3.5	2.9	6.2	6.0	4.4	4.3
Sales and office .....	1.0	0.8	0.6	0.9	0.7	0.8	0.9	0.8	0.6
Sales and related .....	1.1	0.9	1.2	1.0	0.8	1.3	1.2	1.1	0.9
Office and administrative support .....	1.3	1.0	0.7	1.0	0.8	1.0	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.2	1.3	1.4	1.1	1.8	1.3	1.4	1.1
Construction, extraction, farming, fishing, and forestry .....	1.9	1.7	1.4	1.9	1.7	1.6	2.1	2.0	1.4
Installation, maintenance, and repair .....	1.8	1.6	1.7	2.0	1.5	2.8	1.7	1.7	1.5
Production, transportation, and material moving ...	1.5	1.3	1.0	1.2	0.9	1.4	1.3	1.1	0.7
Production .....	1.8	1.6	1.1	1.6	1.3	1.6	1.4	1.2	0.8
Transportation and material moving .....	2.0	1.6	1.5	1.6	1.3	2.1	1.9	1.6	1.0
Full time .....	0.8	0.7	0.4	0.9	0.7	0.6	0.6	0.6	0.4
Part time .....	0.8	0.5	2.1	0.6	0.4	2.8	0.9	0.6	1.9
Union .....	1.9	1.6	0.9	2.3	2.0	1.4	1.4	1.5	0.9
Nonunion .....	0.8	0.6	0.5	0.7	0.5	0.7	0.7	0.6	0.4
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.1	0.8	1.7	1.0	0.8	2.4	1.2	0.9	1.4
Lowest 10 percent .....	1.7	1.1	3.7	1.5	1.1	5.8	1.9	1.4	3.9
Second 25 percent .....	1.2	1.0	0.8	1.0	0.8	1.1	1.0	0.9	0.7
Third 25 percent .....	1.0	0.9	0.6	1.1	0.9	0.9	1.0	0.9	0.6
Highest 25 percent .....	1.0	0.9	0.6	1.0	0.9	0.9	0.7	0.7	0.5
Highest 10 percent .....	1.6	1.4	0.8	1.4	1.2	1.2	0.9	1.1	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	1.1	0.7	1.3	1.1	1.0	0.9	0.8	0.6
Construction .....	1.7	1.4	1.5	1.6	1.3	2.0	2.0	1.9	1.5
Manufacturing .....	1.6	1.5	0.8	1.7	1.4	1.2	0.9	0.8	0.6
Service-providing industries .....	0.9	0.7	0.5	0.8	0.6	0.8	0.8	0.7	0.5
Trade, transportation, and utilities .....	1.1	0.9	0.9	1.0	0.8	1.3	0.9	0.8	0.6
Wholesale trade .....	2.5	2.1	1.4	2.0	1.7	1.9	1.6	1.6	1.1
Retail trade .....	1.1	0.8	1.1	1.1	0.9	1.4	1.1	1.0	0.8
Transportation and warehousing .....	2.6	2.4	2.5	2.9	2.6	3.5	1.9	1.9	1.5
Utilities .....	5.9	5.3	2.0	6.0	5.5	2.1	2.0	2.2	1.5

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	1.6	2.0	1.9	1.6	2.1	2.3
Financial activities .....	1.3	1.5	0.9	1.3	1.5	1.0
Finance and insurance .....	0.7	0.8	0.5	0.7	0.9	0.7
Credit intermediation and related activities .....	0.6	0.9	0.7	0.7	1.0	0.9
Insurance carriers and related activities ....	1.5	1.7	1.1	1.6	1.8	1.3
Real estate and rental and leasing .....	4.1	4.5	3.9	4.1	4.7	4.5
Professional and business services .....	1.9	1.8	1.1	1.9	1.7	1.3
Professional and technical services .....	1.5	1.8	1.2	1.6	1.9	1.4
Administrative and waste services .....	2.8	2.3	2.2	2.8	2.1	2.3
Education and health services .....	1.5	1.4	1.0	1.5	1.3	1.0
Educational services .....	1.9	2.0	1.7	1.9	1.9	1.7
Junior colleges, colleges, and universities .....	0.8	1.4	1.4	0.9	1.8	1.6
Health care and social assistance .....	1.7	1.6	1.2	1.7	1.5	1.1
Leisure and hospitality .....	2.8	2.6	3.7	2.9	2.4	3.5
Accommodation and food services .....	3.1	2.9	4.8	3.1	2.7	4.4
Other services .....	3.5	2.8	2.5	3.5	2.4	2.9
1 to 99 workers .....	1.0	0.8	0.7	1.0	0.8	0.7
1 to 49 workers .....	1.1	0.9	0.9	1.1	0.9	0.8
50 to 99 workers .....	1.8	1.5	1.3	1.8	1.4	1.3
100 workers or more .....	0.7	0.8	0.6	0.7	0.7	0.6
100 to 499 workers .....	1.1	1.1	0.7	1.1	1.0	0.7
500 workers or more .....	0.8	1.0	0.8	0.8	1.0	0.9
<b>Geographic areas</b>						
New England .....	3.0	1.9	1.4	3.1	2.2	1.5
Middle Atlantic .....	2.8	2.7	1.0	2.7	2.2	1.0
East North Central .....	1.3	1.2	0.9	1.3	1.1	0.9
West North Central .....	2.6	2.5	1.0	2.5	2.3	1.2
South Atlantic .....	1.9	1.5	1.0	1.8	1.3	1.0
East South Central .....	3.0	2.6	1.5	3.1	2.4	1.5
West South Central .....	2.0	2.0	2.0	2.0	1.9	1.7
Mountain .....	2.3	2.4	1.7	2.3	2.0	1.7
Pacific .....	1.1	1.1	0.6	1.2	0.9	0.7

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	2.2	2.6	2.5	3.0	2.9	3.1	1.8	2.0	2.3
Financial activities .....	1.5	1.3	0.8	1.4	1.3	1.2	1.3	1.4	0.9
Finance and insurance .....	1.3	1.2	0.7	1.6	1.4	1.0	0.9	1.0	0.7
Credit intermediation and related activities .....	1.9	1.6	1.0	2.1	1.8	1.2	1.2	1.3	0.9
Insurance carriers and related activities .....	2.6	2.4	1.0	3.0	2.8	2.0	1.7	1.7	1.3
Real estate and rental and leasing .....	3.9	3.4	3.8	3.9	3.0	5.2	4.3	4.7	4.7
Professional and business services .....	2.1	1.9	1.3	2.0	1.7	2.0	1.9	1.7	1.3
Professional and technical services .....	2.9	2.6	2.0	3.2	2.8	2.1	1.7	2.0	1.4
Administrative and waste services .....	2.6	2.2	2.7	2.4	1.7	5.9	2.8	2.1	2.5
Education and health services .....	1.7	1.3	1.3	1.8	1.2	1.7	1.5	1.3	1.0
Educational services .....	2.4	2.0	1.3	2.0	1.5	2.2	1.9	1.8	1.7
Junior colleges, colleges, and universities .....	2.1	1.9	1.1	2.4	1.8	2.6	0.9	1.8	1.6
Health care and social assistance .....	1.9	1.5	1.5	2.1	1.3	2.0	1.8	1.5	1.2
Leisure and hospitality .....	3.0	2.3	2.7	2.9	2.3	3.9	2.9	2.3	3.3
Accommodation and food services .....	3.1	2.5	3.5	3.0	2.4	5.3	3.1	2.6	4.2
Other services .....	3.0	2.4	3.5	2.6	1.8	4.7	3.5	2.4	3.0
1 to 99 workers .....	0.8	0.6	0.9	0.6	0.5	1.1	1.0	0.8	0.7
1 to 49 workers .....	0.9	0.7	1.2	0.7	0.6	1.5	1.1	0.9	0.9
50 to 99 workers .....	1.7	1.4	1.6	1.4	1.1	2.3	1.8	1.4	1.2
100 workers or more .....	0.9	0.8	0.5	1.3	1.0	0.9	0.7	0.7	0.6
100 to 499 workers .....	1.3	1.2	0.7	1.2	1.0	1.3	1.1	1.0	0.8
500 workers or more .....	1.4	1.2	0.8	1.8	1.4	1.2	0.9	1.0	0.9
<b>Geographic areas</b>									
New England .....	2.0	2.0	1.3	1.9	1.5	1.4	2.7	2.2	1.6
Middle Atlantic .....	2.7	2.3	0.8	2.5	1.9	1.5	2.6	2.1	1.0
East North Central .....	1.5	1.2	0.9	1.5	1.1	1.8	1.3	1.1	1.0
West North Central .....	2.6	2.3	1.5	1.3	1.1	1.7	2.5	2.3	1.0
South Atlantic .....	1.6	1.2	1.2	1.3	0.9	1.6	1.8	1.3	1.0
East South Central .....	4.1	2.7	1.6	5.5	4.2	1.6	3.0	2.1	1.5
West South Central .....	2.1	1.2	2.1	1.8	1.5	3.7	2.0	1.9	1.7
Mountain .....	3.5	2.7	2.2	3.2	2.5	2.4	2.3	2.1	1.9
Pacific .....	1.3	1.2	1.0	1.3	1.2	1.4	0.9	0.9	0.7

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>3</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.2	0.2	0.3	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.4	0.4
Management, business, and financial .....	0.4	0.4	0.6	0.6
Professional and related .....	0.5	0.5	0.5	0.5
Service .....	0.7	0.7	1.0	1.0
Protective service .....	1.8	1.8	2.6	2.6
Sales and office .....	0.3	0.3	0.4	0.4
Sales and related .....	0.6	0.6	0.8	0.8
Office and administrative support .....	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance .....	0.7	0.7	0.8	0.8
Construction, extraction, farming, fishing, and forestry .....	1.0	1.0	1.6	1.6
Installation, maintenance, and repair .....	0.8	0.8	1.1	1.1
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production .....	0.6	0.6	0.8	0.8
Transportation and material moving .....	0.7	0.7	0.8	0.8
Full time .....	0.2	0.2	0.3	0.3
Part time .....	1.2	1.2	1.4	1.4
Union .....	0.5	0.5	1.0	1.0
Nonunion .....	0.2	0.2	0.3	0.3
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.8	0.8	0.8	0.8
Lowest 10 percent .....	1.2	1.2	1.7	1.7
Second 25 percent .....	0.4	0.4	0.5	0.5
Third 25 percent .....	0.3	0.3	0.5	0.5
Highest 25 percent .....	0.3	0.3	0.4	0.4
Highest 10 percent .....	0.5	0.5	0.6	0.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.4	0.4	0.6	0.6
Construction .....	1.0	1.0	1.4	1.4
Manufacturing .....	0.5	0.5	0.7	0.7
Service-providing industries .....	0.3	0.3	0.3	0.3
Trade, transportation, and utilities .....	0.5	0.5	0.5	0.5
Wholesale trade .....	0.8	0.8	0.9	0.9
Retail trade .....	0.6	0.6	0.8	0.8
Transportation and warehousing .....	1.4	1.4	1.2	1.2
Utilities .....	1.1	1.1	1.1	1.1

See footnotes at end of table.

