

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	71	(⁵)	14	1	(⁵)	12	(⁵)
Worker characteristics								
Management, professional, and related	100	73	(⁵)	14	1	(⁵)	11	(⁵)
Management, business, and financial	100	74	—	12	2	(⁵)	11	—
Professional and related	100	72	1	14	1	1	11	(⁵)
Teachers	100	76	—	14	1	1	7	—
Primary, secondary, and special education school teachers	100	76	—	12	—	1	8	—
Registered nurses	100	66	—	20	1	—	11	—
Service	100	75	—	11	1	1	12	—
Protective service	100	79	—	9	3	2	6	—
Sales and office	100	66	(⁵)	21	1	(⁵)	12	(⁵)
Sales and related	100	56	(⁵)	30	—	—	13	—
Office and administrative support	100	70	(⁵)	17	1	(⁵)	12	(⁵)
Natural resources, construction, and maintenance	100	75	—	8	—	(⁵)	15	1
Construction, extraction, farming, fishing, and forestry	100	75	—	9	—	—	13	—
Installation, maintenance, and repair	100	74	—	8	—	(⁵)	17	1
Production, transportation, and material moving	100	73	—	10	(⁵)	—	16	—
Production	100	73	—	12	—	—	14	—
Transportation and material moving	100	74	—	7	—	—	18	—
Full time	100	72	(⁵)	13	1	(⁵)	12	(⁵)
Part time	100	63	(⁵)	23	(⁵)	—	13	—
Union	100	72	—	11	2	2	12	—
Nonunion	100	71	—	15	1	—	13	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	70	—	17	(⁵)	—	12	—
Lowest 10 percent	100	81	—	7	—	—	12	—
Second 25 percent	100	68	—	17	1	—	13	(⁵)
Third 25 percent	100	74	—	11	1	1	13	—
Highest 25 percent	100	73	(⁵)	13	1	1	12	1
Highest 10 percent	100	72	—	13	1	1	12	—
Establishment characteristics								
Goods-producing industries	100	74	—	11	(⁵)	—	13	—
Service-providing industries	100	71	(⁵)	15	1	(⁵)	12	(⁵)
Education and health services	100	73	—	15	1	1	9	—
Educational services	100	75	—	16	1	1	6	—
Elementary and secondary schools	100	77	—	13	1	1	7	—
Junior colleges, colleges, and universities	100	72	—	24	1	—	3	—
Healthcare and social assistance	100	71	—	15	1	—	12	(⁵)
Hospitals	100	66	—	20	1	—	11	—
Public administration	100	74	—	12	5	2	7	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	75	—	8	(⁵)	—	16	(⁵)
1 to 49 workers	100	74	—	9	(⁵)	—	17	(⁵)
50 to 99 workers	100	77	—	8	—	—	14	—
100 workers or more	100	70	(⁵)	17	1	1	11	(⁵)
100 to 499 workers	100	71	1	16	(⁵)	1	11	(⁵)
500 workers or more	100	69	—	18	2	1	10	—
Geographic areas								
New England	100	83	—	7	—	—	—	—
Middle Atlantic	100	68	—	14	1	3	13	—
East North Central	100	71	—	16	(⁵)	—	13	(⁵)
West North Central	100	63	—	14	—	—	22	—
South Atlantic	100	76	—	13	—	—	10	1
East South Central	100	75	—	15	—	—	9	—
West South Central	100	73	—	15	—	—	11	—
Mountain	100	69	—	14	1	—	16	—
Pacific	100	69	—	14	3	—	12	—

¹ 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.

² A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

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

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

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.