

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	69	53	77	28	24	86	57	39	68
Worker characteristics									
Management, professional, and related	83	71	85	42	36	86	66	50	75
Management, business, and financial	85	75	88	37	31	84	77	64	83
Professional and related	82	69	84	43	37	86	61	44	71
Teachers	84	74	87	71	61	87	37	18	50
Primary, secondary, and special education school teachers	95	84	88	89	80	90	31	11	35
Registered nurses	83	68	82	36	31	87	74	54	73
Service	46	30	64	17	15	90	35	17	49
Protective service	79	62	79	54	49	91	43	19	45
Sales and office	72	52	72	22	18	80	64	43	67
Sales and related	68	39	57	12	8	64	63	35	55
Office and administrative support	74	60	80	28	23	83	64	47	74
Natural resources, construction, and maintenance	69	56	81	31	29	95	56	41	73
Construction, extraction, farming, fishing, and forestry	64	52	82	35	33	95	46	33	71
Installation, maintenance, and repair	73	59	81	28	26	95	65	49	74
Production, transportation, and material moving ...	72	54	76	25	21	86	62	42	69
Production	75	59	79	22	20	88	70	51	73
Transportation and material moving	68	50	73	27	23	85	53	34	64
Full time	80	64	81	33	29	87	66	47	72
Part time	38	20	54	11	8	75	30	14	46
Union	94	85	90	83	75	91	46	29	64
Nonunion	65	48	74	19	15	82	59	41	69
Average wage within the following categories: ⁴									
Lowest 25 percent	42	22	52	8	6	73	37	17	46
Lowest 10 percent	31	12	40	4	3	58	28	10	37
Second 25 percent	71	53	75	22	19	86	60	40	67
Third 25 percent	81	68	83	36	31	87	66	49	74
Highest 25 percent	89	79	88	50	44	87	71	56	79
Highest 10 percent	90	80	90	49	42	86	75	60	80
Establishment characteristics									
Goods-producing industries	75	61	82	26	23	89	70	53	77
Service-providing industries	68	52	76	28	24	85	55	37	67
Education and health services	77	63	82	41	36	87	53	34	65
Educational services	86	76	88	72	62	87	36	19	54
Elementary and secondary schools	89	80	89	84	75	89	26	9	36
Junior colleges, colleges, and universities	87	76	87	54	43	79	61	42	70
Health care and social assistance	71	54	76	21	18	87	64	45	70
Hospitals	91	78	85	45	39	85	79	59	75
Public administration	91	84	92	87	79	91	34	16	46

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	52	36	70	11	9	86	47	32	67
1 to 49 workers	46	33	71	8	7	88	44	30	68
50 to 99 workers	67	46	69	17	14	82	59	38	65
100 workers or more	86	69	81	44	38	86	66	46	69
100 to 499 workers	81	61	75	29	24	84	69	46	68
500 workers or more	91	79	87	60	52	87	64	46	72
Geographic areas									
Northeast	70	57	80	32	28	88	56	40	71
New England	71	56	79	28	24	87	57	42	73
Middle Atlantic	70	57	81	34	30	88	56	39	70
South	69	52	75	27	23	85	59	38	65
South Atlantic	70	53	75	28	23	84	62	40	65
East South Central	72	52	72	26	22	84	56	36	63
West South Central	67	50	75	26	22	88	55	37	67
Midwest	73	57	78	27	23	85	62	43	69
East North Central	71	56	78	28	24	86	61	42	68
West North Central	75	58	78	27	22	81	64	46	71
West	64	50	77	27	23	87	50	36	71
Mountain	65	46	71	22	18	82	53	35	66
Pacific	64	51	80	29	25	88	49	36	74

¹ 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.

² 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.

³ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

⁴ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	12	41
Worker characteristics			
Management, professional, and related	24	17	41
Management, business, and financial	28	9	48
Professional and related	22	21	39
Teachers	23	47	14
Primary, secondary, and special education school teachers	24	65	7
Registered nurses	27	9	47
Service	6	11	29
Protective service	17	37	26
Sales and office	14	8	50
Sales and related	8	4	56
Office and administrative support	18	10	46
Natural resources, construction, and maintenance	19	12	38
Construction, extraction, farming, fishing, and forestry	17	18	29
Installation, maintenance, and repair	20	8	45
Production, transportation, and material moving	15	10	47
Production	17	5	53
Transportation and material moving	13	15	41
Full time	20	14	46
Part time	4	7	27
Union	34	49	11
Nonunion	13	6	46
Average wage within the following categories: ²			
Lowest 25 percent	3	5	34
Lowest 10 percent	1	3	26
Second 25 percent	11	11	49
Third 25 percent	20	16	45
Highest 25 percent	32	18	39
Highest 10 percent	34	15	41
Establishment characteristics			
Goods-producing industries	20	6	49
Service-providing industries	15	13	40
Education and health services	17	24	36
Educational services	22	50	14
Elementary and secondary schools	21	63	5
Junior colleges, colleges, and universities	28	26	33
Health care and social assistance	14	7	50
Hospitals	33	13	46
Public administration	30	57	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	6	4	41
1 to 49 workers	6	3	38
50 to 99 workers	9	9	50
100 workers or more	25	19	42
100 to 499 workers	16	12	52
500 workers or more	34	27	30
Geographic areas			
Northeast	18	14	38
New England	14	14	43
Middle Atlantic	19	15	36
South	16	11	43
South Atlantic	19	8	42
East South Central	11	16	46
West South Central	13	12	42
Midwest	17	10	45
East North Central	18	10	44
West North Central	16	11	48
West	13	14	38
Mountain	10	12	43
Pacific	14	15	35

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 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2015

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	53	40	1	6
Worker characteristics				
Management, professional, and related	47	46	1	5
Management, business, and financial	52	36	2	10
Professional and related	45	50	1	4
Teachers	42	58	—	—
Primary, secondary, and special education school teachers	42	57	—	—
Registered nurses	56	34	—	—
Service	54	44	—	—
Protective service	46	53	—	—
Sales and office	52	36	2	10
Sales and related	57	24	4	15
Office and administrative support	51	38	1	9
Natural resources, construction, and maintenance	65	31	—	—
Construction, extraction, farming, fishing, and forestry	79	20	—	—
Installation, maintenance, and repair	50	43	—	—
Production, transportation, and material moving ...	62	29	2	8
Production	53	32	—	—
Transportation and material moving	69	26	2	4
Full time	52	41	1	6
Part time	60	36	1	3
Union	55	43	(⁵)	1
Nonunion	50	38	2	10
Average wage within the following categories: ⁶				
Lowest 25 percent	57	37	1	5
Lowest 10 percent	69	28	—	—
Second 25 percent	55	36	1	7
Third 25 percent	55	38	1	6
Highest 25 percent	49	44	2	5
Highest 10 percent	46	46	2	7
Establishment characteristics				
Goods-producing industries	60	28	3	9
Service-providing industries	51	42	1	5
Education and health services	45	52	(⁵)	3
Educational services	40	60	(⁵)	(⁵)
Elementary and secondary schools	40	59	—	—
Junior colleges, colleges, and universities	38	60	—	—
Health care and social assistance	59	32	—	—
Hospitals	56	35	—	—
Public administration	41	59	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	63	28	1	8
1 to 49 workers	62	27	2	9
50 to 99 workers	65	29	—	—
100 workers or more	50	43	1	6
100 to 499 workers	53	37	3	7
500 workers or more	49	46	1	5
Geographic areas				
Northeast	52	39	2	7
New England	47	44	1	8
Middle Atlantic	53	38	2	7
South	53	42	1	4
South Atlantic	58	36	1	5
East South Central	45	52	—	—
West South Central	48	47	1	4
Midwest	57	35	1	7
East North Central	59	33	1	8
West North Central	53	39	—	—
West	48	45	—	—
Mountain	51	39	—	—
Pacific	47	47	—	—

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 Plans open to new participants.

³ New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

⁴ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

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 wage data for March 2015.

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/glossary20142015.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2015

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	2	46	51
Worker characteristics			
Management, professional, and related	2	49	49
Management, business, and financial	1	42	57
Professional and related	2	51	47
Teachers	1	61	38
Primary, secondary, and special education school teachers	2	60	39
Registered nurses	4	42	55
Service	5	61	35
Protective service	–	73	–
Sales and office	2	44	54
Sales and related	–	–	88
Office and administrative support	2	49	48
Natural resources, construction, and maintenance	3	46	51
Construction, extraction, farming, fishing, and forestry	3	64	32
Installation, maintenance, and repair	2	38	59
Production, transportation, and material moving	3	21	76
Production	–	–	78
Transportation and material moving	2	25	74
Full time	2	46	51
Part time	–	–	50
Union	2	62	36
Nonunion	2	35	62
Average wage within the following categories: ⁴			
Lowest 25 percent	2	35	63
Lowest 10 percent	–	–	78
Second 25 percent	4	51	46
Third 25 percent	2	45	53
Highest 25 percent	2	47	51
Highest 10 percent	1	46	53
Establishment characteristics			
Goods-producing industries	3	22	75
Service-providing industries	2	50	48
Education and health services	3	57	40
Educational services	2	60	37
Elementary and secondary schools	2	60	39
Junior colleges, colleges, and universities	–	63	–
Health care and social assistance	–	–	48
Hospitals	4	39	57
Public administration	2	70	28

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2015—continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	—	56
1 to 49 workers	—	—	55
50 to 99 workers	—	—	56
100 workers or more	2	47	50
100 to 499 workers	1	38	61
500 workers or more	3	52	46
Geographic areas			
Northeast	—	—	53
New England	—	52	—
Middle Atlantic	—	—	54
South	4	39	57
South Atlantic	4	55	41
East South Central	—	—	52
West South Central	—	—	83
Midwest	1	41	58
East North Central	—	—	57
West North Central	1	38	61
West	2	62	35
Mountain	—	54	—
Pacific	3	65	32

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² 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.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2015

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	5	95	55	15	14	23	(⁴)
Worker characteristics							
Management, professional, and related	3	97	62	15	12	22	(⁴)
Management, business, and financial	6	94	39	21	21	24	–
Professional and related	3	97	69	12	10	21	(⁴)
Teachers:							
Primary, secondary, and special education school teachers	–	100	96	4	–	18	–
Service	3	97	82	5	3	22	–
Protective service	2	98	91	6	–	22	–
Sales and office	10	90	44	14	19	23	1
Sales and related	22	78	10	7	33	34	–
Office and administrative support	8	92	49	15	16	21	1
Natural resources, construction, and maintenance	2	98	41	26	25	13	–
Installation, maintenance, and repair	3	97	26	32	32	14	–
Production, transportation, and material moving ...	9	91	22	24	17	38	–
Transportation and material moving	6	94	38	22	–	36	–
Full time	5	95	55	15	14	23	(⁴)
Part time	10	90	57	10	8	22	–
Union	1	99	74	14	6	21	–
Nonunion	8	92	42	16	19	24	(⁴)
Average wage within the following categories: ⁵							
Lowest 25 percent	14	86	55	8	10	21	–
Lowest 10 percent	32	68	36	–	–	14	–
Second 25 percent	6	94	60	11	10	25	–
Third 25 percent	6	94	52	16	12	26	(⁴)
Highest 25 percent	3	97	55	17	17	20	–
Highest 10 percent	3	97	54	17	20	23	–
Establishment characteristics							
Goods-producing industries	6	94	7	28	33	34	–
Service-providing industries	5	95	62	13	11	21	(⁴)
Education and health services	2	98	81	7	4	20	1
Educational services:							
Elementary and secondary schools	–	100	96	4	–	17	–
Health care and social assistance	10	90	35	–	16	31	2
Hospitals	12	88	34	8	15	33	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2015—continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	6	94	35	18	22	23	—
1 to 49 workers	7	93	29	18	28	22	—
50 to 99 workers	6	94	46	18	—	24	—
100 workers or more	5	95	59	14	12	23	(⁴)
100 to 499 workers	9	91	46	21	15	24	—
500 workers or more	3	97	64	11	11	23	—
Geographic areas							
Northeast	5	95	57	8	16	27	—
New England	6	94	57	8	25	10	—
Middle Atlantic	5	95	58	8	13	33	—
South	5	95	59	16	10	25	—
South Atlantic	6	94	52	16	14	40	—
East South Central	5	95	69	—	5	—	—
West South Central	4	96	63	16	8	11	—
Midwest	7	93	45	20	13	25	—
East North Central	6	94	46	19	11	29	—
West	3	97	58	16	17	15	—
Pacific	3	97	57	17	19	14	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² 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.

³ The sum of the individual components may be greater than the total because some employers offer more than one alternative.

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 wage data for March 2015.

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/glossary20142015.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2015

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	67	33	82	18
Worker characteristics				
Management, professional, and related	69	31	84	16
Management, business, and financial	72	28	85	15
Professional and related	67	33	83	17
Teachers	60	40	81	19
Primary, secondary, and special education school teachers	59	41	—	—
Registered nurses	60	40	81	19
Service	61	39	78	22
Protective service	76	24	87	13
Sales and office	68	32	82	18
Sales and related	74	26	83	17
Office and administrative support	66	34	81	19
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	63	37	78	22
Installation, maintenance, and repair	50	50	70	30
Production, transportation, and material moving ...	71	29	82	18
Production	68	32	83	17
Production	69	31	83	17
Transportation and material moving	67	33	82	18
Full time	68	32	82	18
Part time	63	37	80	20
Union	63	37	80	20
Nonunion	68	32	82	18
Average wage within the following categories: ²				
Lowest 25 percent	70	30	81	19
Lowest 10 percent	67	33	77	23
Second 25 percent	65	35	80	20
Third 25 percent	66	34	82	18
Highest 25 percent	69	31	84	16
Highest 10 percent	71	29	85	15
Establishment characteristics				
Goods-producing industries	67	33	80	20
Service-providing industries	67	33	82	18
Education and health services	59	41	80	20
Educational services	62	38	83	17
Elementary and secondary schools	62	38	—	—
Junior colleges, colleges, and universities	62	38	82	18
Health care and social assistance	58	42	79	21
Hospitals	64	36	79	21
Public administration	56	44	83	17

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	65	35	80	20
1 to 49 workers	63	37	79	21
50 to 99 workers	69	31	85	15
100 workers or more	69	31	83	17
100 to 499 workers	71	29	85	15
500 workers or more	67	33	81	19
Geographic areas				
Northeast	67	33	86	14
New England	71	29	89	11
Middle Atlantic	66	34	85	15
South	71	29	82	18
South Atlantic	69	31	81	19
East South Central	71	29	83	17
West South Central	74	26	84	16
Midwest	64	36	80	20
East North Central	63	37	80	20
West North Central	67	33	79	21
West	66	34	82	18
Mountain	67	33	83	17
Pacific	66	34	81	19

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 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 wage data for March 2015.