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	1.0	1.0	1.2	1.2
Financial activities .....	0.5	0.5	0.5	0.5
Finance and insurance .....	0.4	0.4	0.5	0.5
Credit intermediation and related activities .....	0.6	0.6	0.7	0.7
Insurance carriers and related activities .....	0.6	0.6	0.7	0.7
Real estate and rental and leasing .....	2.5	2.5	2.3	2.3
Professional and business services .....	0.8	0.8	0.9	0.9
Professional and technical services .....	1.1	1.1	1.4	1.4
Administrative and waste services .....	1.9	1.9	2.4	2.4
Education and health services .....	0.6	0.6	0.8	0.8
Educational services .....	0.8	0.8	1.1	1.1
Junior colleges, colleges, and universities .....	0.6	0.6	0.7	0.7
Health care and social assistance .....	0.7	0.7	0.9	0.9
Leisure and hospitality .....	0.9	0.9	1.4	1.4
Accommodation and food services .....	1.4	1.4	1.5	1.5
Other services .....	1.6	1.6	2.1	2.1
1 to 99 workers .....	0.4	0.4	0.5	0.5
1 to 49 workers .....	0.5	0.5	0.6	0.6
50 to 99 workers .....	0.7	0.7	0.9	0.9
100 workers or more .....	0.3	0.3	0.3	0.3
100 to 499 workers .....	0.4	0.4	0.5	0.5
500 workers or more .....	0.4	0.4	0.5	0.5
<b>Geographic areas</b>				
New England .....	0.7	0.7	0.5	0.5
Middle Atlantic .....	0.5	0.5	1.0	1.0
East North Central .....	0.5	0.5	0.7	0.7
West North Central .....	0.6	0.6	0.8	0.8
South Atlantic .....	0.4	0.4	0.6	0.6
East South Central .....	1.2	1.2	1.4	1.4
West South Central .....	0.9	0.9	1.0	1.0
Mountain .....	1.0	1.0	1.0	1.0
Pacific .....	0.7	0.7	0.7	0.7

<sup>1</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

<sup>2</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.2	0.2	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.5	0.5
Management, business, and financial .....	0.5	0.5	0.6	0.6
Professional and related .....	0.5	0.5	0.6	0.6
Service .....	0.8	0.8	1.1	1.1
Protective service .....	2.1	2.1	3.3	3.3
Sales and office .....	0.4	0.4	0.5	0.5
Sales and related .....	0.6	0.6	0.7	0.7
Office and administrative support .....	0.5	0.5	0.6	0.6
Natural resources, construction, and maintenance .....	0.6	0.6	0.9	0.9
Construction, extraction, farming, fishing, and forestry .....	0.9	0.9	1.6	1.6
Installation, maintenance, and repair .....	0.7	0.7	1.0	1.0
Production, transportation, and material moving .....	0.4	0.4	0.6	0.6
Production .....	0.5	0.5	0.8	0.8
Transportation and material moving .....	0.6	0.6	1.0	1.0
Full time .....	0.2	0.2	0.4	0.4
Part time .....	1.2	1.2	1.2	1.2
Union .....	0.5	0.5	1.0	1.0
Nonunion .....	0.2	0.2	0.3	0.3
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.8	0.8	0.9	0.9
Lowest 10 percent .....	1.7	1.7	1.7	1.7
Second 25 percent .....	0.4	0.4	0.5	0.5
Third 25 percent .....	0.3	0.3	0.6	0.6
Highest 25 percent .....	0.4	0.4	0.5	0.5
Highest 10 percent .....	0.5	0.5	0.7	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.4	0.4	0.6	0.6
Construction .....	0.9	0.9	1.3	1.3
Manufacturing .....	0.5	0.5	0.7	0.7
Service-providing industries .....	0.3	0.3	0.4	0.4
Trade, transportation, and utilities .....	0.4	0.4	0.6	0.6
Wholesale trade .....	0.7	0.7	0.9	0.9
Retail trade .....	0.6	0.6	0.8	0.8
Transportation and warehousing .....	1.0	1.0	1.2	1.2
Utilities .....	1.1	1.1	1.0	1.0

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	1.0	1.0	1.2	1.2
Financial activities .....	0.4	0.4	0.6	0.6
Finance and insurance .....	0.4	0.4	0.5	0.5
Credit intermediation and related activities .....	0.5	0.5	0.7	0.7
Insurance carriers and related activities .....	0.5	0.5	0.7	0.7
Real estate and rental and leasing .....	1.7	1.7	2.2	2.2
Professional and business services .....	0.8	0.8	1.0	1.0
Professional and technical services .....	0.9	0.9	1.4	1.4
Administrative and waste services .....	2.1	2.1	2.6	2.6
Education and health services .....	0.6	0.6	1.0	1.0
Educational services .....	0.7	0.7	1.0	1.0
Junior colleges, colleges, and universities .....	0.5	0.5	0.5	0.5
Health care and social assistance .....	0.7	0.7	1.1	1.1
Leisure and hospitality .....	1.1	1.1	1.4	1.4
Accommodation and food services .....	1.6	1.6	1.6	1.6
Other services .....	1.5	1.5	2.2	2.2
1 to 99 workers .....	0.4	0.4	0.6	0.6
1 to 49 workers .....	0.5	0.5	0.7	0.7
50 to 99 workers .....	0.7	0.7	0.9	0.9
100 workers or more .....	0.3	0.3	0.4	0.4
100 to 499 workers .....	0.4	0.4	0.4	0.4
500 workers or more .....	0.4	0.4	0.5	0.5
<b>Geographic areas</b>				
New England .....	0.8	0.8	0.9	0.9
Middle Atlantic .....	0.6	0.6	1.2	1.2
East North Central .....	0.5	0.5	0.7	0.7
West North Central .....	0.5	0.5	1.0	1.0
South Atlantic .....	0.5	0.5	0.7	0.7
East South Central .....	1.1	1.1	1.5	1.5
West South Central .....	0.8	0.8	1.3	1.3
Mountain .....	1.2	1.2	1.5	1.5
Pacific .....	0.6	0.6	0.8	0.8

<sup>1</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, 2010." See Technical

Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

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 .....	\$2.54	0.6	\$6.81	0.6	\$2.10	\$0.95
<b>Worker characteristics</b>						
Management, professional, and related .....	3.17	1.1	8.70	1.1	2.76	1.48
Management, business, and financial .....	5.16	1.1	13.41	1.1	4.70	2.44
Professional and related .....	4.13	1.5	11.56	1.5	3.91	1.76
Service .....	10.30	1.7	31.98	1.7	6.10	2.53
Protective service .....	15.25	3.0	32.34	3.0	15.67	8.49
Sales and office .....	2.97	0.7	9.75	0.7	3.00	1.66
Sales and related .....	4.09	1.3	13.43	1.3	3.29	2.32
Office and administrative support .....	3.69	0.9	12.09	0.9	3.95	2.04
Natural resources, construction, and maintenance	4.58	1.7	10.75	1.7	4.32	2.57
Construction, extraction, farming, fishing, and forestry .....	8.09	2.5	15.46	2.5	7.98	4.33
Installation, maintenance, and repair .....	6.27	2.0	15.70	2.0	4.91	3.49
Production, transportation, and material moving ...	4.52	1.1	12.23	1.1	3.84	1.61
Production .....	5.07	1.4	13.70	1.4	4.95	2.23
Transportation and material moving .....	7.25	1.6	17.20	1.6	6.83	2.44
Full time .....	2.42	0.6	6.57	0.6	1.99	0.95
Part time .....	12.54	2.3	35.16	2.3	10.90	5.50
Union .....	8.17	1.9	16.07	1.9	6.27	3.61
Nonunion .....	2.24	0.6	6.57	0.6	2.08	0.94
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	6.51	1.5	18.10	1.5	5.72	3.00
Lowest 10 percent .....	12.20	2.6	35.10	2.6	11.24	6.68
Second 25 percent .....	2.86	0.7	11.28	0.7	2.57	1.68
Third 25 percent .....	4.50	0.9	13.98	0.9	3.37	1.43
Highest 25 percent .....	3.11	1.1	7.68	1.1	2.36	1.45
Highest 10 percent .....	4.54	1.7	14.22	1.7	3.27	2.07
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.79	1.0	8.94	1.0	3.73	1.66
Construction .....	7.33	2.2	12.74	2.2	6.79	4.47
Manufacturing .....	4.67	1.1	12.59	1.1	4.35	1.85
Service-providing industries .....	2.89	0.7	8.80	0.7	2.31	1.10
Trade, transportation, and utilities .....	4.11	1.1	10.97	1.1	3.55	1.76
Wholesale trade .....	6.47	2.1	17.15	2.1	4.92	3.00
Retail trade .....	4.37	1.4	14.35	1.4	3.66	2.40
Transportation and warehousing .....	11.97	2.2	43.52	2.2	10.89	4.23
Utilities .....	8.33	2.4	22.58	2.4	8.49	5.67

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—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 .....	\$9.53	2.9	\$16.16	2.9	\$7.02	\$2.85
Financial activities .....	3.39	1.3	13.22	1.3	2.90	2.15
Finance and insurance .....	3.28	1.1	15.04	1.1	2.84	1.74
Credit intermediation and related activities .....	4.64	1.4	11.47	1.4	4.30	1.89
Insurance carriers and related activities .....	5.07	1.5	20.37	1.5	4.97	3.06
Real estate and rental and leasing .....	9.51	5.6	20.16	5.6	8.74	11.95
Professional and business services .....	6.28	1.7	23.13	1.7	7.23	3.13
Professional and technical services .....	8.69	2.3	19.29	2.3	9.27	3.99
Administrative and waste services .....	20.10	3.9	53.94	3.9	15.49	7.08
Education and health services .....	6.17	1.6	26.65	1.6	5.00	2.76
Educational services .....	6.42	2.1	15.06	2.1	5.80	2.57
Junior colleges, colleges, and universities .....	4.23	1.8	18.07	1.8	3.94	2.25
Health care and social assistance .....	7.10	1.8	31.07	1.8	5.71	3.22
Leisure and hospitality .....	11.81	3.3	36.65	3.3	9.66	3.71
Accommodation and food services .....	15.67	3.4	51.97	3.4	12.23	4.13
Other services .....	13.51	4.3	37.46	4.3	13.89	6.61
1 to 99 workers .....	3.70	1.0	7.21	1.0	3.17	1.80
1 to 49 workers .....	4.33	1.2	8.68	1.2	4.13	2.46
50 to 99 workers .....	5.67	1.7	12.48	1.7	5.03	2.64
100 workers or more .....	3.20	0.6	14.27	0.6	2.51	1.19
100 to 499 workers .....	3.32	0.8	11.01	0.8	3.28	1.59
500 workers or more .....	4.83	0.8	23.34	0.8	3.63	1.59
<b>Geographic areas</b>						
New England .....	5.58	1.2	18.50	1.2	7.42	5.97
Middle Atlantic .....	8.70	2.2	18.71	2.2	5.80	2.02
East North Central .....	5.99	1.1	14.48	1.1	5.93	2.26
West North Central .....	6.77	1.4	25.58	1.4	6.48	3.22
South Atlantic .....	3.31	1.3	11.78	1.3	3.01	2.08
East South Central .....	7.70	2.7	18.21	2.7	8.19	2.88
West South Central .....	8.67	1.5	18.67	1.5	7.40	3.07
Mountain .....	9.68	2.3	20.01	2.3	10.63	3.53
Pacific .....	6.30	2.0	14.80	2.0	4.50	2.54

<sup>1</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, 2010." See Technical Note

for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011**

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 .....	0.0	0.9	( <sup>4</sup> )	0.7	0.1	( <sup>4</sup> )	0.6	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	0.0	1.5	–	1.4	0.2	–	0.9	0.2
Management, business, and financial .....	0.0	1.3	–	1.0	0.3	( <sup>4</sup> )	0.9	–
Professional and related .....	0.0	1.9	–	1.9	0.3	–	1.2	( <sup>4</sup> )
Service .....	0.0	2.1	–	1.1	( <sup>4</sup> )	–	1.9	( <sup>4</sup> )
Protective service .....	0.0	6.7	–	2.8	–	–	6.8	–
Sales and office .....	0.0	1.2	( <sup>4</sup> )	1.0	( <sup>4</sup> )	( <sup>4</sup> )	0.8	( <sup>4</sup> )
Sales and related .....	0.0	1.8	–	1.4	–	–	1.1	( <sup>4</sup> )
Office and administrative support .....	0.0	1.3	( <sup>4</sup> )	1.0	0.2	( <sup>4</sup> )	0.9	( <sup>4</sup> )
Natural resources, construction, and maintenance	0.0	1.9	–	1.1	–	–	1.6	0.5
Construction, extraction, farming, fishing, and forestry .....	0.0	3.2	–	1.7	–	–	2.6	–
Installation, maintenance, and repair .....	0.0	2.2	–	1.4	–	–	1.8	0.3
Production, transportation, and material moving ...	0.0	1.1	0.4	0.7	( <sup>4</sup> )	–	1.0	–
Production .....	0.0	1.5	–	1.0	( <sup>4</sup> )	–	1.3	–
Transportation and material moving .....	0.0	1.5	–	1.0	–	–	1.2	–
Full time .....	0.0	0.9	0.2	0.7	0.1	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Part time .....	0.0	2.4	( <sup>4</sup> )	2.0	( <sup>4</sup> )	–	1.4	–
Union .....	0.0	2.6	0.5	2.1	–	–	1.4	0.4
Nonunion .....	0.0	0.9	( <sup>4</sup> )	0.7	0.1	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	0.0	1.7	–	1.2	–	–	1.5	–
Lowest 10 percent .....	0.0	4.0	–	1.8	–	–	–	–
Second 25 percent .....	0.0	1.3	( <sup>4</sup> )	1.0	( <sup>4</sup> )	( <sup>4</sup> )	0.9	( <sup>4</sup> )
Third 25 percent .....	0.0	1.0	( <sup>4</sup> )	0.8	0.1	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Highest 25 percent .....	0.0	1.2	–	1.0	0.2	–	0.8	0.2
Highest 10 percent .....	0.0	1.4	–	1.1	0.3	–	1.0	0.3
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.0	1.1	–	0.7	–	–	1.1	( <sup>4</sup> )
Construction .....	0.0	2.5	–	1.3	–	–	2.0	–
Manufacturing .....	0.0	1.3	–	0.8	–	–	1.2	–
Service-providing industries .....	0.0	1.1	( <sup>4</sup> )	0.9	0.1	( <sup>4</sup> )	0.8	( <sup>4</sup> )
Trade, transportation, and utilities .....	0.0	1.4	( <sup>4</sup> )	1.1	–	–	1.0	( <sup>4</sup> )
Wholesale trade .....	0.0	2.2	–	1.5	–	–	1.7	–
Retail trade .....	0.0	2.2	–	1.9	–	–	1.4	–
Transportation and warehousing .....	0.0	3.0	–	1.5	–	–	2.5	–
Utilities .....	0.0	7.1	–	–	–	–	–	–

