

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	73	—	16	2	1	6	—
Worker characteristics								
Management, professional, and related	100	73	—	17	3	1	6	—
Professional and related	100	74	—	17	2	1	6	—
Teachers	100	75	—	16	1	1	7	—
Primary, secondary, and special education school teachers	100	75	—	14	—	1	7	—
Service	100	76	—	13	2	2	6	—
Protective service	100	79	—	9	3	3	5	—
Sales and office	100	71	—	19	3	1	6	—
Office and administrative support	100	71	—	19	3	1	6	—
Natural resources, construction, and maintenance	100	74	—	14	—	2	8	—
Production, transportation, and material moving ...	100	74	—	16	—	2	7	—
Full time	100	74	—	16	2	1	6	—
Part time	100	68	—	24	2	—	6	—
Union	100	71	—	13	3	3	8	—
Nonunion	100	75	—	18	2	(⁴)	4	—
Average wage within the following categories: ⁵								
Lowest 25 percent	100	77	—	15	—	(⁴)	6	—
Lowest 10 percent	100	81	—	11	—	—	7	—
Second 25 percent	100	75	—	16	2	1	5	—
Third 25 percent	100	75	—	14	2	1	8	—
Highest 25 percent	100	68	—	19	4	2	6	—
Highest 10 percent	100	70	—	17	3	3	7	—
Establishment characteristics								
Service-providing industries	100	74	—	16	2	1	6	—
Education and health services	100	73	—	19	1	1	5	—
Educational services	100	74	—	18	1	1	6	—
Elementary and secondary schools	100	76	—	14	1	1	7	—
Junior colleges, colleges, and universities	100	70	—	28	—	—	1	—
Healthcare and social assistance	100	69	—	24	—	—	4	—
Hospitals	100	74	—	18	—	—	5	—
Public administration	100	74	—	12	5	2	7	—
1 to 99 workers	100	75	—	11	—	—	10	—
1 to 49 workers	100	74	—	—	—	—	11	—
50 to 99 workers	100	76	—	12	—	—	—	—
100 workers or more	100	73	—	17	2	1	6	—
100 to 499 workers	100	75	—	13	—	3	6	—
500 workers or more	100	73	—	18	3	1	6	—

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
State government	100	67	—	27	3	—	—	—
Local government	100	76	—	11	2	2	8	—
Geographic areas								
New England	100	92	—	—	—	—	—	—
Middle Atlantic	100	50	—	26	—	12	10	—
East North Central	100	73	—	22	—	—	4	—
West North Central	100	73	—	—	—	—	12	—
South Atlantic	100	82	—	16	—	—	1	—
East South Central	100	74	—	—	—	—	—	—
West South Central	100	84	—	4	—	—	9	—
Mountain	100	81	—	—	—	—	6	—
Pacific	100	60	—	18	10	—	—	—

¹ 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.

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

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

⁴ Less than 0.5.

⁵ 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.