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/glossary20142015.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	59	81	72	53	74
Worker characteristics						
Management, professional, and related	88	75	85	87	68	78
Management, business, and financial	94	80	85	94	72	76
Professional and related	85	73	86	85	66	78
Teachers	83	73	88	83	67	80
Primary, secondary, and special education school teachers	97	85	88	97	77	80
Registered nurses	85	70	82	85	61	72
Service	47	33	71	46	31	66
Protective service	70	61	87	70	58	83
Sales and office	72	57	79	71	51	73
Sales and related	59	44	75	59	40	69
Office and administrative support	79	64	81	78	58	74
Natural resources, construction, and maintenance	78	65	84	78	62	80
Construction, extraction, farming, fishing, and forestry	74	63	86	73	61	83
Installation, maintenance, and repair	82	67	82	81	63	78
Production, transportation, and material moving	77	61	80	76	56	74
Production	84	68	81	83	62	74
Transportation and material moving	70	56	79	70	51	72
Full time	89	73	82	88	67	76
Part time	22	14	64	22	13	59
Union	95	85	90	95	79	84
Nonunion	69	54	79	68	49	72
Average wage within the following categories: ⁴						
Lowest 25 percent	38	24	65	37	22	60
Lowest 10 percent	24	13	54	23	12	51
Second 25 percent	78	61	79	77	56	73
Third 25 percent	88	75	84	88	69	78
Highest 25 percent	94	82	87	94	74	79
Highest 10 percent	95	83	88	94	75	80
Establishment characteristics						
Goods-producing industries	87	72	83	86	67	78
Service-providing industries	70	56	80	70	51	74
Education and health services	80	66	82	80	59	75
Educational services	85	75	88	85	68	80
Elementary and secondary schools	87	76	87	87	69	79
Junior colleges, colleges, and universities	87	78	90	87	72	83
Health care and social assistance	77	60	78	76	54	70
Hospitals	91	78	86	91	68	75
Public administration	88	81	92	88	77	87

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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	47	37	79	26	21	79	71	52	74
Worker characteristics									
Management, professional, and related	62	51	82	34	28	80	86	67	78
Management, business, and financial	67	56	83	36	29	80	93	71	76
Professional and related	59	49	82	34	27	80	83	65	78
Teachers	54	45	84	32	26	82	81	66	81
Primary, secondary, and special education school teachers	63	53	84	37	30	83	94	76	81
Registered nurses	68	52	77	34	26	77	84	60	71
Service	26	19	71	17	12	74	45	30	66
Protective service	48	39	81	30	24	81	68	56	82
Sales and office	46	35	77	23	18	77	70	51	73
Sales and related	37	27	74	16	12	77	58	40	69
Office and administrative support	51	40	78	27	21	77	77	57	74
Natural resources, construction, and maintenance	43	36	83	29	24	81	76	61	80
Construction, extraction, farming, fishing, and forestry	39	34	86	28	25	89	72	60	83
Installation, maintenance, and repair	47	38	80	30	22	75	79	61	77
Production, transportation, and material moving	48	38	79	26	21	80	75	55	74
Production	52	40	78	27	21	79	82	61	75
Transportation and material moving	45	36	80	26	21	81	68	50	72
Full time	57	46	80	32	25	79	86	65	76
Part time	14	9	64	8	6	70	21	12	58
Union	75	64	85	58	48	84	93	78	84
Nonunion	42	32	77	21	16	76	67	48	72
Average wage within the following categories: ⁴									
Lowest 25 percent	18	12	64	10	7	67	36	21	60
Lowest 10 percent	11	6	56	6	4	59	23	12	51
Second 25 percent	47	36	76	24	18	76	75	55	73
Third 25 percent	57	47	82	32	26	82	87	68	78
Highest 25 percent	70	58	83	42	34	81	93	73	79
Highest 10 percent	74	61	83	44	36	81	93	75	80
Establishment characteristics									
Goods-producing industries	54	45	82	33	26	81	85	66	78
Service-providing industries	45	35	78	25	19	78	68	50	74
Education and health services	51	40	79	27	21	79	78	58	75
Educational services	54	45	82	32	26	80	84	67	80
Elementary and secondary schools	54	44	82	33	27	81	86	67	79
Junior colleges, colleges, and universities	58	48	84	32	25	77	87	72	83
Health care and social assistance	49	37	76	24	19	78	74	52	70
Hospitals	70	56	79	36	28	78	90	67	75
Public administration	62	54	86	46	39	85	86	75	87

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	76	58	41	71
1 to 49 workers	53	41	76	53	38	72
50 to 99 workers	71	54	76	71	50	71
100 workers or more	86	72	84	85	65	76
100 to 499 workers	82	66	81	81	60	73
500 workers or more	90	78	87	90	71	79
Geographic areas						
Northeast	73	59	81	72	54	75
New England	71	55	77	71	50	70
Middle Atlantic	73	60	82	73	55	76
South	73	58	79	73	53	73
South Atlantic	73	58	79	73	52	72
East South Central	75	59	79	75	56	75
West South Central	73	58	79	72	53	73
Midwest	73	58	80	72	53	73
East North Central	73	58	80	73	53	73
West North Central	72	59	81	72	53	73
West	70	59	84	70	54	78
Mountain	69	57	83	68	52	77
Pacific	71	60	85	71	55	78

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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	30	23	75	17	13	74	56	40	71
1 to 49 workers	26	20	77	14	10	74	52	37	72
50 to 99 workers	43	32	74	27	21	75	69	49	71
100 workers or more	62	50	81	34	28	80	84	64	76
100 to 499 workers	55	43	79	28	22	80	80	59	74
500 workers or more	69	57	82	42	34	81	89	70	79
Geographic areas									
Northeast	49	39	80	27	22	79	70	53	75
New England	46	36	78	15	11	78	69	48	70
Middle Atlantic	50	40	80	32	25	80	71	54	76
South	42	32	77	21	16	74	71	52	73
South Atlantic	45	34	77	24	18	73	71	51	72
East South Central	35	27	75	17	13	75	73	55	75
West South Central	39	30	77	19	14	76	71	52	73
Midwest	48	37	79	23	18	77	71	52	73
East North Central	47	37	79	25	19	78	71	52	73
West North Central	49	38	79	21	16	75	70	51	73
West	51	42	82	36	30	83	69	54	78
Mountain	46	38	83	25	20	82	68	52	77
Pacific	54	44	82	41	34	83	70	55	78

¹ 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.

² 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.

³ 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.

⁴ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2015

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	69	31
Worker characteristics				
Management, professional, and related	82	18	70	30
Management, business, and financial	80	20	70	30
Professional and related	83	17	70	30
Teachers	87	13	68	32
Primary, secondary, and special education school teachers	87	13	67	33
Registered nurses	80	20	72	28
Service	79	21	65	35
Protective service	85	15	75	25
Sales and office	78	22	66	34
Sales and related	74	26	62	38
Office and administrative support	80	20	68	32
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	80	20	68	32
Installation, maintenance, and repair	83	17	71	29
Production, transportation, and material moving ... Production	78	22	66	34
Transportation and material moving	80	20	72	28
Production	79	21	73	27
Transportation and material moving	80	20	72	28
Full time	81	19	69	31
Part time	74	26	63	37
Union	87	13	81	19
Nonunion	78	22	65	35
Average wage within the following categories: ²				
Lowest 25 percent	75	25	59	41
Lowest 10 percent	71	29	57	43
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	82	18	73	27
Highest 10 percent	82	18	74	26
Establishment characteristics				
Goods-producing industries	80	20	73	27
Service-providing industries	80	20	68	32
Education and health services	83	17	67	33
Educational services	86	14	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance	81	19	68	32
Hospitals	82	18	73	27
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2015—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	63	37
1 to 49 workers	79	21	63	37
50 to 99 workers	78	22	63	37
100 workers or more	81	19	72	28
100 to 499 workers	79	21	69	31
500 workers or more	83	17	74	26
Geographic areas				
Northeast	82	18	76	24
New England	78	22	74	26
Middle Atlantic	83	17	77	23
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	80	20	62	38
West South Central	80	20	61	39
Midwest	79	21	70	30
East North Central	79	21	72	28
West North Central	79	21	67	33
West	82	18	69	31
Mountain	81	19	67	33
Pacific	82	18	70	30

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 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		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	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$409.81	17	\$518.39	83	\$388.59	\$119.11
Worker characteristics							
Management, professional, and related	100	432.89	17	509.89	83	417.02	116.12
Management, business, and financial	100	414.81	12	515.92	88	400.63	115.58
Professional and related	100	441.27	20	508.11	80	425.27	116.39
Teachers	100	486.10	30	515.86	70	473.62	113.08
Primary, secondary, and special education school teachers	100	489.60	32	522.18	68	474.54	118.20
Registered nurses	100	436.07	11	576.57	89	419.56	118.55
Service	100	408.97	18	514.89	82	386.45	123.60
Protective service	100	480.07	25	525.75	75	464.92	111.63
Sales and office	100	382.08	14	503.96	86	363.51	119.00
Sales and related	100	332.53	10	446.16	90	321.08	128.19
Office and administrative support	100	402.50	15	518.59	85	382.18	114.95
Natural resources, construction, and maintenance	100	414.21	28	578.44	72	364.07	135.10
Construction, extraction, farming, fishing, and forestry	100	428.96	39	580.90	61	363.89	132.52
Installation, maintenance, and repair	100	403.54	19	575.56	81	364.18	136.71
Production, transportation, and material moving ...	100	393.84	15	514.60	85	373.17	115.20
Production	100	389.85	12	498.63	88	375.62	115.81
Transportation and material moving	100	398.38	19	526.21	81	370.15	114.47
Full time	100	412.19	17	518.51	83	391.03	117.68
Part time	100	370.05	14	515.72	86	350.01	141.69
Union	100	511.34	34	578.98	66	480.50	119.25
Nonunion	100	383.96	13	479.87	87	370.21	119.08
Average wage within the following categories: ²							
Lowest 25 percent	100	348.69	12	460.86	88	334.99	123.82
Lowest 10 percent	100	324.64	9	483.68	91	312.20	129.61
Second 25 percent	100	391.39	15	496.30	85	373.17	122.64
Third 25 percent	100	419.11	19	523.65	81	395.53	116.24
Highest 25 percent	100	438.30	19	540.97	81	416.19	116.90
Highest 10 percent	100	436.90	17	524.28	83	419.51	117.09
Establishment characteristics							
Goods-producing industries	100	393.48	17	526.26	83	370.75	112.42
Service-providing industries	100	413.42	17	516.87	83	392.64	120.63
Education and health services	100	449.40	19	519.35	81	433.29	115.04
Educational services	100	469.55	26	513.36	74	454.54	113.39
Elementary and secondary schools	100	477.75	29	518.99	71	460.70	118.84
Junior colleges, colleges, and universities	100	459.65	17	512.41	83	449.04	97.91
Health care and social assistance	100	432.16	13	529.50	87	417.75	116.26
Hospitals	100	431.91	14	538.67	86	414.92	114.00
Public administration	100	509.04	24	537.45	76	500.02	100.98

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		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	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$394.27	21	\$502.73	79	\$367.62	\$130.20
1 to 49 workers	100	394.96	21	498.53	79	368.49	130.88
50 to 99 workers	100	392.70	19	513.45	81	365.68	128.68
100 workers or more	100	418.89	15	530.96	85	400.08	113.03
100 to 499 workers	100	400.42	14	539.47	86	380.62	116.94
500 workers or more	100	435.21	16	525.12	84	418.01	109.43
Geographic areas							
Northeast	100	453.86	21	560.57	79	428.36	126.47
New England	100	444.49	12	593.75	88	424.56	139.46
Middle Atlantic	100	456.99	23	554.59	77	429.79	121.58
South	100	382.45	14	482.03	86	366.24	113.85
South Atlantic	100	392.11	12	498.13	88	377.84	115.86
East South Central	100	362.99	10	438.62	90	355.07	103.71
West South Central	100	376.63	20	477.00	80	351.54	116.27
Midwest	100	400.32	14	521.90	86	382.15	121.86
East North Central	100	403.98	13	528.03	87	387.65	119.76
West North Central	100	392.99	17	512.81	83	370.55	126.28
West	100	425.78	22	521.45	78	400.11	118.56
Mountain	100	403.60	19	490.62	81	383.95	110.51
Pacific	100	435.36	23	532.43	77	407.44	122.21

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 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	100	72	15	12	2
Worker characteristics					
Management, professional, and related	100	73	14	10	2
Management, business, and financial	100	75	12	11	2
Professional and related	100	72	15	10	3
Teachers	100	73	17	7	3
Primary, secondary, and special education school teachers	100	75	14	7	4
Registered nurses	100	67	16	14	3
Service	100	75	13	10	2
Protective service	100	71	13	10	5
Sales and office	100	66	20	12	2
Sales and related	100	58	27	14	1
Office and administrative support	100	70	17	11	2
Natural resources, construction, and maintenance	100	74	12	11	2
Construction, extraction, farming, fishing, and forestry	100	70	14	11	4
Installation, maintenance, and repair	100	77	10	12	1
Production, transportation, and material moving	100	74	9	16	1
Production	100	76	8	15	1
Transportation and material moving	100	71	10	18	2
Full time	100	72	14	11	2
Part time	100	62	22	14	2
Union	100	72	10	12	6
Nonunion	100	72	15	11	1
Average wage within the following categories: ⁴					
Lowest 25 percent	100	71	17	11	1
Lowest 10 percent	100	74	16	—	—
Second 25 percent	100	70	16	12	2
Third 25 percent	100	72	13	12	2
Highest 25 percent	100	73	13	11	3
Highest 10 percent	100	74	13	11	2
Establishment characteristics					
Goods-producing industries	100	74	10	14	1
Service-providing industries	100	71	16	11	2
Education and health services	100	73	16	9	3
Educational services	100	72	20	5	3
Elementary and secondary schools	100	75	16	6	3
Junior colleges, colleges, and universities	100	68	29	3	1
Health care and social assistance	100	73	12	12	3
Hospitals	100	62	20	14	4
Public administration	100	69	15	7	9