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued**

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 .....	0.0	3.0	—	1.4	—	—	2.6	—
Financial activities .....	0.0	1.8	—	1.6	0.5	0.2	1.0	—
Finance and insurance .....	0.0	2.1	—	1.7	0.5	0.2	1.1	—
Credit intermediation and related activities .....	0.0	2.3	—	2.1	—	—	0.7	—
Insurance carriers and related activities .....	0.0	3.3	—	2.4	—	—	2.8	—
Real estate and rental and leasing .....	0.0	5.2	—	—	—	—	—	—
Professional and business services .....	0.0	2.2	—	1.8	0.4	—	1.4	—
Professional and technical services .....	0.0	3.0	—	2.3	—	—	2.1	—
Administrative and waste services .....	0.0	4.1	—	—	—	—	1.8	—
Education and health services .....	0.0	2.5	—	2.4	0.2	( <sup>4</sup> )	1.5	—
Educational services .....	0.0	2.1	—	1.6	0.7	—	1.5	—
Junior colleges, colleges, and universities .....	0.0	2.5	—	2.1	1.0	—	1.4	—
Health care and social assistance .....	0.0	2.9	—	2.9	0.2	—	1.7	—
Leisure and hospitality .....	0.0	4.6	—	1.8	—	—	3.5	—
Accommodation and food services .....	0.0	4.8	—	2.1	—	—	3.5	—
Other services .....	0.0	4.5	—	2.0	—	—	4.0	—
1 to 99 workers .....	0.0	1.4	—	0.9	—	—	1.1	( <sup>4</sup> )
1 to 49 workers .....	0.0	1.7	—	1.2	—	—	1.3	( <sup>4</sup> )
50 to 99 workers .....	0.0	2.0	—	1.4	—	—	1.6	—
100 workers or more .....	0.0	1.2	0.2	1.0	0.1	( <sup>4</sup> )	0.7	( <sup>4</sup> )
100 to 499 workers .....	0.0	1.2	0.3	0.8	—	—	1.0	0.3
500 workers or more .....	0.0	1.9	—	1.8	0.2	—	1.1	( <sup>4</sup> )
<b>Geographic areas</b>								
New England .....	0.0	3.0	—	0.7	—	—	2.7	—
Middle Atlantic .....	0.0	2.4	—	1.9	0.3	0.3	1.3	—
East North Central .....	0.0	2.7	( <sup>4</sup> )	2.8	0.2	—	1.3	—
West North Central .....	0.0	2.3	—	1.8	—	—	1.3	—
South Atlantic .....	0.0	1.9	—	1.2	—	—	1.9	( <sup>4</sup> )
East South Central .....	0.0	3.6	—	1.5	—	—	3.3	—
West South Central .....	0.0	2.1	—	1.7	0.3	—	1.6	—
Mountain .....	0.0	2.6	—	1.3	—	—	2.2	—
Pacific .....	0.0	2.0	—	2.1	0.4	—	1.8	—

<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 0.05.

<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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**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 2011**

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 .....	\$7.29	0.5	\$23.06	0.5	\$6.45	\$3.59
<b>Worker characteristics</b>						
Management, professional, and related .....	10.47	0.9	54.01	0.9	9.63	5.05
Management, business, and financial .....	15.11	0.7	44.28	0.7	14.81	8.16
Professional and related .....	12.06	1.2	74.16	1.2	11.21	6.52
Service .....	18.94	1.5	69.93	1.5	15.09	11.62
Protective service .....	36.32	1.3	132.66	1.3	37.29	63.66
Sales and office .....	8.43	0.6	39.19	0.6	8.49	5.00
Sales and related .....	13.22	1.3	103.58	1.3	10.24	8.98
Office and administrative support .....	10.25	0.6	37.45	0.6	10.76	5.76
Natural resources, construction, and maintenance	15.02	1.3	44.23	1.3	13.83	10.03
Construction, extraction, farming, fishing, and forestry .....	25.03	2.2	49.99	2.2	27.07	18.16
Installation, maintenance, and repair .....	18.69	1.5	74.16	1.5	16.48	9.87
Production, transportation, and material moving ...	10.84	0.7	22.13	0.7	11.27	7.08
Production .....	12.73	1.0	26.45	1.0	13.13	8.33
Transportation and material moving .....	18.22	1.1	31.44	1.1	19.92	12.03
Full time .....	7.38	0.5	21.70	0.5	6.46	3.64
Part time .....	22.96	1.8	52.61	1.8	25.45	17.41
Union .....	17.54	2.2	30.99	2.2	16.43	11.36
Nonunion .....	6.88	0.4	34.19	0.4	6.74	3.60
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	17.49	1.1	96.37	1.1	13.57	10.41
Lowest 10 percent .....	28.05	1.9	84.53	1.9	28.29	20.97
Second 25 percent .....	8.86	0.5	32.60	0.5	8.73	5.83
Third 25 percent .....	12.02	0.7	26.55	0.7	11.13	5.69
Highest 25 percent .....	8.62	0.9	36.90	0.9	7.80	4.68
Highest 10 percent .....	12.19	1.5	71.60	1.5	9.35	6.79
<b>Establishment characteristics</b>						
Goods-producing industries .....	9.55	0.8	18.30	0.8	10.26	6.81
Construction .....	17.74	2.1	33.15	2.1	18.95	18.10
Manufacturing .....	11.62	0.8	20.74	0.8	11.97	7.74
Service-providing industries .....	8.43	0.5	32.56	0.5	7.32	4.03
Trade, transportation, and utilities .....	12.00	0.8	38.23	0.8	11.65	6.72
Wholesale trade .....	18.66	1.1	46.93	1.1	19.85	11.87
Retail trade .....	14.15	1.3	77.72	1.3	11.66	7.83
Transportation and warehousing .....	25.09	1.8	51.47	1.8	27.06	15.53
Utilities .....	22.11	1.9	48.02	1.9	24.30	12.83

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 2011—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 .....	\$28.28	2.7	\$63.00	2.7	\$20.19	\$11.63
Financial activities .....	9.37	0.6	64.74	0.6	9.35	7.76
Finance and insurance .....	8.56	0.5	51.93	0.5	8.11	7.55
Credit intermediation and related activities .....	10.36	0.6	70.65	0.6	10.48	9.56
Insurance carriers and related activities .....	13.95	1.0	117.22	1.0	12.85	10.30
Real estate and rental and leasing .....	29.02	—	—	—	—	—
Professional and business services .....	19.65	1.6	70.56	1.6	20.09	10.23
Professional and technical services .....	29.90	2.1	105.37	2.1	29.13	15.67
Administrative and waste services .....	48.81	—	—	—	—	—
Education and health services .....	16.72	1.2	79.98	1.2	17.15	10.44
Educational services .....	19.19	0.4	131.74	0.4	19.38	14.99
Junior colleges, colleges, and universities .....	13.46	0.3	224.07	0.3	13.19	9.05
Health care and social assistance .....	18.72	1.4	81.10	1.4	19.23	12.73
Leisure and hospitality .....	24.78	2.2	96.84	2.2	27.79	12.05
Accommodation and food services .....	29.51	2.7	134.95	2.7	32.10	13.14
Other services .....	41.18	3.5	145.40	3.5	35.33	28.98
1 to 99 workers .....	12.10	0.8	37.86	0.8	10.17	6.17
1 to 49 workers .....	13.21	0.9	39.37	0.9	11.88	8.33
50 to 99 workers .....	16.95	1.5	72.42	1.5	14.96	10.66
100 workers or more .....	6.71	0.5	17.92	0.5	6.67	4.15
100 to 499 workers .....	9.28	0.6	32.62	0.6	9.23	5.81
500 workers or more .....	8.53	0.7	18.02	0.7	8.32	6.57
<b>Geographic areas</b>						
New England .....	20.03	0.9	110.76	0.9	24.05	15.88
Middle Atlantic .....	27.62	1.7	58.76	1.7	21.35	7.94
East North Central .....	18.65	0.9	40.15	0.9	17.96	7.23
West North Central .....	15.43	1.1	46.53	1.1	17.11	13.53
South Atlantic .....	10.95	0.7	69.24	0.7	9.52	8.01
East South Central .....	19.94	1.9	63.85	1.9	19.59	22.91
West South Central .....	28.01	1.1	120.56	1.1	23.81	10.91
Mountain .....	28.54	2.1	89.00	2.1	28.41	16.42
Pacific .....	11.06	1.6	46.97	1.6	12.15	9.75

<sup>1</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011**

Characteristics	Family 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 .....	0.0	0.9	( <sup>4</sup> )	0.7	( <sup>4</sup> )	( <sup>4</sup> )	0.6	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	0.0	1.5	–	1.3	0.2	( <sup>4</sup> )	0.9	–
Management, business, and financial .....	0.0	1.3	–	0.9	0.3	( <sup>4</sup> )	0.8	–
Professional and related .....	0.0	1.9	–	1.8	0.2	( <sup>4</sup> )	1.1	–
Service .....	0.0	1.7	–	1.0	( <sup>4</sup> )	–	1.3	–
Protective service .....	0.0	6.5	–	2.6	–	–	6.6	–
Sales and office .....	0.0	1.1	( <sup>4</sup> )	0.9	( <sup>4</sup> )	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Sales and related .....	0.0	1.8	–	1.4	–	–	1.1	–
Office and administrative support .....	0.0	1.2	( <sup>4</sup> )	1.0	0.2	( <sup>4</sup> )	0.8	( <sup>4</sup> )
Natural resources, construction, and maintenance	0.0	1.8	–	1.0	–	–	1.6	0.4
Construction, extraction, farming, fishing, and forestry .....	0.0	2.8	–	1.4	–	–	2.4	–
Installation, maintenance, and repair .....	0.0	2.3	–	1.3	–	–	1.9	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.7	( <sup>4</sup> )	–	0.9	–
Production .....	0.0	1.5	–	1.1	( <sup>4</sup> )	–	1.2	–
Transportation and material moving .....	0.0	1.3	–	0.7	–	–	1.1	–
Full time .....	0.0	0.9	( <sup>4</sup> )	0.7	( <sup>4</sup> )	( <sup>4</sup> )	0.6	( <sup>4</sup> )
Part time .....	0.0	2.2	( <sup>4</sup> )	1.8	( <sup>4</sup> )	–	1.3	–
Union .....	0.0	2.4	0.4	2.0	–	–	1.4	0.3
Nonunion .....	0.0	0.9	( <sup>4</sup> )	0.7	0.1	( <sup>4</sup> )	0.6	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	0.0	1.4	–	1.0	–	–	1.1	–
Lowest 10 percent .....	0.0	2.4	–	1.3	–	–	1.9	–
Second 25 percent .....	0.0	1.2	( <sup>4</sup> )	1.0	( <sup>4</sup> )	( <sup>4</sup> )	0.8	( <sup>4</sup> )
Third 25 percent .....	0.0	1.0	( <sup>4</sup> )	0.8	0.1	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Highest 25 percent .....	0.0	1.2	–	0.9	0.2	–	0.8	( <sup>4</sup> )
Highest 10 percent .....	0.0	1.4	–	1.0	0.2	–	1.0	( <sup>4</sup> )
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.0	1.1	–	0.7	( <sup>4</sup> )	–	1.0	–
Construction .....	0.0	2.2	–	1.1	–	–	2.1	–
Manufacturing .....	0.0	1.3	–	0.9	( <sup>4</sup> )	–	1.1	–
Service-providing industries .....	0.0	1.0	( <sup>4</sup> )	0.8	0.1	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Trade, transportation, and utilities .....	0.0	1.4	( <sup>4</sup> )	1.0	–	–	0.9	–
Wholesale trade .....	0.0	1.9	–	1.3	–	–	1.4	–
Retail trade .....	0.0	2.3	–	2.0	–	–	1.4	–
Transportation and warehousing .....	0.0	2.9	–	1.2	–	–	2.6	–
Utilities .....	0.0	7.0	–	–	–	–	–	–

