

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

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	58	11	6	24	56	14	1	29
Worker characteristics								
Management, professional, and related	76	11	3	9	77	10	1	12
Management, business, and financial	82	12	2	4	86	8	(¹)	6
Professional and related	73	11	4	12	73	11	1	15
Service	30	11	8	51	25	15	2	57
Protective service	39	6	22	33	35	—	—	42
Sales and office	60	11	9	20	56	16	1	28
Sales and related	52	9	14	24	45	17	1	37
Office and administrative support	65	12	5	18	63	15	1	22
Natural resources, construction, and maintenance	63	14	3	20	57	20	1	22
Construction, extraction, farming, fishing, and forestry	56	14	5	25	49	—	—	28
Installation, maintenance, and repair	69	14	2	16	64	19	—	—
Production, transportation, and material moving	64	12	4	20	63	13	1	23
Production	70	14	2	14	71	12	1	16
Transportation and material moving	58	11	6	25	56	13	1	31
Full time	71	14	2	13	71	15	1	14
Part time	20	5	17	59	12	12	2	74
Union	92	3	2	3	86	9	(¹)	4
Nonunion	55	12	7	26	53	14	1	32
Average wage within the following categories: ²								
Lowest 25 percent	25	9	12	53	21	14	2	64
Lowest 10 percent	13	7	14	65	10	10	1	78
Second 25 percent	59	15	6	20	57	18	1	24
Third 25 percent	73	13	2	12	71	15	1	13
Highest 25 percent	83	9	2	5	83	9	1	6
Highest 10 percent	85	8	2	4	87	6	1	5
Establishment characteristics								
Goods-producing industries	72	14	2	12	72	14	1	13
Construction	53	18	5	24	46	—	—	27
Manufacturing	79	13	2	7	81	10	1	8
Service-providing industries	55	11	7	27	52	14	1	32
Trade, transportation, and utilities	61	10	10	18	55	17	1	28
Wholesale trade	70	14	3	12	67	18	1	15
Retail trade	53	9	15	23	43	19	1	37
Transportation and warehousing	75	9	3	13	76	—	—	15
Utilities	98	—	—	—	94	4	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	18	52	(¹)	30	53	16	6	25
Worker characteristics								
Management, professional, and related	25	62	(¹)	12	73	14	3	9
Management, business, and financial	31	63	—	—	80	15	2	4
Professional and related	23	61	(¹)	16	69	14	4	12
Service	6	34	(¹)	59	27	14	8	52
Protective service	—	39	—	53	38	7	21	34
Sales and office	16	55	1	28	56	15	8	21
Sales and related	10	52	1	37	49	13	13	25
Office and administrative support	21	57	1	22	61	16	4	18
Natural resources, construction, and maintenance	24	53	—	—	56	21	3	20
Construction, extraction, farming, fishing, and forestry	—	44	—	30	46	24	5	25
Installation, maintenance, and repair	22	61	—	—	64	18	2	16
Production, transportation, and material moving ...	23	53	1	23	54	22	4	20
Production	21	62	—	—	64	19	2	14
Transportation and material moving	24	44	1	30	44	24	6	25
Full time	22	64	(¹)	15	67	19	2	13
Part time	7	17	2	74	15	9	16	60
Union	72	23	1	4	54	42	1	3
Nonunion	13	54	(¹)	32	53	14	6	27
Average wage within the following categories: ²								
Lowest 25 percent	5	30	1	65	23	12	12	54
Lowest 10 percent	3	18	1	78	11	9	13	67
Second 25 percent	13	61	(¹)	25	55	19	6	20
Third 25 percent	23	62	(¹)	14	66	20	2	12
Highest 25 percent	35	58	(¹)	7	77	15	2	5
Highest 10 percent	35	59	(¹)	6	82	12	2	4
Establishment characteristics								
Goods-producing industries	24	62	(¹)	14	67	19	2	12
Construction	—	54	—	29	46	25	5	24
Manufacturing	27	64	(¹)	8	74	17	2	7
Service-providing industries	17	50	1	33	51	16	6	27