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	100	76	10	13	1
1 to 49 workers	100	76	10	13	1
50 to 99 workers	100	77	9	11	2
100 workers or more	100	69	17	11	2
100 to 499 workers	100	72	15	11	2
500 workers or more	100	67	19	11	3
Geographic areas					
Northeast	100	73	14	11	3
New England	100	80	—	10	—
Middle Atlantic	100	70	16	11	4
South	100	74	16	9	1
South Atlantic	100	75	17	7	1
East South Central	100	78	15	—	—
West South Central	100	69	16	—	—
Midwest	100	71	13	15	1
East North Central	100	71	14	15	1
West North Central	100	70	—	16	—
West	100	69	15	13	4
Mountain	100	68	17	13	2
Pacific	100	69	14	12	5

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

³ Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		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	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$976.22	8	\$1,352.37	92	\$946.22	\$471.89
Worker characteristics							
Management, professional, and related	100	1,029.87	7	1,331.11	93	1,008.48	470.35
Management, business, and financial	100	1,032.34	5	1,394.21	95	1,012.35	460.35
Professional and related	100	1,028.73	8	1,310.09	92	1,006.65	475.08
Teachers	100	997.87	12	1,290.11	88	960.14	523.11
Primary, secondary, and special education school teachers	100	986.83	14	1,286.22	86	939.77	555.69
Registered nurses	100	1,110.13	5	1,500.88	95	1,089.80	443.21
Service	100	921.54	9	1,372.89	91	884.17	500.96
Protective service	100	1,116.75	10	1,303.18	90	1,095.75	415.47
Sales and office	100	901.68	5	1,289.23	95	881.58	480.97
Sales and related	100	795.46	4	1,346.03	96	772.78	486.33
Office and administrative support	100	945.04	6	1,272.02	94	926.63	478.75
Natural resources, construction, and maintenance	100	962.39	19	1,485.00	81	879.87	517.97
Construction, extraction, farming, fishing, and forestry	100	993.86	28	1,490.37	72	883.15	535.66
Installation, maintenance, and repair	100	939.36	12	1,478.03	88	877.69	506.17
Production, transportation, and material moving ...	100	1,009.70	10	1,325.20	90	976.19	412.83
Production	100	1,019.70	8	1,325.75	92	995.98	398.51
Transportation and material moving	100	998.28	13	1,324.83	87	952.28	430.13
Full time	100	983.42	8	1,352.57	92	953.24	469.16
Part time	100	856.72	6	1,346.81	94	833.34	515.78
Union	100	1,227.47	24	1,435.82	76	1,171.79	407.45
Nonunion	100	912.25	4	1,237.43	96	899.06	485.37
Average wage within the following categories: ²							
Lowest 25 percent	100	769.55	4	1,320.87	96	755.28	530.39
Lowest 10 percent	100	714.66	4	1,445.93	96	699.42	540.44
Second 25 percent	100	911.65	6	1,297.32	94	888.30	488.48
Third 25 percent	100	1,003.67	10	1,274.97	90	977.99	458.37
Highest 25 percent	100	1,076.90	11	1,445.10	89	1,038.97	447.79
Highest 10 percent	100	1,099.90	10	1,404.65	90	1,069.65	435.97
Establishment characteristics							
Goods-producing industries	100	1,025.35	13	1,379.14	87	985.79	409.46
Service-providing industries	100	965.42	7	1,343.66	93	937.82	485.14
Education and health services	100	989.93	7	1,306.76	93	967.53	512.34
Educational services	100	970.20	9	1,347.95	91	935.23	520.06
Elementary and secondary schools	100	940.73	11	1,353.28	89	891.80	568.67
Junior colleges, colleges, and universities	100	1,042.92	4	1,385.70	96	1,028.51	412.09
Health care and social assistance	100	1,006.98	5	1,246.19	95	994.44	505.91
Hospitals	100	1,092.31	5	1,394.81	95	1,077.15	410.58
Public administration	100	1,145.37	9	1,317.13	91	1,129.07	381.32

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		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	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$881.52	9	\$1,286.61	91	\$845.53	\$550.48
1 to 49 workers	100	879.32	10	1,276.13	90	841.43	550.63
50 to 99 workers	100	886.58	8	1,317.16	92	854.79	550.13
100 workers or more	100	1,030.22	8	1,396.41	92	1,002.88	427.66
100 to 499 workers	100	979.01	6	1,453.82	94	953.14	453.86
500 workers or more	100	1,075.20	9	1,365.80	91	1,048.17	403.81
Geographic areas							
Northeast	100	1,155.32	16	1,394.97	84	1,114.60	432.39
New England	100	1,155.12	10	1,475.06	90	1,123.25	449.69
Middle Atlantic	100	1,155.39	18	1,379.99	82	1,111.42	426.04
South	100	863.75	3	1,339.65	97	851.15	501.35
South Atlantic	100	908.03	3	1,419.42	97	893.01	496.08
East South Central	100	807.71	3	1,346.19	97	795.28	474.96
West South Central	100	819.89	3	1,171.65	97	811.62	524.08
Midwest	100	995.87	8	1,355.38	92	967.90	446.49
East North Central	100	1,023.08	9	1,350.18	91	995.42	432.09
West North Central	100	941.17	7	1,368.85	93	913.59	474.91
West	100	980.42	10	1,296.20	90	948.72	481.54
Mountain	100	901.23	8	1,257.40	92	874.59	469.62
Pacific	100	1,015.85	11	1,308.17	89	983.05	487.06

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 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	100	72	14	12	2
Worker characteristics					
Management, professional, and related	100	74	13	10	2
Management, business, and financial	100	75	12	11	2
Professional and related	100	73	14	10	3
Teachers	100	75	15	7	3
Primary, secondary, and special education school teachers	100	76	13	8	3
Registered nurses	100	67	15	15	3
Service	100	76	12	10	2
Protective service	100	74	12	9	5
Sales and office	100	67	19	12	2
Sales and related	100	58	26	14	1
Office and administrative support	100	70	16	11	2
Natural resources, construction, and maintenance	100	74	11	12	2
Construction, extraction, farming, fishing, and forestry	100	70	14	12	4
Installation, maintenance, and repair	100	77	10	12	1
Production, transportation, and material moving	100	73	10	16	1
Production	100	75	10	14	1
Transportation and material moving	100	71	10	18	2
Full time	100	73	14	12	2
Part time	100	65	21	13	1
Union	100	72	11	12	5
Nonunion	100	72	15	12	1
Average wage within the following categories: ⁴					
Lowest 25 percent	100	71	16	12	1
Lowest 10 percent	100	74	15	—	—
Second 25 percent	100	70	16	12	2
Third 25 percent	100	72	13	13	2
Highest 25 percent	100	74	13	11	3
Highest 10 percent	100	75	13	10	2
Establishment characteristics					
Goods-producing industries	100	74	11	14	2
Service-providing industries	100	72	15	11	2
Education and health services	100	74	14	9	2
Educational services	100	74	18	6	2
Elementary and secondary schools	100	76	14	8	3
Junior colleges, colleges, and universities	100	71	25	2	1
Health care and social assistance	100	74	12	11	3
Hospitals	100	64	18	14	4
Public administration	100	71	14	7	8

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 2015—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	100	76	9	13	1
1 to 49 workers	100	75	10	14	1
50 to 99 workers	100	77	9	12	2
100 workers or more	100	70	17	11	2
100 to 499 workers	100	73	14	11	2
500 workers or more	100	68	19	10	3
Geographic areas					
Northeast	100	73	13	11	3
New England	100	82	8	10	1
Middle Atlantic	100	70	15	11	3
South	100	74	15	10	1
South Atlantic	100	76	16	7	1
East South Central	100	79	14	—	—
West South Central	100	70	13	15	1
Midwest	100	71	13	15	1
East North Central	100	71	14	14	1
West North Central	100	69	—	17	—
West	100	69	14	13	4
Mountain	100	69	15	14	2
Pacific	100	69	14	12	5

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

³ Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2015

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$38.00	\$65.00	\$101.29	\$146.88	\$219.00	\$156.92	\$253.50	\$390.30	\$610.30	\$925.00
Worker characteristics										
Management, professional, and related	35.00	62.32	99.32	143.65	221.49	162.25	256.42	390.46	596.78	920.00
Management, business, and financial	38.66	65.64	102.81	147.79	205.79	161.88	257.90	388.12	570.15	873.90
Professional and related	32.80	60.91	97.49	140.82	229.21	162.25	256.04	392.90	610.75	939.00
Teachers	22.76	50.00	85.85	141.92	245.67	144.80	240.48	462.17	714.00	1033.18
Primary, secondary, and special education school teachers	23.70	53.10	86.84	149.68	264.26	137.18	250.50	521.50	785.40	1078.26
Registered nurses	40.42	69.75	92.00	138.77	190.15	169.81	249.74	361.59	518.76	863.77
Service	41.55	68.74	102.67	153.58	226.00	169.81	255.65	422.88	697.02	951.70
Protective service	43.33	62.35	90.97	131.37	197.23	147.63	210.13	315.25	501.22	801.00
Sales and office	39.99	67.16	101.98	145.62	213.54	160.02	257.25	401.53	633.77	951.83
Sales and related	43.33	77.85	108.03	156.92	226.09	195.46	269.54	420.99	635.00	930.70
Office and administrative support	37.00	63.11	99.60	140.16	208.25	148.88	254.87	395.30	630.00	955.01
Natural resources, construction, and maintenance	45.00	69.33	113.32	168.58	256.92	163.20	264.76	420.30	727.42	990.03
Construction, extraction, farming, fishing, and forestry	40.00	59.68	103.34	154.22	228.64	158.92	259.36	420.30	758.79	1116.54
Installation, maintenance, and repair	46.76	74.67	117.00	177.14	300.00	170.41	280.90	420.85	721.80	961.46
Production, transportation, and material moving	36.92	63.52	100.00	142.45	197.97	129.99	208.61	335.68	500.94	828.23
Production	40.00	65.00	102.35	145.00	196.54	134.32	203.08	335.57	459.36	721.83
Transportation and material moving	32.42	59.98	97.51	140.87	201.14	119.07	216.11	340.00	552.43	888.58
Full time	38.00	65.00	101.00	145.00	214.00	159.74	254.58	388.31	605.95	918.20
Part time	33.17	66.87	108.03	194.68	271.16	100.66	220.68	454.20	706.70	1019.82
Union	30.34	56.77	88.38	144.33	226.09	94.38	187.74	291.72	498.85	905.09
Nonunion	39.37	66.68	103.13	147.32	217.43	173.90	272.91	407.26	628.39	929.79
Average wage within the following categories: ³										
Lowest 25 percent	36.92	69.39	102.46	155.99	226.09	180.00	279.08	472.66	702.31	1020.22
Lowest 10 percent	40.96	78.57	112.90	171.00	226.09	183.96	275.29	472.66	746.23	1135.83
Second 25 percent	41.74	65.23	103.17	151.64	234.89	155.79	256.09	405.10	644.36	919.81
Third 25 percent	37.50	63.67	100.00	142.30	210.70	152.92	244.13	377.62	584.04	918.91
Highest 25 percent	35.00	63.00	100.00	142.99	211.78	149.88	250.00	376.79	567.28	878.87
Highest 10 percent	35.90	65.34	102.70	144.39	235.10	154.10	252.74	381.00	554.63	844.65
Establishment characteristics										
Goods-producing industries	40.00	64.88	100.00	142.02	197.97	147.06	230.20	340.00	503.65	783.00
Service-providing industries	37.30	65.00	101.83	148.00	226.09	160.00	255.16	400.00	640.00	949.84
Education and health services	29.95	58.21	93.12	140.00	225.44	162.49	267.00	421.86	675.07	1012.33
Educational services	20.22	47.71	86.24	138.90	234.32	148.04	241.00	459.52	685.00	1001.92
Elementary and secondary schools	20.81	49.00	86.79	146.36	261.82	125.44	256.04	534.07	786.12	1078.26
Junior colleges, colleges, and universities	20.00	40.00	79.94	127.00	181.94	179.00	232.00	362.33	562.94	685.00
Health care and social assistance	43.71	65.47	98.92	140.00	215.94	169.81	280.28	399.34	654.34	1017.61
Hospitals	39.43	65.66	96.00	135.17	188.66	154.64	254.37	358.70	495.74	704.31
Public administration	29.25	50.00	80.83	116.62	160.91	129.99	215.60	316.50	486.48	666.18

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2015—continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