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Family 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 .....	0.0	2.9	—	1.4	—	—	2.5	—
Financial activities .....	0.0	1.8	—	1.5	0.4	0.2	1.0	—
Finance and insurance .....	0.0	2.0	—	1.6	0.5	0.2	1.1	—
Credit intermediation and related activities .....	0.0	2.1	—	2.0	—	—	0.7	—
Insurance carriers and related activities .....	0.0	3.1	—	2.2	0.7	—	2.6	—
Real estate and rental and leasing .....	0.0	4.6	—	—	—	—	—	—
Professional and business services .....	0.0	2.2	—	1.6	0.4	—	1.4	—
Professional and technical services .....	0.0	2.9	—	2.1	—	—	2.0	—
Administrative and waste services .....	0.0	4.2	—	—	—	—	2.3	—
Education and health services .....	0.0	2.3	—	2.3	0.1	( <sup>4</sup> )	1.3	—
Educational services .....	0.0	2.3	—	1.5	0.2	—	2.0	—
Junior colleges, colleges, and universities .....	0.0	2.3	—	2.0	0.1	—	1.3	—
Health care and social assistance .....	0.0	2.7	—	2.7	( <sup>4</sup> )	—	1.5	—
Leisure and hospitality .....	0.0	3.6	—	1.7	—	—	2.8	—
Accommodation and food services .....	0.0	3.8	—	2.1	—	—	2.6	—
Other services .....	0.0	4.0	—	1.7	—	—	3.5	—
1 to 99 workers .....	0.0	1.2	—	0.8	—	—	1.0	( <sup>4</sup> )
1 to 49 workers .....	0.0	1.4	—	1.0	—	—	1.1	( <sup>4</sup> )
50 to 99 workers .....	0.0	1.9	—	1.2	—	—	1.6	—
100 workers or more .....	0.0	1.1	0.2	1.0	0.1	( <sup>4</sup> )	0.6	( <sup>4</sup> )
100 to 499 workers .....	0.0	1.2	0.3	0.9	( <sup>4</sup> )	—	1.0	—
500 workers or more .....	0.0	1.7	—	1.7	0.2	( <sup>4</sup> )	0.9	—
<b>Geographic areas</b>								
New England .....	0.0	2.8	—	0.6	—	—	2.5	—
Middle Atlantic .....	0.0	2.1	—	1.8	0.2	0.3	1.2	—
East North Central .....	0.0	2.6	( <sup>4</sup> )	2.7	( <sup>4</sup> )	—	1.1	—
West North Central .....	0.0	3.0	—	1.7	—	—	1.9	—
South Atlantic .....	0.0	1.7	—	1.0	—	—	1.8	—
East South Central .....	0.0	2.6	—	1.5	—	—	2.2	—
West South Central .....	0.0	1.9	—	1.5	0.3	—	1.1	—
Mountain .....	0.0	3.0	—	1.2	—	—	2.5	—
Pacific .....	0.0	2.2	—	2.0	0.3	—	1.4	—

<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 0.05.

<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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1.04	\$1.42	\$0.97	\$1.72	\$2.33	\$3.67	\$4.46	\$3.43	\$7.06	\$12.38
<b>Worker characteristics</b>										
Management, professional, and related .....	1.24	1.65	1.22	2.66	3.19	6.40	3.86	3.12	12.62	28.09
Management, business, and financial .....	1.79	3.29	1.94	2.82	4.97	6.90	7.15	10.22	24.88	44.16
Professional and related .....	1.69	1.88	1.55	4.11	3.03	4.85	6.24	3.71	13.28	39.37
Service .....	6.73	4.71	4.04	4.76	1.42	19.20	6.88	17.38	27.95	45.08
Protective service .....	9.52	7.86	8.31	19.91	34.98	37.89	48.31	94.23	122.57	420.76
Sales and office .....	2.10	1.86	1.79	2.26	7.70	8.35	5.42	4.93	14.08	14.52
Sales and related .....	2.31	2.30	3.09	6.22	5.27	11.85	11.21	11.77	31.79	28.92
Office and administrative support .....	2.19	2.91	1.26	3.28	7.85	8.28	6.08	7.40	8.04	22.13
Natural resources, construction, and maintenance	3.50	2.43	2.37	3.75	7.07	9.58	11.47	21.59	17.17	47.94
Construction, extraction, farming, fishing, and forestry .....	4.60	2.31	2.95	5.12	11.13	11.74	26.36	14.11	46.67	81.42
Installation, maintenance, and repair .....	3.84	2.04	3.37	6.46	7.64	7.81	12.70	8.65	21.72	18.81
Production, transportation, and material moving ...	1.78	2.11	1.91	2.12	5.82	5.63	8.66	5.63	13.19	19.13
Production .....	1.82	2.97	2.66	4.45	5.13	7.60	7.57	9.87	21.39	35.93
Transportation and material moving .....	3.71	3.12	2.29	3.12	9.28	10.46	13.26	11.74	27.23	37.46
Full time .....	1.07	1.35	1.02	1.60	3.79	3.36	4.53	3.70	6.39	13.43
Part time .....	0.86	6.95	4.51	9.88	19.18	28.44	15.11	16.05	30.19	80.82
Union .....	2.15	3.37	3.30	5.87	4.83	3.95	11.67	5.98	16.53	71.89
Nonunion .....	1.22	1.13	1.09	1.42	2.44	5.49	3.72	4.82	10.14	10.91
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.94	5.13	4.07	6.39	10.18	18.91	13.41	16.75	17.22	36.85
Lowest 10 percent .....	2.15	2.37	12.86	22.42	23.47	23.55	12.32	35.27	46.10	46.73
Second 25 percent .....	1.81	2.03	1.85	2.62	6.36	7.87	6.84	7.76	11.49	15.42
Third 25 percent .....	1.25	1.97	1.25	2.50	5.05	3.27	4.75	5.03	10.88	21.70
Highest 25 percent .....	1.60	1.34	1.14	3.01	2.58	3.97	6.57	3.56	13.91	16.31
Highest 10 percent .....	1.68	1.48	1.05	4.51	2.23	4.37	6.76	8.17	19.35	24.31
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.09	1.95	1.74	2.34	4.09	5.22	8.45	6.88	13.11	22.75
Construction .....	4.96	3.32	5.52	7.82	10.00	7.14	14.18	25.97	29.25	41.80
Manufacturing .....	1.04	2.21	2.92	3.91	4.77	4.82	4.49	5.95	16.12	18.75
Service-providing industries .....	1.59	1.38	1.49	1.92	3.36	7.24	3.90	5.66	10.26	15.44
Trade, transportation, and utilities .....	4.07	3.52	2.23	3.60	7.86	12.75	8.64	5.88	10.19	29.26
Wholesale trade .....	2.25	4.77	2.89	4.53	11.20	17.18	11.78	6.06	18.67	58.10
Retail trade .....	4.71	2.27	3.78	5.98	12.77	8.65	5.91	14.64	16.35	29.26
Transportation and warehousing .....	1.01	6.98	2.54	7.31	27.61	22.59	21.86	21.66	18.27	47.68
Utilities .....	5.75	2.33	7.19	9.50	9.08	3.62	16.00	19.39	12.34	35.79

See footnotes at end of table.

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$5.24	\$5.46	\$1.10	\$1.81	\$14.33	\$6.47	\$8.04	\$13.97	\$12.41	\$69.26
Financial activities .....	2.31	2.11	1.50	1.98	5.73	5.01	3.34	7.20	9.33	20.90
Finance and insurance .....	1.90	2.71	1.31	1.87	4.75	6.03	3.71	10.15	12.10	18.15
Credit intermediation and related activities .....	0.50	4.26	1.29	1.85	5.37	6.21	6.61	14.39	20.76	30.79
Insurance carriers and related activities .....	2.64	3.29	4.29	5.04	9.16	9.35	13.64	18.44	15.06	21.87
Real estate and rental and leasing .....	—	—	—	—	—	6.81	9.36	19.37	73.80	164.87
Professional and business services .....	4.23	2.27	2.27	6.37	7.00	5.80	9.89	19.84	19.75	48.17
Professional and technical services .....	6.29	4.87	5.16	7.00	7.46	12.91	18.01	27.99	73.04	88.08
Administrative and waste services .....	6.64	4.13	5.38	13.79	36.59	35.65	20.75	59.63	53.56	80.30
Education and health services .....	2.55	2.17	3.70	3.99	10.53	8.49	14.25	13.77	28.46	46.94
Educational services .....	4.51	2.12	3.57	8.65	8.97	8.20	10.48	12.69	22.11	34.33
Junior colleges, colleges, and universities .....	3.24	3.66	2.35	1.93	0.00	6.93	13.99	5.71	11.02	27.85
Health care and social assistance .....	4.57	2.42	6.06	4.38	4.83	10.01	10.00	15.06	34.93	58.32
Leisure and hospitality .....	7.00	6.31	9.49	8.19	9.27	29.83	12.22	17.44	41.89	38.66
Accommodation and food services .....	3.20	5.51	8.22	11.37	9.21	28.64	14.61	17.22	51.50	37.73
Other services .....	6.48	6.17	14.51	8.51	14.35	11.64	38.81	38.79	69.24	122.57
1 to 99 workers .....	3.43	2.08	1.50	3.05	6.29	8.57	7.96	7.56	15.84	11.42
1 to 49 workers .....	4.04	3.06	1.97	6.08	8.37	13.34	9.09	9.16	21.43	21.20
50 to 99 workers .....	3.00	2.80	1.96	2.50	8.77	10.18	8.81	14.16	25.68	33.09
100 workers or more .....	0.86	0.82	1.35	2.67	4.10	4.01	3.68	6.12	6.61	15.76
100 to 499 workers .....	2.17	2.20	1.56	2.00	4.83	7.09	6.07	7.70	14.96	20.38
500 workers or more .....	0.65	1.80	1.91	3.33	5.63	4.26	6.65	6.93	6.18	9.62
<b>Geographic areas</b>										
New England .....	2.29	4.30	5.25	9.02	30.68	17.26	8.74	11.89	40.03	98.41
Middle Atlantic .....	2.41	1.93	2.98	2.18	3.91	5.59	7.48	8.45	18.45	58.46
East North Central .....	2.48	1.44	1.99	5.37	3.73	5.79	10.72	7.88	16.31	26.80
West North Central .....	2.68	3.71	5.69	7.15	10.25	15.38	15.17	21.27	29.94	50.65
South Atlantic .....	2.11	1.84	1.93	2.64	4.04	5.62	8.43	13.74	17.03	22.67
East South Central .....	1.35	1.85	5.53	3.55	12.81	17.55	14.72	22.72	43.08	69.06
West South Central .....	4.67	2.05	5.47	5.24	5.95	24.89	15.08	15.16	20.35	23.18
Mountain .....	3.52	5.25	3.90	9.92	20.60	25.16	17.45	23.50	44.74	57.70
Pacific .....	4.62	2.57	2.15	3.81	15.17	10.10	10.12	14.31	21.32	21.83