Trade, transportation, and utilities	18	54	1	27	52	19	9	19
Wholesale trade	—	72	—	15	67	17	3	12
Retail trade	12	50	2	36	45	17	13	25
Transportation and warehousing	35	49	—	—	54	30	3	13
Utilities	78	20	—	—	92	6	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	84	7	2	7	87	4	1	8
Financial activities	79	8	3	10	80	8	1	11
Finance and insurance	88	4	3	5	88	5	1	6
Credit intermediation and related activities	91	3	3	3	90	—	—	5
Insurance carriers and related activities	85	5	2	8	85	5	1	9
Real estate and rental and leasing	49	23	4	25	53	—	—	27
Professional and business services	56	13	4	26	56	13	2	29
Professional and technical services	69	15	3	13	71	—	—	15
Administrative and waste services	37	11	7	45	33	15	3	49
Education and health services	61	13	6	20	59	14	2	25
Educational services	69	8	2	21	65	—	—	21
Junior colleges, colleges, and universities	87	2	2	8	84	5	(1)	10
Healthcare and social assistance	59	14	7	20	58	15	2	25
Leisure and hospitality	21	10	7	61	17	14	1	68
Accommodation and food services	20	9	7	63	16	—	—	69
Other services	38	12	9	41	35	15	2	48
1 to 99 workers	41	15	7	36	38	18	1	42
1 to 49 workers	37	16	7	40	34	19	1	46
50 to 99 workers	55	14	8	23	52	16	2	30
100 workers or more	78	7	5	11	76	9	2	14
100 to 499 workers	73	9	6	12	70	12	2	16
500 workers or more	85	4	2	9	84	4	1	11
Geographic areas								
New England	61	10	4	26	58	12	1	29
Middle Atlantic	57	12	6	25	54	16	1	29
East North Central	61	11	7	21	62	10	1	27
West North Central	61	7	9	23	55	13	1	32
South Atlantic	58	12	5	24	55	15	2	28
East South Central	61	11	5	23	61	—	—	26
West South Central	58	12	7	24	59	11	2	29
Mountain	56	10	7	27	54	12	1	32
Pacific	55	13	5	27	48	20	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	45	46	—	—	82	10	2	7
Financial activities	42	46	(¹)	12	78	10	3	10
Finance and insurance	52	40	(¹)	7	87	5	2	5
Credit intermediation and related activities	54	40	—	—	90	4	3	3
Insurance carriers and related activities	48	42	—	—	84	6	2	8
Real estate and rental and leasing	—	63	—	29	46	25	4	25
Professional and business services	—	57	—	31	55	14	4	26
Professional and technical services	12	72	—	16	68	17	3	13
Administrative and waste services	—	42	—	52	36	13	7	45
Education and health services	18	56	(¹)	26	55	18	6	20
Educational services	—	64	—	22	64	13	2	21
Junior colleges, colleges, and universities	16	74	—	—	85	5	2	8
Healthcare and social assistance	18	55	(¹)	27	54	19	7	20
Leisure and hospitality	—	29	—	69	20	12	7	62
Accommodation and food services	—	27	—	70	19	11	7	64
Other services	—	42	—	49	35	15	8	41
1 to 99 workers	7	49	(¹)	43	39	18	7	36
1 to 49 workers	6	47	(¹)	47	36	18	7	40
50 to 99 workers	—	58	—	31	51	18	7	24
100 workers or more	31	54	1	15	70	14	4	11
100 to 499 workers	20	62	1	17	66	16	6	12
500 workers or more	45	43	(¹)	11	76	12	2	10
Geographic areas								
New England	—	50	—	29	57	14	4	26
Middle Atlantic	24	46	1	30	49	21	5	25
East North Central	22	50	1	27	54	18	6	22
West North Central	—	51	—	32	57	11	9	24
South Atlantic	14	56	(¹)	30	55	15	5	25
East South Central	—	56	—	28	56	16	5	23
West South Central	—	57	—	30	56	14	7	24
Mountain	—	54	—	33	53	13	6	27
Pacific	19	49	(¹)	32	49	19	5	27

¹ Less than 0.5.

² 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.