Characteristics	Single coverage ²					Family coverage ²				
	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	\$47.00	\$74.59	\$111.61	\$160.63	\$245.69	\$184.15	\$290.19	\$463.44	\$734.23	\$1053.02
1 to 49 workers	46.11	75.83	113.29	163.22	254.36	183.80	293.50	463.63	740.77	1065.15
50 to 99 workers	48.17	73.10	106.47	157.50	236.29	184.69	289.42	462.11	717.04	1021.08
100 workers or more	32.79	59.68	95.07	138.26	198.90	142.54	232.00	359.43	537.29	813.02
100 to 499 workers	34.26	60.91	100.00	145.19	205.93	149.48	247.63	384.57	567.28	872.80
500 workers or more	31.53	57.31	91.60	133.92	194.68	133.13	224.71	334.84	500.36	743.03
Geographic areas										
Northeast	46.13	74.64	108.33	154.62	225.88	152.15	246.59	355.33	525.37	840.60
New England	55.91	89.59	121.32	168.20	240.18	202.81	286.70	385.16	525.37	740.94
Middle Atlantic	42.25	71.97	104.40	146.86	218.28	140.00	227.26	340.27	524.26	856.94
South	35.00	60.01	99.60	142.45	205.47	170.92	275.29	428.42	661.44	956.46
South Atlantic	42.23	65.00	101.48	142.08	206.18	166.25	268.67	415.07	623.45	973.40
East South Central	20.00	46.78	86.60	135.00	200.00	172.89	249.39	429.98	667.00	799.71
West South Central	35.00	62.00	100.00	149.72	220.05	175.00	307.52	446.60	707.48	998.00
Midwest	43.28	72.14	104.64	149.86	236.11	152.92	241.43	362.83	585.76	866.46
East North Central	42.83	72.34	101.26	145.22	210.82	140.21	230.00	336.98	524.75	909.85
West North Central	44.00	71.94	111.20	163.74	—	178.95	276.06	401.97	650.86	790.94
West	30.48	55.53	92.18	141.20	213.05	134.73	234.75	390.17	615.10	967.41
Mountain	35.00	56.33	90.30	132.12	183.47	171.79	244.59	389.00	584.31	927.96
Pacific	30.33	55.10	94.75	150.39	234.32	116.89	227.00	396.05	627.51	999.50

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 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.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	97	38	37	98	34	33	96
Worker characteristics									
Management, professional, and related	78	77	99	46	45	99	53	51	97
Management, business, and financial	85	84	99	61	60	98	61	59	97
Professional and related	75	74	98	39	39	99	49	48	97
Teachers	72	71	98	23	22	98	40	39	96
Primary, secondary, and special education school teachers	82	81	98	21	20	98	41	40	97
Registered nurses	77	76	99	38	38	99	51	49	96
Service	35	33	95	21	20	96	13	13	97
Protective service	71	68	96	26	25	97	22	21	98
Sales and office	58	56	98	37	36	97	33	32	96
Sales and related	45	43	96	29	27	94	21	19	94
Office and administrative support	65	64	98	42	41	98	41	39	97
Natural resources, construction, and maintenance	60	58	97	38	38	99	28	27	97
Construction, extraction, farming, fishing, and forestry	53	52	98	32	32	100	20	19	97
Installation, maintenance, and repair	66	64	97	44	43	99	35	34	97
Production, transportation, and material moving ...	66	63	96	46	44	96	31	30	94
Production	72	70	97	53	52	98	35	33	96
Transportation and material moving	60	57	95	40	37	94	28	26	93
Full time	75	74	98	45	44	98	44	42	96
Part time	14	12	89	14	13	93	5	5	96
Union	86	84	98	49	47	96	36	35	96
Nonunion	56	55	97	36	35	98	34	33	97
Average wage within the following categories: ³									
Lowest 25 percent	25	23	92	17	16	94	8	8	95
Lowest 10 percent	13	11	89	13	12	94	3	3	91
Second 25 percent	63	62	98	37	36	97	32	31	96
Third 25 percent	76	74	98	47	46	98	45	43	96
Highest 25 percent	85	85	99	54	53	99	57	55	97
Highest 10 percent	89	88	99	59	58	99	61	60	98
Establishment characteristics									
Goods-producing industries	71	70	98	53	53	99	38	37	97
Service-providing industries	58	57	97	35	34	97	34	32	96
Education and health services	69	67	98	30	30	99	41	40	97
Educational services	76	74	98	26	25	98	42	40	95
Elementary and secondary schools	76	74	98	23	23	98	37	35	97
Junior colleges, colleges, and universities	84	81	97	30	29	97	55	52	94
Health care and social assistance	64	63	98	33	33	99	41	39	97
Hospitals	88	87	99	45	45	99	60	58	96
Public administration	83	81	98	26	25	97	30	29	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	41	40	97	28	28	97	23	22	96
1 to 49 workers	36	35	97	26	26	97	20	20	96
50 to 99 workers	56	53	95	35	34	97	31	30	97
100 workers or more	78	76	98	46	45	98	44	43	97
100 to 499 workers	71	69	98	44	42	97	38	37	97
500 workers or more	85	84	98	49	48	98	51	49	96
Geographic areas									
Northeast	60	59	99	61	60	99	34	33	97
New England	59	57	98	39	37	97	34	34	98
Middle Atlantic	60	60	99	69	68	99	34	33	97
South	63	61	97	33	32	97	34	33	96
South Atlantic	62	60	98	36	35	96	36	34	96
East South Central	64	62	97	31	29	96	34	33	95
West South Central	64	61	96	28	28	98	31	30	97
Midwest	63	61	97	38	36	97	38	37	97
East North Central	63	61	97	40	39	97	37	36	96
West North Central	62	61	98	33	32	98	39	38	97
West	54	52	98	25	24	97	30	29	96
Mountain	57	56	97	30	29	97	36	34	94
Pacific	52	51	98	23	23	98	28	27	98

¹ 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.

² 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.

³ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	4	96
Professional and related	5	95
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	9	91
Protective service	9	91
Sales and office	5	95
Sales and related	8	92
Office and administrative support	4	96
Natural resources, construction, and maintenance	6	94
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	4	96
Production	5	95
Transportation and material moving	4	96
Full time	5	95
Part time	5	95
Union	5	95
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	8	92
Lowest 10 percent	7	93
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	6	94
Education and health services	5	95
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	2	98
Hospitals	2	98
Public administration	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	5	95
100 workers or more	5	95
100 to 499 workers	5	95
500 workers or more	5	95
Geographic areas		
Northeast	5	95
New England	10	90
Middle Atlantic	3	97
South	6	94
South Atlantic	5	95
East South Central	12	88
West South Central	5	95
Midwest	5	95
East North Central	6	94
West North Central	4	96
West	4	96
Mountain	7	93
Pacific	3	97

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 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	57	2	37	3	1
Worker characteristics					
Management, professional, and related	64	2	31	2	1
Management, business, and financial	72	1	24	2	1
Professional and related	61	2	34	2	1
Teachers	40	1	53	4	2
Primary, secondary, and special education school teachers	34	1	58	4	3
Registered nurses	74	–	23	1	–
Service	49	1	46	3	1
Protective service	38	3	53	4	1
Sales and office	61	2	34	2	1
Sales and related	59	2	35	3	1
Office and administrative support	62	2	34	2	(²)
Natural resources, construction, and maintenance	40	1	55	4	(²)
Construction, extraction, farming, fishing, and forestry	26	–	68	4	–
Installation, maintenance, and repair	49	1	46	4	(²)
Production, transportation, and material moving ...	49	1	44	5	(²)
Production	49	1	45	5	(²)
Transportation and material moving	50	–	44	4	–
Full time	58	2	37	3	1
Part time	52	–	41	5	–
Union	37	1	52	9	1
Nonunion	63	2	34	1	1
Average wage within the following categories: ³					
Lowest 25 percent	51	1	46	2	(²)
Lowest 10 percent	44	–	52	3	–
Second 25 percent	52	1	43	3	1
Third 25 percent	57	1	37	3	1
Highest 25 percent	64	2	31	3	1
Highest 10 percent	68	3	27	2	(²)
Establishment characteristics					
Goods-producing industries	50	2	44	4	(²)
Service-providing industries	59	2	36	3	1
Education and health services	56	1	39	3	1
Educational services	43	1	50	4	2
Elementary and secondary schools	34	1	59	4	3
Junior colleges, colleges, and universities	60	2	34	3	1
Health care and social assistance	66	–	31	2	–
Hospitals	77	–	19	2	–
Public administration	36	3	52	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	49	(²)	48	2	1
1 to 49 workers	48	1	49	2	1
50 to 99 workers	51	(²)	47	2	(²)
100 workers or more	61	2	32	3	1
100 to 499 workers	61	2	34	3	(²)
500 workers or more	62	2	31	4	1
Geographic areas					
Northeast	62	—	32	4	—
New England	65	2	31	3	—
Middle Atlantic	61	—	32	5	—
South	58	2	37	2	1
South Atlantic	62	2	32	2	2
East South Central	57	—	38	2	—
West South Central	53	1	44	2	(²)
Midwest	55	1	40	4	(²)
East North Central	53	2	41	3	(²)
West North Central	57	1	37	5	(²)
West	54	2	41	3	(²)
Mountain	57	1	41	—	—
Pacific	53	—	42	3	—

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2015**

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	(³)	61	11	24	4	1.4	1.0
Worker characteristics							
Management, professional, and related	(³)	58	11	26	5	1.4	1.0
Management, business, and financial	1	56	9	28	6	1.4	1.0
Professional and related	–	59	12	24	–	1.4	1.0
Teachers	–	51	21	25	–	1.4	–
Primary, secondary, and special education school teachers	–	51	24	24	1	1.4	–
Registered nurses	–	77	9	13	–	1.2	1.0
Service	1	65	11	21	3	1.3	1.0
Protective service	–	58	16	19	8	1.5	1.0
Sales and office	(³)	64	10	22	3	1.3	1.0
Sales and related	–	72	8	18	–	1.3	1.0
Office and administrative support	(³)	61	10	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	62	12	23	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	60	15	22	2	1.3	1.0
Installation, maintenance, and repair	2	62	11	23	2	1.3	1.0
Production, transportation, and material moving ...	(³)	61	14	22	2	1.3	1.0
Production	–	58	12	26	–	1.4	1.0
Transportation and material moving	–	65	16	17	–	1.3	1.0
Full time	(³)	60	11	24	4	1.4	1.0
Part time	–	76	6	15	–	1.2	1.0
Union	1	64	15	15	5	1.3	1.0
Nonunion	(³)	61	10	25	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	68	8	21	–	1.3	1.0
Lowest 10 percent	–	62	–	25	–	1.4	1.0
Second 25 percent	1	65	12	20	2	1.3	1.0
Third 25 percent	(³)	58	12	25	4	1.4	1.0
Highest 25 percent	(³)	59	10	26	5	1.4	1.0
Highest 10 percent	1	57	10	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	54	10	31	–	1.4	1.0
Service-providing industries	1	62	11	22	4	1.3	1.0
Education and health services	–	63	12	22	–	1.3	1.0
Educational services	–	48	19	29	–	1.4	–
Elementary and secondary schools	–	47	24	28	2	1.4	1.5
Junior colleges, colleges, and universities	–	48	13	31	–	1.5	–
Health care and social assistance	–	70	9	18	–	1.3	1.0
Hospitals	1	74	10	14	1	1.2	1.0
Public administration	–	56	19	18	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	(³)	60	11	25	4	1.4	1.0
1 to 49 workers	—	62	9	24	—	1.4	1.0
50 to 99 workers	—	56	15	27	—	1.4	1.0
100 workers or more	(³)	62	11	23	4	1.4	1.0
100 to 499 workers	(³)	63	9	23	4	1.4	1.0
500 workers or more	1	60	13	24	3	1.3	1.0
Geographic areas							
Northeast	—	57	16	22	—	1.4	1.0
New England	—	63	15	20	—	1.3	1.0
Middle Atlantic	—	55	16	23	—	1.4	1.0
South	(³)	62	8	25	3	1.4	1.0
South Atlantic	—	64	8	23	—	1.3	1.0
East South Central	—	59	9	28	—	1.4	1.0
West South Central	—	60	8	28	—	1.4	1.0
Midwest	—	58	12	25	—	1.4	1.0
East North Central	—	60	12	24	—	1.4	1.0
West North Central	—	55	13	28	—	1.4	1.0
West	—	67	9	20	—	1.3	1.0
Mountain	—	72	14	12	—	1.2	1.0
Pacific	—	64	6	25	—	1.4	1.0

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 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$50,000	\$70,000	\$200,000	\$500,000	\$1,000,000	25
Worker characteristics							
Management, professional, and related	76	50,000	100,000	300,000	750,000	–	24
Management, business, and financial	78	50,000	100,000	300,000	750,000	–	22
Professional and related	75	50,000	100,000	300,000	600,000	1,000,000	25
Teachers	64	50,000	50,000	100,000	–	500,000	36
Primary, secondary, and special education school teachers	55	50,000	50,000	100,000	–	500,000	45
Registered nurses	79	50,000	100,000	–	750,000	1,000,000	21
Service	75	50,000	50,000	200,000	500,000	1,000,000	25
Protective service	56	50,000	50,000	100,000	–	750,000	44
Sales and office	80	50,000	50,000	200,000	500,000	1,000,000	20
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	78	50,000	70,000	200,000	500,000	1,000,000	22
Natural resources, construction, and maintenance	63	50,000	–	200,000	500,000	–	37
Construction, extraction, farming, fishing, and forestry	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair	63	50,000	50,000	200,000	–	2,000,000	37
Production, transportation, and material moving	67	50,000	70,000	200,000	500,000	1,000,000	33
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	71	50,000	–	–	450,000	1,000,000	29
Full time	76	50,000	70,000	200,000	500,000	1,000,000	24
Part time	67	50,000	50,000	–	400,000	750,000	33
Union	57	50,000	50,000	100,000	300,000	1,000,000	43
Nonunion	78	50,000	–	250,000	500,000	1,000,000	22
Average wage within the following categories: ³							
Lowest 25 percent	77	50,000	50,000	200,000	500,000	1,000,000	23
Lowest 10 percent	76	50,000	–	–	–	–	24
Second 25 percent	77	50,000	50,000	170,000	500,000	1,000,000	23
Third 25 percent	75	50,000	–	200,000	500,000	1,000,000	25
Highest 25 percent	73	50,000	100,000	300,000	750,000	–	27
Highest 10 percent	75	50,000	100,000	300,000	800,000	2,000,000	25
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	600,000	1,000,000	33
Service-providing industries	77	50,000	–	200,000	500,000	1,000,000	23
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	65	50,000	50,000	–	300,000	500,000	35
Elementary and secondary schools	51	50,000	50,000	100,000	200,000	350,000	49
Junior colleges, colleges, and universities	80	50,000	50,000	–	400,000	500,000	20
Health care and social assistance	80	50,000	100,000	250,000	500,000	1,000,000	20
Hospitals	78	50,000	–	400,000	–	1,000,000	22
Public administration	48	50,000	50,000	–	250,000	500,000	52