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

<sup>2</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, 2010." 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/eps/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	0.6	0.5	0.4	0.7	0.7	0.4	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.0	0.8	0.4	0.9	0.9	0.8	0.2	0.9
Management, business, and financial .....	1.2	1.1	0.2	0.7	1.1	0.8	0.2	0.8
Professional and related .....	1.3	1.0	0.6	1.2	1.1	1.1	0.3	1.2
Service .....	1.0	1.2	0.9	1.5	1.4	0.9	0.5	1.4
Protective service .....	5.4	2.4	2.3	6.2	5.2	–	–	5.6
Sales and office .....	0.9	0.5	0.5	0.8	1.1	0.7	0.1	0.9
Sales and related .....	1.1	0.7	0.9	1.1	1.3	0.7	0.2	1.2
Office and administrative support .....	1.2	0.6	0.6	1.0	1.4	0.9	0.2	1.2
Natural resources, construction, and maintenance	1.5	1.0	0.6	1.3	1.5	1.2	0.5	1.4
Construction, extraction, farming, fishing, and forestry .....	2.3	1.4	1.1	2.0	2.2	–	–	2.0
Installation, maintenance, and repair .....	2.0	1.4	0.5	1.6	1.8	–	–	1.6
Production, transportation, and material moving ...	1.4	0.8	0.5	1.2	1.4	0.7	0.2	1.3
Production .....	1.7	1.2	0.4	1.2	1.5	0.9	0.3	1.3
Transportation and material moving .....	2.0	0.9	0.7	1.8	1.8	0.9	0.2	2.0
Full time .....	0.7	0.5	0.2	0.6	0.7	0.5	0.2	0.6
Part time .....	0.9	0.5	1.1	1.3	0.7	0.7	0.2	1.0
Union .....	1.4	0.9	0.7	1.1	1.5	0.9	0.1	1.3
Nonunion .....	0.6	0.5	0.4	0.7	0.7	0.5	0.2	0.8
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.9	0.9	0.8	1.3	1.2	0.7	0.3	1.3
Lowest 10 percent .....	1.1	1.5	1.5	2.2	1.7	1.1	0.5	2.1
Second 25 percent .....	1.0	0.7	0.6	0.8	1.1	0.7	0.3	1.0
Third 25 percent .....	1.0	0.6	0.5	0.9	0.9	0.7	0.2	1.0
Highest 25 percent .....	0.8	0.6	0.3	0.6	0.7	0.7	0.2	0.7
Highest 10 percent .....	1.0	0.7	0.5	0.6	1.1	1.0	0.4	0.7
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.2	0.9	0.4	0.8	1.0	0.7	0.3	0.8
Construction .....	2.2	1.4	1.1	2.0	2.1	–	–	2.0
Manufacturing .....	1.5	1.2	0.3	0.7	1.2	0.8	0.2	0.8
Service-providing industries .....	0.7	0.5	0.4	0.8	0.8	0.5	0.2	0.8
Trade, transportation, and utilities .....	1.0	0.6	0.6	0.8	1.1	0.7	0.2	0.9
Wholesale trade .....	2.0	1.4	0.9	1.4	2.3	1.5	0.2	1.6
Retail trade .....	1.2	0.7	0.9	1.0	1.2	0.9	0.2	1.2
Transportation and warehousing .....	2.6	1.8	1.0	1.9	2.4	1.8	0.7	2.0
Utilities .....	2.1	–	–	1.8	2.2	1.2	0.2	1.8

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.5	0.6	0.1	0.7	0.6	0.5	0.3	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	0.9	1.2	0.2	1.0	1.1	0.8	0.4	0.9
Management, business, and financial .....	1.4	1.2	( <sup>1</sup> )	0.7	1.2	1.1	0.2	0.7
Professional and related .....	1.0	1.6	0.3	1.3	1.3	1.0	0.6	1.2
Service .....	0.6	1.4	( <sup>1</sup> )	1.4	1.1	1.3	0.9	1.5
Protective service .....	1.2	5.8	0.4	6.0	5.3	2.4	2.2	6.2
Sales and office .....	0.6	0.9	0.2	0.8	0.9	0.5	0.5	0.8
Sales and related .....	0.6	1.1	0.4	1.1	1.1	0.8	0.8	1.1
Office and administrative support .....	0.8	1.1	0.3	1.1	1.1	0.6	0.6	1.1
Natural resources, construction, and maintenance .....	1.3	1.4	( <sup>1</sup> )	1.4	1.5	1.2	0.6	1.3
Construction, extraction, farming, fishing, and forestry .....	1.9	2.3	( <sup>1</sup> )	2.1	2.1	1.8	1.1	2.0
Installation, maintenance, and repair .....	1.7	1.9	—	—	1.9	1.6	0.5	1.6
Production, transportation, and material moving ...	1.1	1.2	0.1	1.3	1.2	1.0	0.4	1.2
Production .....	1.3	1.5	( <sup>1</sup> )	1.3	1.6	1.3	0.4	1.2
Transportation and material moving .....	1.5	1.6	0.3	2.0	1.7	1.5	0.7	1.8
Full time .....	0.6	0.7	( <sup>1</sup> )	0.7	0.7	0.6	0.2	0.6
Part time .....	0.5	0.9	0.3	1.0	0.8	0.6	1.1	1.3
Union .....	1.6	1.6	0.2	1.3	1.8	1.7	0.7	1.1
Nonunion .....	0.4	0.7	0.1	0.7	0.6	0.5	0.4	0.7
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.4	1.2	0.2	1.2	0.8	1.0	0.8	1.3
Lowest 10 percent .....	0.5	1.9	0.4	1.9	1.0	1.6	1.4	2.2
Second 25 percent .....	0.7	1.0	0.1	1.0	1.0	0.8	0.6	0.9
Third 25 percent .....	0.7	1.0	( <sup>1</sup> )	1.0	1.0	0.8	0.5	0.9
Highest 25 percent .....	1.0	1.1	0.2	0.7	0.9	0.8	0.3	0.7
Highest 10 percent .....	1.5	1.6	0.2	0.7	1.1	1.0	0.5	0.7
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.1	1.2	( <sup>1</sup> )	0.8	1.3	1.1	0.4	0.8
Construction .....	1.3	2.0	( <sup>1</sup> )	2.0	2.2	1.8	1.1	2.0
Manufacturing .....	1.4	1.4	( <sup>1</sup> )	0.8	1.6	1.3	0.3	0.7
Service-providing industries .....	0.5	0.7	0.1	0.8	0.7	0.6	0.4	0.8
Trade, transportation, and utilities .....	0.7	0.9	0.3	0.8	1.1	0.8	0.6	0.8
Wholesale trade .....	1.4	1.8	0.3	1.5	2.0	1.5	0.9	1.4
Retail trade .....	0.8	1.2	0.5	1.0	1.2	0.8	0.8	1.1
Transportation and warehousing .....	2.8	3.0	—	—	2.6	2.3	0.9	1.9
Utilities .....	3.3	3.0	—	—	2.5	1.8	0.5	1.8

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information .....	2.0	1.4	0.9	1.5	2.0	1.3	0.3	1.6
Financial activities .....	1.4	0.9	0.3	1.2	1.6	0.9	0.2	1.2
Finance and insurance .....	0.9	0.6	0.4	0.6	0.9	0.6	0.2	0.7
Credit intermediation and related activities .....	1.0	0.7	0.4	0.6	1.2	0.8	0.2	0.6
Insurance carriers and related activities .....	1.9	1.0	0.8	1.3	1.9	1.2	0.4	1.5
Real estate and rental and leasing .....	4.5	3.7	1.2	3.8	4.3	2.7	0.9	3.8
Professional and business services .....	1.7	1.6	0.6	1.7	1.9	1.2	0.6	1.8
Professional and technical services .....	2.2	2.1	0.8	1.4	2.4	1.8	0.4	1.5
Administrative and waste services .....	2.4	2.3	1.0	2.7	2.6	2.0	1.3	2.8
Education and health services .....	1.7	1.0	1.1	1.4	1.5	1.3	0.4	1.5
Educational services .....	2.3	1.8	1.6	2.2	2.1	1.6	0.3	1.9
Junior colleges, colleges, and universities .....	1.5	1.1	0.5	0.7	1.1	0.5	0.3	0.8
Health care and social assistance .....	1.9	1.1	1.2	1.6	1.7	1.4	0.5	1.7
Leisure and hospitality .....	1.9	1.9	1.4	2.8	3.1	1.6	0.2	2.8
Accommodation and food services .....	1.8	2.2	1.5	3.1	3.3	—	—	3.1
Other services .....	3.0	1.9	1.0	3.6	3.1	—	—	3.5
1 to 99 workers .....	0.9	0.6	0.5	1.0	0.8	0.7	0.2	1.0
1 to 49 workers .....	1.0	0.7	0.6	1.1	0.9	0.9	0.2	1.1
50 to 99 workers .....	1.7	1.2	0.9	1.8	1.8	1.3	0.3	1.9
100 workers or more .....	0.8	0.7	0.4	0.6	0.8	0.5	0.3	0.7
100 to 499 workers .....	1.2	0.7	0.5	1.0	1.3	0.7	0.3	1.1
500 workers or more .....	1.3	1.1	0.6	0.7	1.1	0.5	0.4	0.8
<b>Geographic areas</b>								
New England .....	3.7	2.2	0.6	3.4	1.7	2.0	0.2	3.1
Middle Atlantic .....	2.6	0.7	1.1	2.6	2.8	1.0	0.4	2.8
East North Central .....	1.3	1.0	0.7	1.3	1.2	0.8	0.5	1.3
West North Central .....	2.3	1.4	1.2	2.0	2.0	1.4	0.6	2.4
South Atlantic .....	1.6	1.0	0.9	1.7	1.7	0.7	0.3	1.8
East South Central .....	3.1	4.0	1.2	3.4	4.0	1.8	0.2	3.0
West South Central .....	1.9	1.3	0.9	1.7	1.7	1.3	0.6	1.9
Mountain .....	2.0	1.2	1.0	2.4	2.5	1.9	0.5	2.4
Pacific .....	1.1	1.2	1.2	1.1	1.5	1.3	0.3	1.2

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2011—Continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information .....	3.1	3.0	0.3	1.6	2.2	1.6	0.9	1.5
Financial activities .....	1.6	1.5	0.1	1.2	1.5	1.0	0.3	1.2
Finance and insurance .....	1.5	1.5	0.2	0.7	1.0	0.7	0.3	0.6
Credit intermediation and related activities .....	2.2	2.1	0.2	0.6	1.3	1.0	0.4	0.6
Insurance carriers and related activities .....	3.1	3.1	( <sup>1</sup> )	1.6	1.8	0.9	0.8	1.3
Real estate and rental and leasing .....	—	4.2	—	4.1	4.7	4.0	1.2	3.8
Professional and business services .....	—	2.0	—	1.9	1.6	1.6	0.6	1.7
Professional and technical services .....	—	2.2	—	1.6	2.3	2.1	0.8	1.4
Administrative and waste services .....	—	2.9	—	2.9	2.3	2.5	1.0	2.7
Education and health services .....	1.3	1.7	0.2	1.5	1.7	1.2	1.1	1.4
Educational services .....	—	2.0	—	2.3	2.2	1.8	0.5	2.0
Junior colleges, colleges, and universities .....	1.9	1.7	—	—	1.4	1.2	0.5	0.7
Health care and social assistance .....	1.5	2.0	0.2	1.7	2.0	1.3	1.2	1.6
Leisure and hospitality .....	—	2.8	—	2.8	1.8	1.9	1.4	2.8
Accommodation and food services .....	—	3.0	—	3.1	1.7	2.2	1.5	3.0
Other services .....	—	3.1	—	3.5	2.8	2.5	1.0	3.6
1 to 99 workers .....	0.5	1.0	0.1	1.0	0.9	0.6	0.5	1.0
1 to 49 workers .....	0.5	1.1	( <sup>1</sup> )	1.1	1.0	0.7	0.6	1.1
50 to 99 workers .....	0.9	2.0	0.4	1.8	1.7	1.2	0.8	1.9
100 workers or more .....	0.9	0.9	0.1	0.7	0.8	0.8	0.4	0.7
100 to 499 workers .....	1.1	1.1	0.2	1.1	1.2	1.0	0.5	1.1
500 workers or more .....	1.8	1.8	0.1	0.8	1.2	1.1	0.6	0.7
<b>Geographic areas</b>								
New England .....	1.9	1.8	0.3	3.1	3.7	2.4	0.8	3.4
Middle Atlantic .....	2.1	1.4	0.2	2.6	2.3	1.2	1.1	2.8
East North Central .....	1.6	1.6	0.2	1.3	1.2	1.0	0.7	1.3
West North Central .....	—	2.4	—	2.3	2.4	1.8	0.9	2.2
South Atlantic .....	0.7	1.7	0.1	1.9	1.5	1.3	0.9	1.7
East South Central .....	3.0	4.4	0.4	3.1	2.3	3.5	1.2	3.4
West South Central .....	0.8	1.9	( <sup>1</sup> )	1.9	1.8	1.2	0.9	1.7
Mountain .....	1.0	2.3	0.5	2.4	2.0	1.5	1.2	2.3
Pacific .....	1.1	1.5	0.2	1.2	1.1	1.1	1.1	1.1

<sup>1</sup> Less than 0.05.

<sup>2</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.5	0.7	0.5	0.5	0.7	0.6
<b>Worker characteristics</b>						
Management, professional, and related .....	0.6	0.8	0.6	0.6	0.9	0.7
Professional and related .....	0.6	0.8	0.6	0.6	1.0	0.8
Teachers .....	0.8	1.0	0.7	0.8	1.1	0.9
Primary, secondary, and special education school teachers .....	0.3	0.8	0.7	0.3	0.9	0.8
Service .....	1.2	1.2	0.7	1.3	1.2	0.8
Protective service .....	1.0	1.2	0.9	1.0	1.5	1.3
Sales and office .....	1.5	1.8	1.0	1.5	1.8	1.3
Office and administrative support .....	1.4	1.6	0.9	1.4	1.7	1.3
Natural resources, construction, and maintenance	1.8	2.0	1.3	1.8	2.1	1.4
Production, transportation, and material moving ...	4.2	3.9	1.3	4.2	4.2	1.6
Full time .....	0.2	0.6	0.5	0.2	0.7	0.6
Part time .....	1.7	1.3	2.2	1.8	1.2	1.8
Union .....	0.4	0.6	0.5	0.4	0.8	0.7
Nonunion .....	0.9	1.1	0.8	0.9	1.1	1.0
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.4	1.5	1.1	1.4	1.4	1.1
Lowest 10 percent .....	2.5	2.5	2.1	2.5	2.5	2.1
Second 25 percent .....	0.8	1.2	0.8	0.8	1.2	1.0
Third 25 percent .....	1.1	1.2	0.6	1.1	1.2	0.8
Highest 25 percent .....	0.4	0.6	0.5	0.4	0.8	0.7
Highest 10 percent .....	0.5	0.9	0.8	0.5	1.1	1.1
<b>Establishment characteristics</b>						
Service-providing industries .....	0.5	0.7	0.5	0.5	0.7	0.6
Education and health services .....	0.5	0.8	0.7	0.5	0.9	0.8
Educational services .....	0.6	0.8	0.7	0.6	1.0	0.8
Elementary and secondary schools .....	0.5	0.8	0.7	0.5	0.8	0.8
Junior colleges, colleges, and universities	1.5	2.2	1.7	1.5	2.7	2.4
Health care and social assistance .....	1.6	2.4	1.5	1.6	2.7	2.0
Hospitals .....	1.3	2.5	1.9	1.3	3.3	2.8
Public administration .....	1.2	1.3	0.7	1.2	1.3	0.8
1 to 99 workers .....	2.6	2.8	1.7	2.6	2.7	1.6
1 to 49 workers .....	3.7	3.8	2.4	3.8	3.6	2.5
50 to 99 workers .....	2.0	2.8	1.7	2.0	2.4	1.5
100 workers or more .....	0.5	0.6	0.5	0.5	0.7	0.6
100 to 499 workers .....	1.1	1.3	0.9	1.1	1.4	1.1
500 workers or more .....	0.5	0.7	0.6	0.5	0.9	0.8

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	1.4	1.3	0.7	1.3	1.1	1.2	0.6	0.7	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	1.5	1.3	0.8	1.5	1.1	1.6	0.6	0.9	0.8
Professional and related .....	1.4	1.3	0.8	1.5	1.2	1.6	0.6	0.9	0.8
Teachers .....	1.7	1.6	1.0	1.8	1.5	1.9	0.8	1.1	0.9
Primary, secondary, and special education school teachers .....	2.0	1.8	1.1	2.1	1.8	2.2	0.5	1.0	0.8
Service .....	1.8	1.7	1.0	1.8	1.4	1.6	1.4	1.3	0.9
Protective service .....	2.8	2.7	1.3	3.0	2.6	2.2	1.5	1.8	1.3
Sales and office .....	2.5	2.5	1.4	2.4	2.1	1.7	1.8	2.1	1.4
Office and administrative support .....	2.5	2.5	1.4	2.3	2.1	1.7	1.8	2.0	1.4
Natural resources, construction, and maintenance .....	3.5	3.3	1.6	3.1	2.9	2.2	1.8	2.1	1.5
Production, transportation, and material moving .....	4.3	3.8	1.6	4.2	3.7	1.9	4.2	4.2	1.6
Full time .....	1.5	1.4	0.7	1.5	1.2	1.2	0.4	0.6	0.6
Part time .....	1.2	1.1	2.5	1.1	0.8	2.8	1.8	1.2	1.8
Union .....	1.4	1.4	0.8	1.6	1.5	0.8	0.7	0.8	0.7
Nonunion .....	1.9	1.7	1.2	1.7	1.2	2.7	0.9	1.1	1.0
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.8	1.8	1.6	1.8	1.3	2.6	1.6	1.6	1.2
Lowest 10 percent .....	2.0	1.9	2.9	1.8	1.3	3.8	2.5	2.5	2.1
Second 25 percent .....	2.1	2.0	0.9	2.0	1.7	1.7	1.1	1.2	1.0
Third 25 percent .....	2.0	1.8	1.0	2.1	1.7	1.8	1.1	1.2	0.9
Highest 25 percent .....	1.2	1.2	0.8	1.4	1.3	1.1	0.5	0.8	0.7
Highest 10 percent .....	1.8	1.7	1.1	2.1	2.2	1.6	0.6	1.1	1.1
<b>Establishment characteristics</b>									
Service-providing industries .....	1.4	1.3	0.7	1.3	1.1	1.2	0.6	0.7	0.6
Education and health services .....	1.5	1.4	0.8	1.5	1.2	1.6	0.6	0.9	0.8
Educational services .....	1.6	1.5	0.9	1.6	1.3	1.8	0.6	1.0	0.9
Elementary and secondary schools .....	1.6	1.5	1.1	1.7	1.4	2.1	0.6	0.9	0.8
Junior colleges, colleges, and universities .....	3.9	3.3	1.8	3.7	3.2	3.4	1.5	2.7	2.4
Health care and social assistance .....	3.5	3.2	1.5	3.7	3.0	2.3	1.9	2.5	2.0
Hospitals .....	4.3	3.7	2.1	4.8	3.5	3.3	1.5	2.8	2.8
Public administration .....	2.3	2.1	1.1	2.2	1.8	1.9	1.5	1.5	0.9
1 to 99 workers .....	3.4	3.2	2.3	2.9	2.6	2.7	2.8	2.8	1.7
1 to 49 workers .....	4.5	4.2	3.2	3.7	3.3	3.9	4.2	3.9	2.6
50 to 99 workers .....	4.3	4.1	2.3	4.7	4.5	3.6	2.2	2.8	1.6
100 workers or more .....	1.4	1.3	0.7	1.4	1.1	1.2	0.6	0.7	0.6
100 to 499 workers .....	2.8	2.6	1.1	2.5	2.2	1.5	1.4	1.4	1.1
500 workers or more .....	1.5	1.4	0.8	1.7	1.3	1.5	0.5	0.8	0.8

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	0.7	1.3	1.1	0.7	1.6	1.4
Local government .....	0.6	0.8	0.6	0.6	0.7	0.6
<b>Geographic areas</b>						
New England .....	2.3	3.1	2.3	2.3	1.5	1.4
Middle Atlantic .....	1.2	1.4	0.6	1.1	1.3	0.7
East North Central .....	1.8	2.1	1.8	1.9	1.7	1.7
West North Central .....	2.1	1.7	2.1	2.1	2.8	3.1
South Atlantic .....	1.4	1.7	1.3	1.4	1.5	1.1
East South Central .....	2.1	2.9	2.8	2.1	2.9	2.9
West South Central .....	1.8	2.0	1.0	1.8	1.8	1.1
Mountain .....	1.9	2.9	1.8	1.9	2.9	2.8
Pacific .....	1.0	1.5	0.7	1.1	2.1	1.4

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	3.1	2.7	1.3	3.0	2.2	2.7	1.1	1.3	1.4
Local government .....	1.3	1.3	0.9	1.3	1.1	1.3	0.7	0.7	0.6
<b>Geographic areas</b>									
New England .....	3.8	3.8	1.2	3.8	3.2	2.5	2.9	2.4	1.8
Middle Atlantic .....	2.1	2.3	1.1	3.3	3.5	1.2	1.3	1.4	0.8
East North Central .....	2.3	2.2	1.8	3.9	3.1	2.5	1.8	1.7	1.7
West North Central .....	6.6	4.8	2.8	2.1	2.1	6.8	4.6	2.5	2.8
South Atlantic .....	4.1	3.9	1.8	4.0	2.0	3.7	1.6	1.7	1.0
East South Central .....	4.6	3.0	7.1	1.9	1.8	4.9	2.1	2.9	2.9
West South Central .....	3.0	2.9	2.9	2.2	1.9	2.8	1.8	1.8	1.2
Mountain .....	2.8	2.8	2.5	8.8	7.5	3.5	1.9	2.9	2.9
Pacific .....	1.3	2.1	1.3	2.2	2.5	0.8	0.9	1.9	1.5

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.

<sup>3</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.4	0.4	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	0.4	0.4	0.7	0.7
Professional and related .....	0.4	0.4	0.7	0.7
Teachers .....	0.5	0.5	0.9	0.9
Primary, secondary, and special education school teachers .....	0.5	0.5	1.0	1.0
Service .....	0.6	0.6	0.9	0.9
Protective service .....	0.8	0.8	1.1	1.1
Sales and office .....	0.6	0.6	1.0	1.0
Office and administrative support .....	0.6	0.6	1.0	1.0
Natural resources, construction, and maintenance	0.7	0.7	1.3	1.3
Production, transportation, and material moving ...	0.9	0.9	1.8	1.8
Full time .....	0.4	0.4	0.6	0.6
Part time .....	1.3	1.3	2.0	2.0
Union .....	0.4	0.4	0.7	0.7
Nonunion .....	0.6	0.6	1.0	1.0
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.6	0.6	1.2	1.2
Lowest 10 percent .....	1.1	1.1	2.0	2.0
Second 25 percent .....	0.5	0.5	0.8	0.8
Third 25 percent .....	0.5	0.5	0.9	0.9
Highest 25 percent .....	0.5	0.5	0.8	0.8
Highest 10 percent .....	0.6	0.6	0.8	0.8
<b>Establishment characteristics</b>				
Service-providing industries .....	0.4	0.4	0.6	0.6
Education and health services .....	0.5	0.5	0.8	0.8
Educational services .....	0.5	0.5	0.9	0.9
Elementary and secondary schools .....	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.0	1.0	2.1	2.1
Health care and social assistance .....	1.5	1.5	1.4	1.4
Hospitals .....	2.1	2.1	1.6	1.6
Public administration .....	0.5	0.5	0.8	0.8
1 to 99 workers .....	0.9	0.9	1.5	1.5
1 to 49 workers .....	0.8	0.8	2.3	2.3
50 to 99 workers .....	1.5	1.5	2.2	2.2
100 workers or more .....	0.4	0.4	0.6	0.6
100 to 499 workers .....	0.6	0.6	1.5	1.5
500 workers or more .....	0.4	0.4	0.7	0.7

See footnotes at end of table.