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$50,000	—	\$200,000	\$500,000	\$1,000,000	21
1 to 49 workers	82	50,000	—	200,000	500,000	1,000,000	18
50 to 99 workers	74	50,000	—	200,000	500,000	1,000,000	26
100 workers or more	74	50,000	—	250,000	500,000	1,000,000	26
100 to 499 workers	77	50,000	\$50,000	200,000	500,000	1,000,000	23
500 workers or more	71	50,000	—	300,000	—	—	29
Geographic areas							
Northeast	73	50,000	100,000	200,000	500,000	1,000,000	27
New England	73	50,000	100,000	200,000	500,000	1,000,000	27
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	78	50,000	—	—	—	1,500,000	22
South Atlantic	75	50,000	—	255,000	750,000	2,000,000	25
East South Central	84	50,000	—	—	500,000	1,000,000	16
West South Central	80	50,000	—	250,000	500,000	—	20
Midwest	71	50,000	—	250,000	500,000	1,000,000	29
East North Central	73	50,000	100,000	250,000	500,000	1,000,000	27
West North Central	69	50,000	—	250,000	500,000	1,000,000	31
West	77	50,000	50,000	200,000	500,000	1,000,000	23
Mountain	83	50,000	—	150,000	—	1,000,000	17
Pacific	74	50,000	50,000	200,000	500,000	1,000,000	26

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

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2015

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$35,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	–	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	10,000	25,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Registered nurses	6,000	10,000	–	50,000	50,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	–	25,000	50,000
Sales and office	–	10,000	20,000	30,000	50,000
Sales and related	–	10,000	15,000	–	50,000
Office and administrative support	–	10,000	20,000	40,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving	10,000	–	20,000	26,000	50,000
Production	10,000	–	20,000	25,000	50,000
Transportation and material moving	10,000	10,000	20,000	30,000	50,000
Full time	10,000	10,000	20,000	35,000	50,000
Part time	5,000	5,000	–	–	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	–	20,000	–
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	35,000	50,000
Highest 25 percent	10,000	10,000	25,000	50,000	50,000
Highest 10 percent	–	15,000	30,000	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	12,500	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	40,000	50,000
Education and health services	–	10,000	20,000	46,000	50,000
Educational services	–	10,000	20,000	46,000	50,000
Elementary and secondary schools	–	10,000	–	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	–	50,000
Health care and social assistance	10,000	10,000	20,000	45,000	50,000
Hospitals	5,000	10,000	–	30,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2015—continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	—	\$20,000	\$30,000	\$50,000
1 to 49 workers	10,000	\$15,000	20,000	30,000	50,000
50 to 99 workers	10,000	—	20,000	30,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	50,000
New England	5,000	—	20,000	40,000	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	20,000	50,000	50,000
West South Central	—	10,000	—	25,000	50,000
Midwest	10,000	15,000	20,000	30,000	50,000
East North Central	10,000	15,000	20,000	26,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
West	—	10,000	20,000	40,000	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² 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.

³ 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 receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2015**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	40	15	1
Worker characteristics				
Management, professional, and related	48	39	12	1
Management, business, and financial	50	38	12	1
Professional and related	47	40	—	—
Teachers	42	41	16	2
Primary, secondary, and special education school teachers	40	45	13	3
Registered nurses	54	34	11	1
Service	30	39	29	1
Sales and office	47	36	17	(³)
Sales and related	48	34	—	—
Office and administrative support	46	37	—	—
Natural resources, construction, and maintenance Installation, maintenance, and repair	41	44	12	2
Production, transportation, and material moving ... Production	46	45	—	—
Production	42	46	12	1
Transportation and material moving	44	47	—	—
Transportation and material moving	40	44	—	—
Full time	45	41	13	1
Part time	35	26	39	1
Union	42	42	—	—
Nonunion	45	39	15	1
Average wage within the following categories: ⁴				
Lowest 25 percent	—	35	33	—
Lowest 10 percent	34	—	43	—
Second 25 percent	40	44	16	1
Third 25 percent	46	41	12	1
Highest 25 percent	50	38	11	1
Highest 10 percent	52	36	—	—
Establishment characteristics				
Goods-producing industries	42	47	9	1
Service-providing industries	44	38	17	1
Education and health services	38	43	18	1
Educational services	43	39	—	—
Elementary and secondary schools	36	47	13	4
Junior colleges, colleges, and universities	61	24	—	—
Health care and social assistance	35	45	—	—
Public administration	50	39	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2015—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	32	43	24	1
1 to 49 workers	33	39	27	(³)
50 to 99 workers	30	52	17	1
100 workers or more	51	38	10	1
100 to 499 workers	46	43	10	1
500 workers or more	55	33	—	—
Geographic areas				
Northeast	25	29	45	1
New England	49	50	—	—
Middle Atlantic	20	25	54	1
South	53	47	—	—
South Atlantic	51	48	—	(³)
East South Central	50	49	—	—
West South Central	58	42	—	—
Midwest	56	42	—	3
East North Central	54	43	—	3
West	46	45	9	1
Mountain	37	62	—	1
Pacific	51	35	14	1

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 Employer assumes all risks and expenses of providing the benefit.

³ Less than 0.5.

⁴ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Registered nurses	13	87
Service	33	67
Sales and office	17	83
Sales and related	22	78
Office and administrative support	15	85
Natural resources, construction, and maintenance	14	86
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	14	86
Production	10	90
Transportation and material moving	18	82
Full time	14	86
Part time	35	65
Union	16	84
Nonunion	16	84
Average wage within the following categories: ²		
Lowest 25 percent	35	65
Lowest 10 percent	40	60
Second 25 percent	17	83
Third 25 percent	13	87
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	11	89
Service-providing industries	18	82
Education and health services	16	84
Educational services	8	92
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	7	93
Health care and social assistance	20	80
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	22	78
1 to 49 workers	24	76
50 to 99 workers	17	83
100 workers or more	13	87
100 to 499 workers	15	85
500 workers or more	11	89
Geographic areas		
Northeast	38	62
New England	5	95
Middle Atlantic	44	56
South	5	95
South Atlantic	6	94
East South Central	4	96
West South Central	5	95
Midwest	6	94
East North Central	6	94
West	9	91
Pacific	12	88

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 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2015**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	70	22	1
Worker characteristics					
Management, professional, and related	1	1	69	27	1
Management, business, and financial	–	1	63	34	–
Professional and related	1	1	74	22	2
Teachers	–	–	88	6	2
Primary, secondary, and special education school teachers	–	–	88	4	–
Registered nurses	2	–	86	10	–
Service	5	–	86	6	–
Sales and office	2	1	70	26	1
Sales and related	3	–	66	29	–
Office and administrative support	2	–	71	25	–
Natural resources, construction, and maintenance	16	–	58	22	–
Installation, maintenance, and repair	5	3	60	32	–
Production, transportation, and material moving	14	4	66	16	1
Production	17	5	58	20	1
Transportation and material moving	9	–	76	11	–
Full time	6	2	68	23	1
Part time	2	2	89	8	(²)
Union	16	6	62	14	1
Nonunion	3	1	72	24	1
Average wage within the following categories: ³					
Lowest 25 percent	5	–	84	8	–
Lowest 10 percent	2	–	90	5	–
Second 25 percent	7	1	75	17	1
Third 25 percent	6	3	68	22	1
Highest 25 percent	4	2	63	31	1
Highest 10 percent	1	1	63	33	1
Establishment characteristics					
Goods-producing industries	15	4	57	23	1
Service-providing industries	3	1	74	22	1
Education and health services	3	–	88	6	–
Educational services	3	–	88	7	–
Elementary and secondary schools	–	–	90	4	2
Junior colleges, colleges, and universities	1	–	82	16	–
Health care and social assistance	–	–	88	6	–
Public administration	2	–	83	13	–

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2015—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	2	76	17	(²)
1 to 49 workers	5	2	75	18	(²)
50 to 99 workers	4	—	80	13	—
100 workers or more	6	2	66	25	1
100 to 499 workers	7	2	67	24	1
500 workers or more	4	—	66	26	—
Geographic areas					
Northeast	3	—	81	14	—
New England	5	—	67	28	—
Middle Atlantic	3	—	84	12	—
South	5	—	64	27	—
South Atlantic	5	—	68	23	—
East South Central	7	—	63	23	—
West South Central	3	—	56	39	—
Midwest	10	3	62	24	1
East North Central	11	3	62	24	(²)
West	3	2	71	23	2
Mountain	4	—	76	20	—
Pacific	2	3	68	24	3

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	12	21	26	26	26	8
Worker characteristics							
Management, professional, and related	91	12	18	26	26	26	9
Management, business, and financial	93	12	18	26	26	26	7
Professional and related	90	12	—	26	26	26	10
Teachers	84	12	20	26	26	52	16
Primary, secondary, and special education school teachers	79	13	20	26	—	52	21
Registered nurses	94	12	—	26	26	26	6
Service	95	12	24	26	26	—	5
Sales and office	93	12	20	26	26	26	7
Sales and related	92	11	13	26	26	26	8
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	—	10
Installation, maintenance, and repair	88	13	24	26	26	52	12
Production, transportation, and material moving ...	92	13	24	26	26	26	8
Production	92	12	21	26	26	26	8
Transportation and material moving	93	13	25	26	26	26	7
Full time	92	12	20	26	26	26	8
Part time	95	13	26	26	26	—	5
Union	86	13	26	26	26	52	14
Nonunion	94	12	18	26	26	26	6
Average wage within the following categories: ³							
Lowest 25 percent	94	12	21	26	26	26	6
Lowest 10 percent	95	13	26	26	26	52	5
Second 25 percent	94	12	21	26	26	26	6
Third 25 percent	92	12	18	26	26	26	8
Highest 25 percent	90	12	22	26	26	26	10
Highest 10 percent	89	12	22	26	26	26	11
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Service-providing industries	92	12	21	26	26	26	8
Education and health services	92	12	—	26	26	26	8
Educational services	84	13	22	26	26	52	16
Elementary and secondary schools	79	13	22	26	—	52	21
Junior colleges, colleges, and universities	89	13	26	26	26	26	11
Health care and social assistance	97	12	13	26	26	26	3
Public administration	86	—	24	26	26	52	14

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	13	26	26	26	5
1 to 49 workers	94	12	13	26	26	26	6
50 to 99 workers	95	12	—	26	26	26	5
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	92	12	20	26	26	26	8
500 workers or more	89	13	24	26	26	26	11
Geographic areas							
Northeast	93	13	26	26	26	26	7
New England	92	12	—	26	26	26	8
Middle Atlantic	93	22	26	26	26	26	7
South	93	12	13	26	26	—	7
South Atlantic	94	12	13	26	26	36	6
East South Central	95	12	12	26	26	26	5
West South Central	91	12	13	26	26	26	9
Midwest	88	12	16	26	26	26	12
East North Central	88	12	15	26	26	26	12
West	93	11	13	26	26	26	7
Mountain	92	11	13	21	26	26	8
Pacific	94	12	25	26	26	—	6

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

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	21	2	39	24	14	62.5	60.0
Worker characteristics								
Management, professional, and related	(²)	18	2	40	23	16	63.7	60.0
Management, business, and financial	1	16	1	37	27	18	64.9	60.0
Professional and related	(²)	20	2	42	21	15	63.0	60.0
Teachers	—	28	5	31	16	21	64.0	60.0
Primary, secondary, and special education school teachers	—	31	3	29	20	18	62.8	60.0
Registered nurses	—	21	—	49	18	9	60.3	60.0
Service	—	30	—	33	26	8	60.1	60.0
Sales and office	1	22	1	39	23	13	62.1	60.0
Sales and related	—	22	—	38	22	15	62.4	60.0
Office and administrative support	1	23	1	39	24	13	62.0	60.0
Natural resources, construction, and maintenance	1	20	2	40	26	12	62.3	60.0
Installation, maintenance, and repair	—	16	—	49	20	12	62.1	60.0
Production, transportation, and material moving	2	17	(²)	43	23	14	62.9	60.0
Production	3	14	(²)	42	25	15	62.5	60.0
Transportation and material moving	—	19	—	45	22	14	63.3	60.0
Full time	1	20	1	41	23	14	62.8	60.0
Part time	—	31	—	25	30	8	60.5	60.0
Union	1	22	5	32	29	12	61.6	60.0
Nonunion	1	21	1	41	23	14	62.7	60.0
Average wage within the following categories: ³								
Lowest 25 percent	2	28	2	34	27	8	60.5	60.0
Lowest 10 percent	—	36	—	28	27	6	59.6	60.0
Second 25 percent	1	21	2	40	23	12	61.9	60.0
Third 25 percent	1	20	1	40	22	15	62.6	60.0
Highest 25 percent	(²)	17	1	40	24	17	64.1	60.0
Highest 10 percent	(²)	18	2	39	21	20	64.9	60.0
Establishment characteristics								
Goods-producing industries	—	14	—	42	25	18	63.5	60.0
Service-providing industries	1	22	2	39	24	13	62.3	60.0
Education and health services	(²)	25	3	39	18	15	61.7	60.0
Educational services	—	32	7	27	15	19	63.0	60.0
Elementary and secondary schools	—	36	3	28	19	14	61.1	60.0
Junior colleges, colleges, and universities	—	24	12	25	9	30	68.1	60.0
Health care and social assistance	(²)	21	1	45	20	12	61.0	60.0
Public administration	—	27	—	30	34	5	60.3	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	(²)	23	1	37	27	11	62.1	60.0
1 to 49 workers	(²)	24	1	34	30	11	62.1	60.0
50 to 99 workers	—	20	—	44	21	13	62.1	60.0
100 workers or more	1	20	2	40	22	15	62.8	60.0
100 to 499 workers	—	14	—	47	22	14	62.7	60.0
500 workers or more	1	25	3	34	21	16	62.9	60.0
Geographic areas								
Northeast	1	30	(²)	24	37	7	61.3	60.0
New England	—	9	—	48	18	21	65.5	60.0
Middle Atlantic	1	33	(²)	21	40	5	60.6	60.0
South	1	17	(²)	51	14	17	63.1	60.0
South Atlantic	—	20	—	49	13	16	62.3	60.0
East South Central	—	17	—	48	—	21	64.1	60.0
West South Central	—	11	—	57	15	17	64.6	60.0
Midwest	—	14	—	46	19	20	64.6	60.0
East North Central	—	15	—	44	20	20	64.3	60.0
West	1	16	9	43	17	13	61.6	60.0
Mountain	—	10	—	56	18	16	63.7	60.0
Pacific	2	19	15	35	17	12	60.3	60.0