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	0.8	0.8	1.2	1.2
Local government .....	0.4	0.4	0.6	0.6
<b>Geographic areas</b>				
New England .....	1.2	1.2	2.8	2.8
Middle Atlantic .....	0.7	0.7	1.0	1.0
East North Central .....	1.1	1.1	1.5	1.5
West North Central .....	2.0	2.0	1.8	1.8
South Atlantic .....	0.7	0.7	1.5	1.5
East South Central .....	3.0	3.0	3.9	3.9
West South Central .....	1.2	1.2	2.2	2.2
Mountain .....	2.2	2.2	1.3	1.3
Pacific .....	0.5	0.5	0.6	0.6

<sup>1</sup> Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

<sup>2</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, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.4	0.4	0.8	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	0.5	0.5	0.8	0.8
Professional and related .....	0.5	0.5	0.9	0.9
Teachers .....	0.5	0.5	1.0	1.0
Primary, secondary, and special education school teachers .....	0.6	0.6	1.0	1.0
Service .....	0.4	0.4	1.2	1.2
Protective service .....	0.6	0.6	1.0	1.0
Sales and office .....	0.7	0.7	1.4	1.4
Office and administrative support .....	0.7	0.7	1.4	1.4
Natural resources, construction, and maintenance .....	0.7	0.7	1.7	1.7
Production, transportation, and material moving .....	1.0	1.0	1.7	1.7
Full time .....	0.4	0.4	0.8	0.8
Part time .....	1.1	1.1	2.2	2.2
Union .....	0.4	0.4	0.6	0.6
Nonunion .....	0.6	0.6	1.4	1.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.6	0.6	1.6	1.6
Lowest 10 percent .....	0.8	0.8	2.6	2.6
Second 25 percent .....	0.6	0.6	1.0	1.0
Third 25 percent .....	0.5	0.5	1.1	1.1
Highest 25 percent .....	0.4	0.4	0.8	0.8
Highest 10 percent .....	0.5	0.5	1.0	1.0
<b>Establishment characteristics</b>				
Service-providing industries .....	0.4	0.4	0.8	0.8
Education and health services .....	0.6	0.6	1.0	1.0
Educational services .....	0.6	0.6	1.1	1.1
Elementary and secondary schools .....	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities .....	0.9	0.9	3.5	3.5
Health care and social assistance .....	1.0	1.0	1.3	1.3
Hospitals .....	1.4	1.4	1.6	1.6
Public administration .....	0.5	0.5	0.8	0.8
1 to 99 workers .....	0.8	0.8	1.7	1.7
1 to 49 workers .....	1.0	1.0	2.2	2.2
50 to 99 workers .....	1.0	1.0	2.7	2.7
100 workers or more .....	0.4	0.4	0.8	0.8
100 to 499 workers .....	0.5	0.5	1.9	1.9
500 workers or more .....	0.5	0.5	0.9	0.9

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	0.7	0.7	1.9	1.9
Local government .....	0.4	0.4	0.7	0.7
<b>Geographic areas</b>				
New England .....	1.1	1.1	0.7	0.7
Middle Atlantic .....	0.5	0.5	0.6	0.6
East North Central .....	0.9	0.9	1.3	1.3
West North Central .....	1.7	1.7	2.9	2.9
South Atlantic .....	1.1	1.1	1.6	1.6
East South Central .....	2.3	2.3	4.9	4.9
West South Central .....	1.2	1.2	2.0	2.0
Mountain .....	1.4	1.4	1.6	1.6
Pacific .....	0.7	0.7	0.8	0.8

<sup>1</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, 2010." See Technical

Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011**

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 .....	\$5.04	1.5	\$10.59	1.5	\$4.73	\$2.60
<b>Worker characteristics</b>						
Management, professional, and related .....	5.43	1.6	11.52	1.6	5.63	2.85
Professional and related .....	5.26	1.7	10.54	1.7	5.91	3.05
Teachers .....	5.96	1.9	10.71	1.9	7.52	3.87
Primary, secondary, and special education school teachers .....	6.47	2.2	11.80	2.2	8.70	4.41
Service .....	6.17	2.0	12.26	2.0	6.37	3.07
Protective service .....	7.87	2.8	16.12	2.8	8.08	3.42
Sales and office .....	9.31	2.6	20.64	2.6	6.86	3.79
Office and administrative support .....	9.57	2.6	21.18	2.6	7.04	3.96
Natural resources, construction, and maintenance .....	7.88	2.9	10.58	2.9	8.93	5.87
Production, transportation, and material moving ...	9.59	3.6	14.58	3.6	10.49	10.00
Full time .....	5.14	1.5	10.88	1.5	4.75	2.53
Part time .....	13.54	2.7	23.68	2.7	13.50	6.73
Union .....	7.01	1.6	14.78	1.6	6.44	2.67
Nonunion .....	4.55	1.9	6.45	1.9	5.48	3.71
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	6.84	2.1	14.09	2.1	6.48	4.94
Lowest 10 percent .....	9.27	3.0	16.64	3.0	11.20	7.01
Second 25 percent .....	8.01	2.2	17.75	2.2	5.66	2.87
Third 25 percent .....	6.25	2.0	12.43	2.0	6.62	2.82
Highest 25 percent .....	5.04	1.3	9.23	1.3	6.28	3.36
Highest 10 percent .....	5.34	2.2	10.04	2.2	7.49	4.99
<b>Establishment characteristics</b>						
Service-providing industries .....	5.07	1.5	10.58	1.5	4.78	2.63
Education and health services .....	5.25	1.8	8.39	1.8	5.75	3.62
Educational services .....	5.25	1.9	8.08	1.9	6.33	4.10
Elementary and secondary schools .....	5.55	1.9	9.34	1.9	7.19	4.07
Junior colleges, colleges, and universities .....	10.12	4.3	15.36	4.3	10.33	7.08
Health care and social assistance .....	12.01	3.8	29.53	3.8	7.62	3.69
Hospitals .....	14.41	4.5	28.16	4.5	12.41	5.42
Public administration .....	9.76	2.2	25.91	2.2	5.65	2.15
1 to 99 workers .....	14.32	3.9	21.65	3.9	16.42	5.81
1 to 49 workers .....	17.40	5.7	16.85	5.7	24.27	9.09
50 to 99 workers .....	20.76	5.2	36.51	5.2	14.24	5.34
100 workers or more .....	4.95	1.5	9.92	1.5	4.93	2.70
100 to 499 workers .....	9.70	2.4	18.37	2.4	10.05	4.35
500 workers or more .....	5.32	1.8	9.54	1.8	5.40	3.04

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—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
State government .....	\$13.98	3.1	\$50.80	3.1	\$6.69	\$3.67
Local government .....	4.23	1.4	6.37	1.4	5.59	2.89
<b>Geographic areas</b>						
New England .....	20.72	2.4	30.23	2.4	22.89	4.84
Middle Atlantic .....	6.91	2.2	8.51	2.2	12.14	3.91
East North Central .....	16.31	3.0	25.27	3.0	16.70	4.38
West North Central .....	24.50	8.3	28.16	8.3	13.08	4.83
South Atlantic .....	8.46	4.3	8.98	4.3	11.54	3.89
East South Central .....	6.31	2.7	7.50	2.7	6.72	13.97
West South Central .....	8.82	4.4	11.81	4.4	10.01	6.37
Mountain .....	20.97	7.3	25.69	7.3	17.84	7.41
Pacific .....	18.50	3.0	40.92	3.0	13.16	4.99

<sup>1</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, 2010." See Technical Note

for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011**

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 .....	\$13.40	0.6	\$15.51	0.6	\$14.37	\$8.76
<b>Worker characteristics</b>						
Management, professional, and related .....	13.75	0.7	20.15	0.7	14.40	9.68
Professional and related .....	14.59	0.8	22.33	0.8	15.07	9.98
Teachers .....	16.69	1.1	24.60	1.1	17.44	11.59
Primary, secondary, and special education school teachers .....	17.98	1.2	27.41	1.2	18.65	11.22
Service .....	20.12	1.0	22.41	1.0	21.63	11.79
Protective service .....	21.90	1.6	39.69	1.6	22.96	11.68
Sales and office .....	23.55	1.8	38.00	1.8	24.55	12.33
Office and administrative support .....	23.48	1.5	36.47	1.5	24.36	12.35
Natural resources, construction, and maintenance .....	24.99	1.7	40.89	1.7	24.65	20.91
Production, transportation, and material moving ...	30.96	3.1	45.56	3.1	34.41	26.77
Full time .....	13.70	0.6	15.36	0.6	14.62	8.96
Part time .....	46.54	1.6	47.56	1.6	53.17	21.96
Union .....	11.08	1.0	16.78	1.0	12.86	8.82
Nonunion .....	18.43	0.5	41.52	0.5	18.73	13.64
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	25.07	0.7	41.43	0.7	25.73	15.18
Lowest 10 percent .....	41.10	0.9	100.04	0.9	41.45	22.86
Second 25 percent .....	16.94	0.9	20.96	0.9	18.05	10.31
Third 25 percent .....	18.00	0.8	23.19	0.8	18.51	12.82
Highest 25 percent .....	14.24	1.0	19.25	1.0	16.11	11.80
Highest 10 percent .....	17.12	1.4	19.11	1.4	21.60	15.35
<b>Establishment characteristics</b>						
Service-providing industries .....	13.40	0.6	15.69	0.6	14.43	8.83
Education and health services .....	15.26	0.7	23.10	0.7	15.83	11.27
Educational services .....	16.47	0.9	23.80	0.9	16.94	11.65
Elementary and secondary schools .....	15.96	1.0	26.09	1.0	15.81	9.83
Junior colleges, colleges, and universities .....	45.17	1.1	41.80	1.1	46.49	35.69
Health care and social assistance .....	20.78	1.3	54.97	1.3	20.21	16.88
Hospitals .....	27.38	1.8	59.79	1.8	27.35	17.57
Public administration .....	17.25	0.8	23.36	0.8	18.76	9.05
1 to 99 workers .....	36.44	1.8	63.99	1.8	38.87	19.16
1 to 49 workers .....	49.54	2.5	84.25	2.5	51.02	26.67
50 to 99 workers .....	44.87	2.6	103.87	2.6	50.28	28.29
100 workers or more .....	13.46	0.6	15.48	0.6	14.54	8.96
100 to 499 workers .....	32.45	1.6	41.53	1.6	33.56	17.94
500 workers or more .....	13.96	0.6	13.41	0.6	15.28	10.68

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2011—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
State government .....	\$26.27	0.8	\$49.74	0.8	\$26.81	\$19.77
Local government .....	13.31	0.8	15.75	0.8	14.28	7.72
<b>Geographic areas</b>						
New England .....	25.76	2.3	94.39	2.3	29.75	12.43
Middle Atlantic .....	18.84	2.2	20.51	2.2	23.60	12.85
East North Central .....	38.53	2.5	42.89	2.5	42.44	18.99
West North Central .....	63.60	2.6	66.28	2.6	66.11	25.40
South Atlantic .....	25.87	0.3	71.13	0.3	25.28	16.31
East South Central .....	47.21	—	—	—	—	—
West South Central .....	32.69	—	—	—	—	—
Mountain .....	31.29	—	—	—	—	—
Pacific .....	16.52	1.6	33.19	1.6	18.28	14.93

<sup>1</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.32	\$2.48	\$3.54	\$4.46	\$4.09	\$6.09	\$8.77	\$20.56	\$24.28	\$25.03
<b>Worker characteristics</b>										
Management, professional, and related .....	0.43	2.49	3.96	7.84	2.18	5.85	15.36	20.86	19.94	27.32
Professional and related .....	0.27	2.61	3.36	7.07	5.80	5.88	16.43	17.08	48.82	45.52
Teachers .....	0.20	3.06	3.07	7.21	8.96	8.76	24.56	36.35	35.08	53.21
Primary, secondary, and special education school teachers .....	0.84	3.00	3.35	9.40	8.88	7.10	30.92	45.67	16.17	39.77
Service .....	1.06	3.06	3.32	5.17	13.67	13.45	12.95	17.31	51.31	22.12
Protective service .....	3.98	2.42	3.82	8.02	25.92	14.41	16.19	18.19	17.39	23.08
Sales and office .....	0.56	5.25	3.80	3.23	13.33	9.31	14.16	17.67	40.22	10.81
Office and administrative support .....	1.01	5.26	3.86	3.62	15.80	8.88	14.44	18.38	38.93	7.45
Natural resources, construction, and maintenance .....	2.73	6.56	8.75	4.97	20.19	11.14	12.22	15.20	47.15	31.30
Production, transportation, and material moving .....	5.26	4.77	7.82	21.71	16.86	24.24	20.15	38.43	51.34	87.35
Full time .....	0.26	2.74	3.42	3.63	5.57	7.64	8.61	21.15	23.05	26.32
Part time .....	2.66	7.12	8.03	14.00	42.31	15.22	36.04	63.36	46.04	100.08
Union .....	0.93	3.19	1.59	6.65	10.93	8.76	10.32	3.23	10.63	51.53
Nonunion .....	0.00	6.22	6.34	5.77	9.01	11.56	12.47	20.25	57.29	19.08
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	0.00	10.17	8.61	6.35	17.40	7.73	13.07	34.86	62.54	37.43
Lowest 10 percent .....	—	—	—	—	—	20.64	20.79	52.89	0.00	76.88
Second 25 percent .....	0.29	3.05	2.51	4.52	7.78	4.32	9.58	6.94	39.26	13.79
Third 25 percent .....	1.31	2.87	2.83	3.42	16.56	9.89	15.83	24.86	32.99	35.09
Highest 25 percent .....	1.79	2.65	2.70	4.62	8.96	5.08	11.89	15.58	31.37	47.36
Highest 10 percent .....	2.97	3.52	4.49	9.31	7.37	13.47	18.80	25.72	38.32	47.50
<b>Establishment characteristics</b>										
Service-providing industries .....	0.31	2.55	3.58	4.48	3.65	6.15	9.21	21.35	22.95	24.23
Education and health services .....	0.00	4.79	6.03	8.13	3.73	6.20	15.26	26.58	52.47	43.95
Educational services .....	0.00	5.63	7.28	10.19	5.12	6.14	16.44	38.69	41.56	44.06
Elementary and secondary schools .....	0.00	2.71	4.28	7.37	8.91	5.69	22.34	13.07	7.34	27.88
Junior colleges, colleges, and universities .....	—	—	—	—	—	19.79	26.54	81.31	158.94	15.98
Health care and social assistance .....	3.63	5.43	5.77	4.48	13.23	19.53	16.55	20.98	50.94	41.19
Hospitals .....	—	—	—	—	—	17.10	17.82	38.42	65.88	3.96
Public administration .....	1.46	2.80	2.16	3.83	11.01	5.24	10.49	10.94	12.90	24.31
1 to 99 workers .....	3.52	6.49	5.54	2.28	8.56	16.55	13.26	30.82	46.70	44.58
1 to 49 workers .....	2.86	13.92	7.06	5.13	9.07	12.78	16.99	44.18	61.54	73.67
50 to 99 workers .....	10.94	9.06	9.00	4.41	7.54	18.84	43.87	77.09	87.34	77.24
100 workers or more .....	0.22	2.43	4.44	5.50	3.14	6.39	10.33	20.11	22.46	24.45
100 to 499 workers .....	0.52	5.58	6.64	11.82	10.03	9.10	14.67	41.26	73.27	51.67
500 workers or more .....	0.39	2.72	4.02	5.72	6.46	5.65	11.73	20.88	26.34	30.27