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$170	\$315	\$595	\$1,250	\$2,325	27
Worker characteristics							
Management, professional, and related	69	170	500	750	1,500	2,500	31
Management, business, and financial	67	170	546	750	1,500	2,500	33
Professional and related	71	170	500	750	1,500	2,500	29
Teachers	75	170	500	692	1,000	1,750	25
Primary, secondary, and special education school teachers	75	170	500	692	831	–	25
Registered nurses	61	201	524	–	2,307	2,800	39
Service	81	170	185	520	604	1,500	19
Sales and office	75	170	270	600	1,500	2,500	25
Sales and related	78	170	–	595	1,666	4,615	22
Office and administrative support	74	170	270	600	1,250	2,500	26
Natural resources, construction, and maintenance	76	170	350	572	1,000	2,000	24
Installation, maintenance, and repair	76	200	490	600	–	2,000	24
Production, transportation, and material moving ...	71	170	300	559	1,000	1,500	29
Production	66	170	250	559	1,000	2,000	34
Transportation and material moving	76	170	385	510	750	1,500	24
Full time	72	170	364	604	1,500	2,500	28
Part time	83	170	170	500	595	987	17
Union	79	170	200	500	831	1,662	21
Nonunion	72	170	315	604	1,385	2,500	28
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	535	604	1,500	18
Lowest 10 percent	88	170	170	315	595	–	12
Second 25 percent	73	170	300	595	1,000	2,308	27
Third 25 percent	71	170	300	600	1,250	2,309	29
Highest 25 percent	70	170	500	700	1,500	2,500	30
Highest 10 percent	67	170	500	831	2,000	2,500	33
Establishment characteristics							
Goods-producing industries	69	170	350	595	1,000	2,000	31
Service-providing industries	74	170	300	595	1,300	2,423	26
Education and health services	70	170	300	595	1,075	2,310	30
Educational services	71	170	–	692	831	2,000	29
Elementary and secondary schools	74	170	500	692	831	–	26
Junior colleges, colleges, and universities	61	170	185	600	1,039	2,000	39
Health care and social assistance	69	170	–	595	1,300	2,500	31
Public administration	71	170	200	595	–	1,662	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$170	—	\$584	\$1,000	\$1,730	21
1 to 49 workers	80	170	—	576	—	1,500	20
50 to 99 workers	78	170	\$300	595	1,150	2,308	22
100 workers or more	69	170	375	604	1,500	2,500	31
100 to 499 workers	71	170	350	604	1,500	2,500	29
500 workers or more	68	170	450	600	1,500	2,500	32
Geographic areas							
Northeast	88	170	170	559	604	1,300	12
New England	68	300	—	700	—	2,500	32
Middle Atlantic	91	170	170	559	600	1,000	9
South	66	300	500	1,000	1,730	2,500	34
South Atlantic	68	315	500	1,000	1,750	2,500	32
East South Central	63	315	500	1,000	1,500	2,500	37
West South Central	65	300	500	750	1,500	2,650	35
Midwest	55	270	500	—	1,500	2,500	45
East North Central	55	270	500	750	1,500	2,500	45
West	76	170	500	1,000	2,000	2,500	24
Mountain	72	—	—	—	2,000	2,500	28
Pacific	78	170	—	595	1,662	2,350	22

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

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	9	91
Management, business, and financial	6	94
Professional and related	10	90
Teachers	17	83
Primary, secondary, and special education school teachers	20	80
Registered nurses	8	92
Service	9	91
Protective service	16	84
Sales and office	8	92
Sales and related	8	92
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	6	94
Full time	8	92
Part time	7	93
Union	13	87
Nonunion	8	92
Average wage within the following categories: ²		
Lowest 25 percent	11	89
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	9	91
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	9	91
Education and health services	10	90
Educational services	16	84
Elementary and secondary schools	19	81
Junior colleges, colleges, and universities	13	87
Health care and social assistance	5	95
Hospitals	7	93
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	5	95
1 to 49 workers	4	96
50 to 99 workers	7	93
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
Northeast	7	93
New England	4	96
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
East South Central	8	92
West South Central	6	94
Midwest	10	90
East North Central	11	89
West North Central	8	92
West	11	89
Pacific	7	93

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 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	1	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	95	4	—	—
Professional and related	96	3	—	—
Teachers	97	2	—	—
Primary, secondary, and special education school teachers	97	—	—	—
Registered nurses	98	2	—	—
Service	95	3	—	—
Protective service	93	6	—	—
Sales and office	95	4	(²)	(²)
Sales and related	90	10	—	—
Office and administrative support	97	3	(²)	1
Natural resources, construction, and maintenance	90	5	3	1
Installation, maintenance, and repair	93	4	—	—
Production, transportation, and material moving ...	91	3	4	2
Production	89	4	5	2
Transportation and material moving	94	2	2	1
Full time	95	4	1	(²)
Part time	89	9	—	—
Union	87	4	6	2
Nonunion	96	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	94	5	—	—
Second 25 percent	96	3	1	(²)
Third 25 percent	94	4	2	1
Highest 25 percent	95	4	1	(²)
Highest 10 percent	94	5	—	—
Establishment characteristics				
Goods-producing industries	89	6	4	1
Service-providing industries	96	3	1	(²)
Education and health services	97	2	—	—
Educational services	97	2	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	98	2	—	—
Hospitals	97	2	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	95	4	—	—
1 to 49 workers	94	5	—	—
50 to 99 workers	97	3	—	—
100 workers or more	95	4	1	1
100 to 499 workers	95	4	1	1
500 workers or more	95	3	1	1
Geographic areas				
Northeast	96	2	1	1
New England	96	3	—	—
Middle Atlantic	96	2	2	1
South	96	4	(²)	(²)
South Atlantic	96	3	—	—
East South Central	92	—	—	—
West South Central	97	3	—	—
Midwest	92	4	2	1
East North Central	92	4	3	1
West North Central	94	4	—	—
West	95	4	(²)	(²)
Mountain	95	5	—	—
Pacific	96	3	1	1

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	24	61	7	6	1	58.2	60.0
Worker characteristics							
Management, professional, and related	24	58	9	7	1	58.3	60.0
Management, business, and financial	26	60	7	6	(²)	57.7	60.0
Professional and related	23	58	10	8	2	58.6	60.0
Teachers	12	51	19	12	6	61.0	60.0
Primary, secondary, and special education school teachers	14	44	22	14	7	61.1	60.0
Registered nurses	40	53	4	—	—	55.8	60.0
Service	23	63	8	4	2	58.6	60.0
Protective service	18	59	13	—	—	60.0	60.0
Sales and office	26	62	6	6	1	58.0	60.0
Sales and related	22	67	4	5	2	58.1	60.0
Office and administrative support	27	60	6	6	1	57.9	60.0
Natural resources, construction, and maintenance	21	66	7	4	1	58.2	60.0
Installation, maintenance, and repair	19	70	5	4	1	58.5	60.0
Production, transportation, and material moving ...	21	69	4	5	1	58.2	60.0
Production	22	67	—	5	—	58.0	60.0
Transportation and material moving	20	71	—	4	—	58.5	60.0
Full time	24	62	8	6	1	58.2	60.0
Part time	27	56	6	8	2	58.3	60.0
Union	26	53	9	9	4	59.0	60.0
Nonunion	24	63	7	6	1	58.1	60.0
Average wage within the following categories: ³							
Lowest 25 percent	19	70	6	5	1	58.5	60.0
Second 25 percent	24	63	7	5	1	58.0	60.0
Third 25 percent	23	62	8	6	1	58.4	60.0
Highest 25 percent	25	58	8	7	2	58.1	60.0
Highest 10 percent	26	58	8	7	1	58.1	60.0
Establishment characteristics							
Goods-producing industries	21	65	7	6	1	58.3	60.0
Service-providing industries	24	61	8	6	1	58.2	60.0
Education and health services	24	59	9	6	2	58.4	60.0
Educational services	12	52	20	12	5	61.1	60.0
Elementary and secondary schools	14	40	24	16	6	61.4	60.0
Junior colleges, colleges, and universities	8	69	13	7	3	60.6	60.0
Health care and social assistance	33	64	2	—	—	56.5	60.0
Hospitals	47	49	2	—	—	54.9	60.0
Public administration	18	46	20	13	3	60.4	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	19	68	6	6	1	58.8	60.0
1 to 49 workers	20	69	5	6	1	58.7	60.0
50 to 99 workers	17	68	8	6	2	58.9	60.0
100 workers or more	26	58	8	6	1	58.0	60.0
100 to 499 workers	22	66	5	6	1	58.2	60.0
500 workers or more	30	52	10	6	1	57.8	60.0
Geographic areas							
Northeast	24	66	3	7	1	58.2	60.0
New England	25	63	7	5	1	58.1	60.0
Middle Atlantic	23	67	2	7	1	58.3	60.0
South	24	63	8	4	1	57.7	60.0
South Atlantic	24	59	12	4	1	58.0	60.0
East South Central	22	69	—	4	—	57.5	60.0
West South Central	25	67	4	3	1	57.4	60.0
Midwest	22	63	6	6	3	58.7	60.0
East North Central	26	60	6	5	2	58.1	60.0
West North Central	16	67	7	8	3	59.7	60.0
West	26	53	12	9	1	58.5	60.0
Mountain	25	53	12	—	—	58.7	60.0
Pacific	26	52	11	9	1	58.4	60.0

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
Worker characteristics							
Management, professional, and related	86	3,000	5,000	8,000	11,000	15,000	14
Management, business, and financial	89	4,000	6,000	10,000	14,500	20,000	11
Professional and related	84	3,000	5,000	7,500	10,000	15,000	16
Teachers	72	2,500	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers	68	—	3,900	5,000	6,000	8,000	32
Registered nurses	90	—	5,000	8,000	10,000	15,000	10
Service	84	—	5,000	7,000	10,000	12,500	16
Protective service	71	—	—	5,000	8,000	10,000	29
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	92	5,000	5,000	10,000	15,000	20,000	8
Office and administrative support	86	2,500	5,000	7,500	12,000	20,000	14
Natural resources, construction, and maintenance	85	3,000	5,000	6,000	10,000	15,000	15
Installation, maintenance, and repair	89	3,000	4,000	6,000	10,000	12,500	11
Production, transportation, and material moving ...	80	3,000	5,000	7,000	10,000	15,000	20
Production	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving	76	3,000	—	6,500	10,000	12,000	24
Full time	85	3,000	5,000	7,500	10,000	15,000	15
Part time	81	3,000	5,000	7,000	10,000	15,000	19
Union	72	2,333	3,500	5,000	8,000	10,000	28
Nonunion	87	3,000	5,000	8,000	10,500	15,000	13
Average wage within the following categories: ³							
Lowest 25 percent	88	3,000	5,000	6,000	10,000	12,500	12
Second 25 percent	86	3,000	5,000	7,000	10,000	15,000	14
Third 25 percent	84	3,000	5,000	7,500	10,000	15,000	16
Highest 25 percent	85	—	5,000	8,500	12,250	17,000	15
Highest 10 percent	85	4,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	87	3,000	5,000	8,500	11,000	15,000	13
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	85	3,000	5,000	6,000	10,000	15,000	15
Educational services	73	—	3,900	5,000	8,000	10,000	27
Elementary and secondary schools	69	—	3,900	5,000	6,500	8,500	31
Junior colleges, colleges, and universities	78	3,000	5,000	7,000	10,000	15,000	22
Health care and social assistance	93	3,000	5,000	7,500	10,000	15,000	7
Hospitals	89	—	5,000	8,000	10,000	15,000	11
Public administration	65	—	3,900	5,000	7,000	10,000	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	89	—	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers	89	\$3,000	5,000	7,000	10,000	15,000	11
50 to 99 workers	89	4,000	5,000	7,500	10,000	15,000	11
100 workers or more	83	3,000	5,000	8,000	11,500	15,000	17
100 to 499 workers	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more	81	—	5,000	8,000	12,000	15,000	19
Geographic areas							
Northeast	90	3,000	5,000	7,500	—	15,000	10
New England	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic	89	2,500	5,000	7,500	10,000	15,000	11
South	90	3,000	5,000	7,500	10,000	15,000	10
South Atlantic	89	—	5,000	7,500	10,000	15,000	11
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	91	3,000	5,000	7,500	10,625	—	9
Midwest	78	3,000	5,000	6,000	10,000	15,000	22
East North Central	77	3,000	5,000	6,000	10,000	15,000	23
West North Central	79	4,000	5,000	7,500	12,000	17,000	21
West	83	3,333	5,000	10,000	—	17,300	17
Mountain	81	—	5,000	9,000	12,000	15,000	19
Pacific	83	3,333	6,000	10,000	—	20,000	17