See footnotes at end of table.

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$2.15	\$4.08	\$4.44	\$7.49	\$14.05	\$39.20	\$11.83	\$36.40	\$76.27	\$86.65
Local government .....	0.14	2.53	4.51	4.13	6.06	7.59	12.97	17.82	22.82	37.89
<b>Geographic areas</b>										
New England .....	11.22	2.31	8.35	13.94	11.47	4.74	10.37	14.10	28.98	42.35
Middle Atlantic .....	6.22	9.43	3.31	12.13	30.94	11.65	29.24	0.00	60.99	65.26
East North Central .....	5.11	1.84	7.24	7.03	21.05	6.88	2.98	24.57	61.94	67.28
West North Central .....	2.60	5.55	5.85	7.97	8.67	3.99	10.57	38.93	70.33	107.09
South Atlantic .....	4.21	5.66	4.32	0.00	21.55	21.98	13.85	30.71	0.00	20.15
East South Central .....	—	—	—	—	—	56.70	41.67	171.35	0.00	0.00
West South Central .....	6.49	3.81	7.28	4.89	24.97	36.10	9.97	27.95	30.64	78.62
Mountain .....	3.32	8.76	3.83	8.38	16.31	—	—	—	—	—
Pacific .....	1.72	6.83	7.85	10.16	41.17	7.99	13.97	19.79	49.88	16.31

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

<sup>2</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
<b>Worker characteristics</b>								
Management, professional, and related .....	0.6	0.2	0.3	0.5	1.1	1.1	0.2	0.6
Professional and related .....	0.6	0.2	0.4	0.5	1.1	1.1	0.2	0.6
Teachers .....	0.8	0.2	0.4	0.7	1.3	1.2	0.2	0.8
Primary, secondary, and special education school teachers .....	0.4	–	–	0.2	1.6	1.5	–	–
Service .....	1.5	0.6	0.4	1.3	1.6	1.0	0.3	1.3
Protective service .....	1.1	–	–	1.0	1.6	1.1	0.3	1.1
Sales and office .....	1.8	–	–	1.3	2.2	1.5	0.4	1.4
Office and administrative support .....	1.6	–	–	1.2	2.2	1.5	0.4	1.4
Natural resources, construction, and maintenance .....	2.0	–	–	1.6	2.2	1.4	–	–
Production, transportation, and material moving ...	4.2	–	1.6	–	4.3	2.0	1.3	4.2
Full time .....	0.3	0.2	0.2	0.2	1.0	1.0	( <sup>1</sup> )	0.2
Part time .....	1.5	1.1	1.4	1.9	1.1	1.4	0.8	1.7
Union .....	0.5	0.2	0.3	0.3	1.3	1.3	0.3	0.4
Nonunion .....	1.1	0.4	0.4	0.8	1.5	1.1	0.2	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.7	0.7	0.7	1.3	1.8	1.2	0.4	1.4
Lowest 10 percent .....	2.7	1.2	1.0	2.2	2.7	1.6	0.4	2.4
Second 25 percent .....	0.9	0.3	0.6	0.6	1.4	1.2	0.3	0.8
Third 25 percent .....	1.1	0.2	0.3	1.0	1.4	1.1	0.2	1.0
Highest 25 percent .....	0.4	0.2	0.2	0.3	1.1	1.1	0.2	0.4
Highest 10 percent .....	0.5	0.4	0.4	0.3	1.1	1.0	0.4	0.5
<b>Establishment characteristics</b>								
Service-providing industries .....	0.6	0.3	0.3	0.5	1.1	0.9	0.2	0.5
Education and health services .....	0.5	0.3	0.4	0.4	1.0	1.1	0.2	0.5
Educational services .....	0.6	0.3	0.4	0.5	1.1	1.1	0.2	0.5
Elementary and secondary schools .....	0.6	0.3	0.4	0.4	1.3	1.3	0.2	0.5
Junior colleges, colleges, and universities .....	1.6	1.2	0.6	1.3	1.9	1.5	0.4	1.5
Health care and social assistance .....	1.6	0.2	1.3	1.0	2.3	–	–	1.6
Hospitals .....	1.3	–	–	1.2	1.6	1.6	–	–
Public administration .....	1.3	0.3	0.4	1.2	1.9	1.5	0.2	1.2
1 to 99 workers .....	2.7	0.6	1.6	2.1	3.0	1.9	0.9	2.6
1 to 49 workers .....	4.0	0.8	2.3	3.3	4.3	1.7	1.4	3.8
50 to 99 workers .....	2.4	–	–	2.2	4.3	4.0	0.8	2.0
100 workers or more .....	0.5	0.3	0.2	0.4	1.0	0.9	0.1	0.5
100 to 499 workers .....	1.4	0.7	0.5	1.1	1.9	1.7	0.3	1.1
500 workers or more .....	0.5	0.3	0.3	0.5	0.9	0.9	0.1	0.4

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.9	0.8	0.2	0.5	1.5	1.4	0.2	0.5
<b>Worker characteristics</b>								
Management, professional, and related .....	0.8	0.7	0.3	0.5	1.8	1.7	0.1	0.6
Professional and related .....	0.8	0.7	0.4	0.5	1.7	1.6	0.1	0.6
Teachers .....	1.1	0.8	0.4	0.7	1.8	1.8	( <sup>1</sup> )	0.8
Primary, secondary, and special education school teachers .....	0.4	—	—	0.2	1.9	1.9	—	0.3
Service .....	1.7	1.3	0.4	1.3	1.7	1.9	0.2	1.2
Protective service .....	2.1	1.9	0.4	1.0	2.7	2.8	0.3	1.0
Sales and office .....	2.1	1.5	0.4	1.4	2.2	2.0	0.5	1.4
Office and administrative support .....	2.0	1.3	0.4	1.3	2.3	2.1	0.6	1.3
Natural resources, construction, and maintenance .....	2.7	1.9	0.2	1.8	3.1	3.7	—	—
Production, transportation, and material moving ...	4.4	2.4	—	—	3.3	4.0	0.7	4.2
Full time .....	0.8	0.8	0.1	0.2	1.7	1.7	—	—
Part time .....	1.4	1.2	1.4	1.8	0.6	1.6	0.7	1.9
Union .....	0.7	0.6	0.3	0.3	1.9	1.8	0.1	0.4
Nonunion .....	1.5	1.2	0.3	0.9	2.0	1.9	0.3	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.9	1.4	0.6	1.3	2.1	2.2	0.4	1.4
Lowest 10 percent .....	3.2	2.1	1.0	2.3	2.2	3.3	0.8	2.2
Second 25 percent .....	1.2	1.1	0.6	0.6	2.2	2.2	0.2	0.9
Third 25 percent .....	1.3	0.8	0.2	1.0	2.1	2.1	0.2	1.1
Highest 25 percent .....	0.9	0.8	0.2	0.3	1.6	1.6	( <sup>1</sup> )	0.4
Highest 10 percent .....	1.6	1.6	0.4	0.3	2.0	1.9	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	0.9	0.8	0.2	0.5	1.5	1.4	0.2	0.5
Education and health services .....	0.8	0.9	0.4	0.4	1.9	1.9	0.1	0.6
Educational services .....	0.7	0.7	0.4	0.5	1.8	1.8	0.2	0.6
Elementary and secondary schools .....	0.6	0.3	0.4	0.4	1.7	1.6	0.2	0.5
Junior colleges, colleges, and universities .....	2.5	2.6	0.7	1.3	3.9	4.1	—	—
Health care and social assistance .....	3.8	3.5	—	—	3.8	3.8	0.3	1.6
Hospitals .....	4.9	4.8	0.3	1.2	4.6	4.9	0.4	1.3
Public administration .....	1.5	0.8	0.4	1.2	2.3	2.3	0.3	1.3
1 to 99 workers .....	3.1	1.9	1.2	2.4	2.9	3.6	0.9	2.4
1 to 49 workers .....	4.1	2.2	1.8	3.5	2.6	3.9	1.4	3.5
50 to 99 workers .....	3.1	2.3	1.1	2.2	4.8	4.5	—	—
100 workers or more .....	0.8	0.8	0.2	0.4	1.6	1.5	0.1	0.5
100 to 499 workers .....	1.6	1.3	0.5	1.1	2.3	2.3	0.3	1.1
500 workers or more .....	0.8	0.8	0.3	0.4	1.8	1.8	0.1	0.5

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government .....	0.9	—	—	0.7	2.3	2.3	( <sup>1</sup> )	0.7
Local government .....	0.7	0.3	0.3	0.6	1.1	0.9	0.2	0.6
<b>Geographic areas</b>								
New England .....	2.6	1.8	1.8	1.6	2.4	3.1	0.5	2.4
Middle Atlantic .....	1.2	—	—	0.8	2.0	1.0	0.9	1.0
East North Central .....	2.0	0.4	0.8	1.8	2.0	1.1	0.7	1.8
West North Central .....	2.0	—	—	1.3	3.7	—	—	1.9
South Atlantic .....	1.5	0.1	0.2	1.4	3.0	2.5	( <sup>1</sup> )	1.5
East South Central .....	3.2	—	—	1.7	5.6	—	—	2.1
West South Central .....	2.7	1.0	0.5	1.8	3.1	2.4	—	—
Mountain .....	2.2	—	—	1.9	2.3	—	—	1.7
Pacific .....	1.0	0.2	0.7	1.1	2.9	2.9	0.2	1.1

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government .....	1.5	1.5	—	—	3.1	3.2	—	—
Local government .....	0.9	0.7	0.3	0.6	1.3	1.3	0.2	0.6
<b>Geographic areas</b>								
New England .....	3.6	—	—	1.7	—	3.1	—	2.3
Middle Atlantic .....	0.8	0.5	0.4	0.9	3.1	2.5	—	—
East North Central .....	2.2	1.7	0.8	1.7	3.9	3.4	0.6	1.9
West North Central .....	5.5	—	—	1.6	6.9	7.7	—	—
South Atlantic .....	1.5	0.6	0.2	1.4	4.5	4.1	( <sup>1</sup> )	1.4
East South Central .....	4.6	—	—	1.7	5.9	5.1	—	—
West South Central .....	2.2	1.1	0.4	1.7	2.1	1.8	0.2	1.8
Mountain .....	3.1	2.5	0.9	1.8	4.0	4.9	0.5	1.9
Pacific .....	1.7	1.4	0.6	1.0	3.5	2.9	0.2	1.2

<sup>1</sup> Less than 0.05.

<sup>2</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, 2010." 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/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).