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

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 32. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	75	65	74	41	63	65	38	13	88
Worker characteristics									
Management, professional, and related	80	84	76	59	81	84	55	21	93
Management, business, and financial	95	88	95	61	84	87	54	27	93
Professional and related	73	82	68	58	80	83	55	18	93
Teachers	35	83	17	61	80	86	63	15	93
Primary, secondary, and special education school teachers	30	95	13	74	87	94	69	18	97
Registered nurses	86	79	85	65	80	83	52	23	94
Service	54	45	56	24	40	43	23	7	81
Protective service	81	71	79	43	71	73	56	13	91
Sales and office	80	67	79	42	62	64	35	13	89
Sales and related	70	53	70	33	49	51	27	8	87
Office and administrative support	86	75	85	47	70	71	41	16	90
Natural resources, construction, and maintenance	83	57	80	31	54	55	30	8	82
Construction, extraction, farming, fishing, and forestry	72	43	67	19	42	42	24	7	80
Installation, maintenance, and repair	93	70	91	40	64	66	35	10	85
Production, transportation, and material moving ...	84	58	82	34	64	64	34	6	87
Production	91	58	90	33	69	68	35	8	88
Transportation and material moving	78	58	74	35	59	61	32	5	86
Full time	88	78	87	49	74	75	45	15	91
Part time	36	26	33	16	29	32	16	5	79
Union	80	85	74	59	85	88	59	15	94
Nonunion	74	62	74	38	59	61	34	12	87
Average wage within the following categories: ³									
Lowest 25 percent	50	34	50	18	34	35	17	5	80
Lowest 10 percent	37	22	39	10	22	24	11	4	76
Second 25 percent	84	69	83	42	66	68	36	11	88
Third 25 percent	89	78	88	49	75	77	46	15	91
Highest 25 percent	83	87	79	61	84	86	58	21	93
Highest 10 percent	83	89	79	61	87	90	64	24	95
Establishment characteristics									
Goods-producing industries	90	59	88	33	66	67	36	8	87
Service-providing industries	73	66	71	43	62	64	38	14	88
Education and health services	72	79	65	56	77	80	49	16	93
Educational services	53	86	39	59	83	88	67	15	94
Elementary and secondary schools	42	89	27	69	83	91	67	16	94
Junior colleges, colleges, and universities	79	86	67	42	88	90	73	14	95
Health care and social assistance	85	74	83	54	73	74	37	16	93
Hospitals	93	86	92	69	88	89	54	27	96
Public administration	88	89	89	53	87	91	82	16	94

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	68	53	68	28	46	48	21	8	81
1 to 49 workers	66	50	65	26	42	44	19	8	78
50 to 99 workers	74	60	76	36	60	62	27	10	90
100 workers or more	82	77	79	53	78	80	53	17	94
100 to 499 workers	81	70	80	47	71	72	42	14	93
500 workers or more	82	84	78	60	86	89	65	20	95
Geographic areas									
Northeast	75	69	73	54	68	75	42	14	88
New England	73	66	70	47	66	74	42	13	92
Middle Atlantic	76	71	75	57	68	75	42	14	86
South	77	66	76	39	65	67	42	13	88
South Atlantic	78	67	76	42	67	67	43	15	90
East South Central	76	65	76	33	61	66	40	7	84
West South Central	75	64	76	39	64	68	43	13	86
Midwest	75	62	74	40	64	64	33	12	88
East North Central	74	61	74	42	65	65	32	13	88
West North Central	77	65	74	36	62	61	35	10	87
West	73	64	70	34	55	54	32	12	88
Mountain	69	60	70	37	55	56	35	10	85
Pacific	75	66	70	33	54	53	32	14	89

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 The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

³ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/glossary20142015.htm.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2015

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	7	3	21	13	12	9	14	8	6	3	1	3	8	8
Worker characteristics														
Management, professional, and related	2	1	15	12	13	11	17	10	8	4	2	4	9	9
Management, business, and financial	2	1	12	10	15	12	22	10	8	4	2	3	9	9
Professional and related	3	1	16	13	13	10	14	10	8	5	2	4	9	9
Teachers	8	3	13	5	7	10	13	10	7	5	7	12	10	10
Primary, secondary, and special education school teachers	11	—	22	5	—	6	10	8	6	2	—	—	10	9
Registered nurses	—	1	28	16	24	11	4	5	3	—	1	1	8	8
Service	14	3	27	15	9	6	8	6	5	3	2	3	8	7
Protective service	3	—	11	9	8	9	11	18	13	10	—	5	10	10
Sales and office	11	3	24	13	11	8	14	6	4	2	1	1	8	7
Sales and related	24	5	32	12	9	7	5	3	1	(²)	—	—	6	6
Office and administrative support	5	2	20	14	12	9	19	7	5	3	1	2	8	8
Natural resources, construction, and maintenance	5	5	28	16	11	8	10	7	4	3	1	2	8	7
Construction, extraction, farming, fishing, and forestry	7	5	28	11	13	11	8	7	5	4	(²)	2	8	7
Installation, maintenance, and repair	4	5	28	19	9	7	11	7	4	2	1	2	8	7
Production, transportation, and material moving	5	4	20	13	15	11	15	8	4	2	1	2	8	8
Production	3	—	17	12	13	15	18	10	5	2	—	3	9	9
Transportation and material moving	8	5	24	15	17	8	11	6	3	2	1	2	8	7
Full time	5	2	21	13	13	10	15	9	6	3	1	3	9	8
Part time	27	5	26	13	10	4	8	2	1	2	(²)	1	6	6
Union	2	2	12	9	12	8	12	14	13	7	4	6	10	10
Nonunion	8	3	23	14	12	9	14	7	4	2	1	2	8	8
Average wage within the following categories: ³														
Lowest 25 percent	23	5	32	14	9	5	7	3	1	1	(²)	1	6	6
Lowest 10 percent	32	6	29	12	8	4	5	2	—	—	—	—	6	6
Second 25 percent	6	3	26	15	13	9	13	6	4	3	1	2	8	8
Third 25 percent	3	2	17	13	12	11	16	10	7	4	2	4	9	9
Highest 25 percent	2	1	13	12	14	11	17	11	9	5	2	3	9	9
Highest 10 percent	2	1	11	9	14	12	19	10	10	6	2	4	10	10
Establishment characteristics														
Goods-producing industries	3	3	15	11	13	15	17	9	7	2	1	2	9	9
Service-providing industries	8	2	23	14	12	8	13	8	5	3	1	3	8	8
Education and health services	4	1	24	14	9	7	11	8	7	6	4	6	9	8
Educational services	4	2	6	4	6	9	14	13	9	10	8	15	11	11
Elementary and secondary schools	7	3	11	4	4	8	13	11	8	7	9	14	11	10
Junior colleges, colleges, and universities	2	—	1	2	—	9	13	15	12	13	8	17	12	11
Health care and social assistance	3	—	33	20	10	6	9	6	5	4	—	2	8	7
Hospitals	2	—	33	19	14	8	6	—	6	5	(²)	2	8	7
Public administration	(²)	(²)	—	—	2	9	14	27	25	14	4	4	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	11	4	26	17	11	9	12	5	3	2	(²)	1	7	7
1 to 49 workers	11	4	26	17	11	8	12	5	2	2	(²)	2	7	7
50 to 99 workers	9	2	26	15	11	11	12	6	3	2	(²)	1	8	7
100 workers or more	5	2	17	11	13	10	15	10	8	4	2	4	9	9
100 to 499 workers	7	2	22	12	14	9	13	8	6	3	1	2	8	8
500 workers or more	2	1	12	9	11	10	18	12	10	5	3	6	10	10
Geographic areas														
Northeast	6	2	16	14	11	10	15	8	10	4	1	3	9	9
New England	8	3	14	14	8	9	15	12	9	4	1	3	9	9
Middle Atlantic	6	2	16	14	12	10	15	7	10	4	1	3	9	9
South	9	3	22	13	12	9	14	7	4	2	1	2	8	8
South Atlantic	9	3	23	12	12	9	13	8	5	3	2	1	8	8
East South Central	11	4	17	10	13	8	17	8	5	2	(²)	4	8	8
West South Central	7	4	24	16	11	10	12	6	3	2	1	3	8	7
Midwest	6	2	25	14	13	9	13	7	4	3	1	3	8	8
East North Central	6	2	23	15	12	10	15	6	4	3	1	4	8	8
West North Central	6	—	28	13	14	8	12	8	5	2	—	2	8	8
West	7	2	21	13	13	9	14	10	5	4	2	2	8	8
Mountain	7	2	23	14	15	8	16	9	3	2	—	—	8	8
Pacific	7	2	19	12	12	9	13	10	6	5	3	3	9	8

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2015

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	73	5	21
Worker characteristics			
Management, professional, and related	70	7	24
Management, business, and financial	66	9	25
Professional and related	71	6	23
Teachers	86	5	10
Primary, secondary, and special education school teachers	88	4	8
Registered nurses	53	1	46
Service	73	5	22
Protective service	81	5	13
Sales and office	75	5	21
Sales and related	78	5	17
Office and administrative support	73	5	22
Natural resources, construction, and maintenance	76	9	15
Installation, maintenance, and repair	75	11	13
Full time	72	6	22
Union	85	4	11
Nonunion	70	6	24
Average wage within the following categories: ⁵			
Second 25 percent	74	5	21
Third 25 percent	74	5	21
Highest 25 percent	70	8	22
Highest 10 percent	70	9	21
Establishment characteristics			
Service-providing industries	73	5	21
Education and health services	72	2	25
Educational services	88	3	9
Elementary and secondary schools	89	2	9
Junior colleges, colleges, and universities	86	4	10
Health care and social assistance	60	2	38
Hospitals	54	1	44
Public administration	82	4	14

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	71	8	20
1 to 49 workers	69	11	20
50 to 99 workers	76	3	22
100 workers or more	74	4	22
100 to 499 workers	75	3	22
500 workers or more	74	4	23
Geographic areas			
Northeast	74	7	19
New England	67	8	25
Middle Atlantic	77	7	16
South	73	4	23
South Atlantic	73	5	22
East South Central	77	5	18
West South Central	71	3	26
Midwest	73	6	22
East North Central	75	3	22
West North Central	68	—	—
West	73	5	22
Mountain	65	5	30
Pacific	76	5	19

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 Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

³ Plan does not specify maximum number of days.

⁴ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

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 wage data for March 2015.

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/glossary20142015.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2015

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	19	44	30	6	1	8	6
Full time	18	44	31	6	1	8	6
Union	14	25	48	12	1	10	10
Nonunion	20	50	25	4	1	8	6
1 to 99 workers	25	53	18	3	1	7	5
1 to 49 workers	26	53	18	3	1	7	5
50 to 99 workers	24	53	20	—	—	7	6
100 workers or more	15	39	37	8	1	9	8
100 to 499 workers	19	50	25	5	1	8	6
500 workers or more	12	29	47	10	1	10	10
After 5 years							
All workers	18	45	30	7	1	9	6
Full time	17	44	31	7	1	9	6
Union	13	26	46	14	1	10	10
Nonunion	19	50	25	5	1	8	6
1 to 99 workers	24	53	18	4	1	7	5
1 to 49 workers	25	53	18	4	1	7	5
50 to 99 workers	23	53	20	3	1	8	6
100 workers or more	14	40	36	8	2	10	9
100 to 499 workers	17	51	25	6	1	8	6
500 workers or more	11	30	47	11	2	11	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	18	44	30	7	1	9	6
Full time	17	44	31	7	2	9	7
Union	13	26	46	15	1	11	10
Nonunion	19	49	25	5	2	9	6
1 to 99 workers	24	52	19	4	1	7	5
1 to 49 workers	25	52	18	4	1	7	5
50 to 99 workers	23	52	21	3	1	8	6
100 workers or more	14	39	36	9	2	10	9
100 to 499 workers	17	50	25	6	1	9	6
500 workers or more	11	30	46	11	2	12	10
After 20 years							
All workers	18	44	30	7	2	9	6
Full time	16	44	31	7	2	10	7
Union	12	26	46	14	2	11	10
Nonunion	19	49	25	5	2	9	6
1 to 99 workers	24	52	19	4	1	8	5
1 to 49 workers	25	52	18	4	1	7	5
50 to 99 workers	23	52	21	3	1	8	6
100 workers or more	14	39	36	9	2	11	9
100 to 499 workers	17	50	25	6	2	9	6
500 workers or more	11	30	46	11	2	12	10

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² 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.

³ Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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/glossary20142015.htm.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2015

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	58	23	35	42
Worker characteristics				
Management, professional, and related	66	31	35	34
Management, business, and financial	52	22	31	48
Professional and related	72	35	36	28
Teachers	85	51	34	15
Primary, secondary, and special education school teachers	86	51	34	14
Registered nurses	84	30	54	16
Service	62	25	37	38
Protective service	79	50	29	21
Sales and office	53	17	36	47
Sales and related	53	9	43	47
Office and administrative support	53	20	32	47
Natural resources, construction, and maintenance	44	16	28	56
Installation, maintenance, and repair	41	11	29	59
Full time	57	23	34	43
Union	72	39	33	28
Nonunion	54	18	36	46
Average wage within the following categories: ³				
Second 25 percent	56	21	35	44
Third 25 percent	60	24	35	40
Highest 25 percent	61	28	33	39
Highest 10 percent	62	28	34	38
Establishment characteristics				
Service-providing industries	61	24	37	39
Education and health services	80	39	41	20
Educational services	86	54	32	14
Elementary and secondary schools	86	55	31	14
Junior colleges, colleges, and universities	90	55	35	10
Health care and social assistance	73	22	50	27
Hospitals	86	30	56	14
Public administration	95	67	28	5

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	39	13	27	61
1 to 49 workers	37	12	25	63
50 to 99 workers	45	15	30	55
100 workers or more	69	29	40	31
100 to 499 workers	62	17	45	38
500 workers or more	75	39	36	25
Geographic areas				
Northeast	53	19	35	47
New England	59	19	41	41
Middle Atlantic	52	19	33	48
South	59	26	33	41
South Atlantic	58	27	31	42
East South Central	66	26	39	34
West South Central	58	23	34	42
Midwest	53	18	35	47
East North Central	49	17	31	51
West North Central	62	20	42	38
West	64	26	39	36
Mountain	67	23	45	33
Pacific	63	27	36	37

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 Plans that allow employees to accumulate unused sick leave from year to year.

³ 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2015

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	33	37	15	7	2	10	10
Full time	4	31	40	16	7	2	11	10
Part time	23	47	20	5	4	1	8	5
Union	6	32	46	11	4	1	10	10
Nonunion	7	33	36	15	7	2	10	10
1 to 99 workers	9	43	34	10	3	1	9	8
1 to 49 workers	9	43	34	10	3	1	9	8
50 to 99 workers	9	43	33	11	3	1	9	8
100 workers or more	5	25	40	18	9	2	12	10
100 to 499 workers	6	34	37	15	6	1	10	10
500 workers or more	3	16	43	21	13	4	13	12
After 5 years								
All workers	1	9	34	36	14	6	15	15
Full time	1	7	33	38	14	6	15	15
Part time	7	24	39	21	7	3	12	10
Union	1	7	36	43	9	4	14	15
Nonunion	2	10	34	35	14	6	15	15
1 to 99 workers	2	13	40	32	10	2	13	12
1 to 49 workers	2	15	40	31	10	2	13	11
50 to 99 workers	2	10	39	37	9	3	13	14
100 workers or more	1	6	29	39	16	9	16	15
100 to 499 workers	1	7	36	35	15	6	15	15
500 workers or more	1	4	22	42	18	12	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	6	15	41	24	12	17	15
Full time	1	5	14	41	26	13	18	15
Part time	6	16	24	39	9	7	14	15
Union	(⁴)	3	10	55	23	9	17	15
Nonunion	1	7	16	39	24	13	17	15
1 to 99 workers	2	10	24	38	20	7	15	15
1 to 49 workers	2	12	26	36	18	7	15	15
50 to 99 workers	2	7	19	42	24	6	16	15
100 workers or more	1	3	9	44	27	17	19	18
100 to 499 workers	1	4	10	48	24	13	18	15
500 workers or more	1	2	7	39	30	21	20	20
After 20 years								
All workers	1	6	12	19	35	27	20	20
Full time	1	5	11	18	36	29	20	20
Part time	5	14	18	23	23	16	16	16
Union	(⁴)	2	5	12	46	34	22	20
Nonunion	1	6	13	20	33	26	19	20
1 to 99 workers	2	10	21	23	29	15	17	16
1 to 49 workers	2	11	23	24	26	14	16	15
50 to 99 workers	2	6	15	23	35	18	18	20
100 workers or more	1	3	5	15	40	37	22	20
100 to 499 workers	1	3	7	19	39	30	21	20
500 workers or more	1	2	4	11	40	43	23	23

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² 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.

³ Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

⁴ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2015

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	27	15	19	22	24	73	9	13	15	18
Worker characteristics										
Management, professional, and related	37	17	21	24	26	63	11	15	17	20
Management, business, and financial	34	17	21	24	26	66	11	15	17	20
Professional and related	39	17	21	24	27	61	11	15	17	20
Teachers	16	16	20	21	21	84	13	15	16	18
Registered nurses	69	18	23	26	28	31	12	16	19	21
Service	25	15	19	22	24	75	7	12	14	16
Protective service	13	16	19	23	26	87	10	13	16	20
Sales and office	27	14	19	22	24	73	8	12	15	18
Sales and related	20	12	17	19	21	80	7	12	14	17
Office and administrative support	30	15	19	22	24	70	9	13	15	18
Natural resources, construction, and maintenance	16	11	15	18	21	84	8	11	14	16
Construction, extraction, farming, fishing, and forestry	20	10	13	16	18	80	8	12	14	16
Installation, maintenance, and repair	14	12	17	20	23	86	7	11	14	16
Production, transportation, and material moving	18	11	15	18	20	82	7	12	15	18
Production	21	11	15	18	21	79	7	11	15	18
Transportation and material moving	14	11	16	18	20	86	7	12	15	18
Full time	28	15	20	23	25	72	9	13	16	18
Part time	23	12	16	19	20	77	6	10	13	15
Union	13	14	20	24	27	87	9	13	17	21
Nonunion	30	15	19	22	24	70	8	13	15	17
Average wage within the following categories: ³										
Lowest 25 percent	22	12	17	19	21	78	6	11	13	15
Lowest 10 percent	16	10	15	17	19	84	6	10	12	13
Second 25 percent	26	14	19	22	24	74	8	12	15	17
Third 25 percent	27	15	19	22	25	73	9	13	16	19
Highest 25 percent	33	17	21	24	26	67	11	15	17	20
Highest 10 percent	33	17	21	24	26	67	12	16	18	21
Establishment characteristics										
Goods-producing industries	21	11	16	18	21	79	7	12	15	18
Service-providing industries	29	16	20	23	25	71	9	13	15	18
Education and health services	42	18	22	25	27	58	11	14	17	19
Educational services	8	15	18	19	21	92	13	15	18	20
Elementary and secondary schools	5	9	10	11	12	95	11	14	16	18
Junior colleges, colleges, and universities	8	19	23	25	27	92	14	17	19	22
Health care and social assistance	53	18	22	26	28	47	10	14	17	18
Hospitals	70	19	24	28	30	30	13	16	19	22
Public administration	10	18	22	26	30	90	11	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	24	13	17	19	21	76	7	12	14	15
1 to 49 workers	23	12	16	19	20	77	7	12	13	15
50 to 99 workers	27	13	18	20	22	73	7	12	14	17
100 workers or more	30	16	21	24	27	70	10	14	17	20
100 to 499 workers	29	15	20	22	25	71	8	13	16	19
500 workers or more	32	18	22	26	29	68	11	15	17	21
Geographic areas										
Northeast	26	16	21	23	26	74	9	14	16	18
New England	31	17	21	24	26	69	9	13	16	18
Middle Atlantic	24	16	21	23	25	76	9	14	16	19
South	27	15	19	21	23	73	8	12	15	17
South Atlantic	28	16	20	22	24	72	9	12	15	17
East South Central	19	14	18	21	23	81	8	12	14	17
West South Central	30	13	17	20	22	70	8	12	14	17
Midwest	28	15	19	23	25	72	8	13	16	19
East North Central	26	15	19	23	25	74	8	13	16	19
West North Central	31	15	19	22	25	69	8	12	15	18
West	29	14	20	23	25	71	9	13	16	18
Mountain	32	14	18	22	24	68	8	13	15	17
Pacific	27	15	20	23	25	73	9	13	16	18

¹ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

² 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.

³ 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 wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	6	7	40	54
Worker characteristics					
Management, professional, and related	18	12	11	55	69
Management, business, and financial	19	19	14	56	70
Professional and related	17	9	10	54	69
Teachers	14	4	7	48	66
Primary, secondary, and special education school teachers	11	2	3	47	68
Registered nurses	24	5	9	69	80
Service	8	1	4	25	38
Protective service	11	4	10	44	64
Sales and office	9	6	6	41	56
Sales and related	4	4	2	38	53
Office and administrative support	13	7	9	44	57
Natural resources, construction, and maintenance	8	2	3	30	41
Construction, extraction, farming, fishing, and forestry	4	2	3	20	29
Installation, maintenance, and repair	11	2	4	38	51
Production, transportation, and material moving ...	5	3	2	36	51
Production	7	3	2	40	53
Transportation and material moving	2	3	2	32	49
Full time	13	8	8	45	60
Part time	5	2	3	25	37
Union	16	2	9	52	78
Nonunion	10	7	6	38	50
Average wage within the following categories: ³					
Lowest 25 percent	5	1	2	22	34
Lowest 10 percent	4	1	1	16	27
Second 25 percent	8	4	5	38	53
Third 25 percent	13	7	9	47	62
Highest 25 percent	19	14	12	58	73
Highest 10 percent	21	18	14	62	77
Establishment characteristics					
Goods-producing industries	8	5	2	41	52
Service-providing industries	11	6	7	40	55
Education and health services	16	4	7	50	66
Educational services	14	5	9	50	70
Elementary and secondary schools	10	2	4	45	68
Junior colleges, colleges, and universities	28	—	20	67	80
Health care and social assistance	17	3	6	50	63
Hospitals	32	3	13	79	92
Public administration	16	5	17	55	77

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	5	4	3	21	31
1 to 49 workers	4	4	3	17	26
50 to 99 workers	6	4	4	30	45
100 workers or more	17	8	10	58	76
100 to 499 workers	10	7	6	51	67
500 workers or more	24	9	14	67	85
Geographic areas					
Northeast	15	7	9	39	55
New England	17	7	8	39	56
Middle Atlantic	14	7	9	39	55
South	10	7	4	42	55
South Atlantic	10	8	5	45	58
East South Central	10	7	2	38	50
West South Central	8	6	4	40	52
Midwest	10	5	5	39	53
East North Central	10	6	6	39	53
West North Central	10	5	4	40	53
West	10	4	10	39	53
Mountain	11	5	8	37	53
Pacific	10	4	11	40	53

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 workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Health care flexible spending account ³		
All workers	24	20	40	43	24	20
Worker characteristics						
Management, professional, and related	33	30	58	63	35	28
Management, business, and financial	42	30	62	65	29	32
Professional and related	29	30	57	61	37	26
Teachers	21	33	50	58	54	21
Primary, secondary, and special education school teachers	20	34	51	60	57	19
Registered nurses	26	39	69	72	32	33
Service	10	11	24	25	17	12
Protective service	20	22	45	48	39	22
Sales and office	28	18	39	42	19	23
Sales and related	25	10	32	34	11	21
Office and administrative support	30	22	42	47	24	24
Natural resources, construction, and maintenance	17	14	28	32	21	16
Construction, extraction, farming, fishing, and forestry	11	9	17	19	18	10
Installation, maintenance, and repair	22	18	37	43	23	22
Production, transportation, and material moving ...	20	18	36	37	19	14
Production	23	20	38	39	17	17
Transportation and material moving	17	15	34	36	20	12
Full time	28	24	47	51	27	23
Part time	10	7	20	20	13	11
Union	21	22	52	57	45	27
Nonunion	24	19	38	41	20	19
Average wage within the following categories: ⁷						
Lowest 25 percent	11	7	19	19	11	10
Lowest 10 percent	5	4	12	10	8	6
Second 25 percent	25	20	38	42	22	18
Third 25 percent	28	24	48	51	30	25
Highest 25 percent	35	30	62	66	35	30
Highest 10 percent	39	31	66	70	35	32
Establishment characteristics						
Goods-producing industries	24	18	37	39	17	20
Service-providing industries	24	20	41	44	25	20
Education and health services	24	29	51	56	37	22
Educational services	25	33	55	61	54	22
Elementary and secondary schools	21	34	50	57	54	19
Junior colleges, colleges, and universities	36	35	70	77	63	32
Health care and social assistance	23	25	48	52	25	23
Hospitals	27	46	75	79	35	38
Public administration	23	32	58	59	63	30

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	7	2	1	5
Worker characteristics				
Management, professional, and related	9	4	2	6
Management, business, and financial	14	6	4	10
Professional and related	6	3	1	4
Teachers	—	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	1	1	—	(⁶)
Service	2	1	—	2
Protective service	—	—	—	—
Sales and office	9	2	1	7
Sales and related	9	2	1	7
Office and administrative support	9	3	2	8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	6	3	—	3
Installation, maintenance, and repair	2	—	—	2
Production, transportation, and material moving ... Production	9	4	—	5
Transportation and material moving	8	1	1	8
Production	7	2	1	6
Transportation and material moving	10	1	1	9
Full time	8	3	1	6
Part time	4	1	(⁶)	4
Union	7	3	1	4
Nonunion	7	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	—	3
Lowest 10 percent	3	(⁶)	—	3
Second 25 percent	7	2	1	6
Third 25 percent	8	2	1	6
Highest 25 percent	11	5	2	7
Highest 10 percent	13	7	3	8
Establishment characteristics				
Goods-producing industries	8	3	1	5
Service-providing industries	7	2	1	5
Education and health services	2	—	(⁶)	1
Educational services	(⁶)	—	(⁶)	—
Elementary and secondary schools	—	—	—	—
Junior colleges, colleges, and universities	1	—	—	—
Health care and social assistance	2	—	—	2
Hospitals	1	—	—	—
Public administration	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Health care flexible spending account ³		
1 to 99 workers	16	10	21	23	14	10
1 to 49 workers	14	8	18	20	12	9
50 to 99 workers	21	17	30	33	19	13
100 workers or more	31	29	58	62	33	30
100 to 499 workers	30	21	48	50	24	26
500 workers or more	33	36	69	73	42	34
Geographic areas						
Northeast	18	14	39	43	28	20
New England	19	13	44	47	27	20
Middle Atlantic	18	15	37	42	29	20
South	24	23	41	43	23	21
South Atlantic	26	22	41	44	23	22
East South Central	25	26	33	34	25	17
West South Central	22	24	45	47	23	20
Midwest	26	22	40	44	23	20
East North Central	27	19	39	42	25	20
West North Central	25	26	43	49	19	21
West	25	17	40	42	21	20
Mountain	26	16	39	41	19	22
Pacific	25	17	40	43	22	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
1 to 99 workers	5	1	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	7	2	1	6
100 workers or more	10	3	1	7
100 to 499 workers	9	3	1	6
500 workers or more	10	4	2	8
Geographic areas				
Northeast	8	2	1	6
New England	6	2	1	4
Middle Atlantic	8	2	2	6
South	7	2	1	5
South Atlantic	7	2	1	6
East South Central	8	2	1	6
West South Central	6	2	1	4
Midwest	7	2	1	6
East North Central	7	2	1	6
West North Central	7	2	(⁶)	5
West	7	3	1	5
Mountain	7	2	1	6
Pacific	8	4	2	5

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 Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Health care reimbursement account.

⁴ Savings plans established by the employer on behalf of the employee, but with no employer contribution.

These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁵ The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

⁶ Less than 0.5.

⁷ 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 wage data for March 2015.

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/glossary20142015.htm.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	19	24	21
Worker characteristics			
Management, professional, and related	29	36	33
Management, business, and financial	33	34	31
Professional and related	27	37	34
Teachers	26	60	55
Primary, secondary, and special education school teachers	21	66	58
Registered nurses	23	24	18
Service	10	13	11
Protective service	19	47	42
Sales and office	18	21	19
Sales and related	12	12	11
Office and administrative support	22	26	24
Natural resources, construction, and maintenance	13	20	19
Construction, extraction, farming, fishing, and forestry	7	15	15
Installation, maintenance, and repair	19	24	22
Production, transportation, and material moving	13	19	17
Production	13	16	14
Transportation and material moving	13	22	19
Full time	22	28	25
Part time	8	11	10
Union	25	59	53
Nonunion	18	18	16
Average wage within the following categories: ⁴			
Lowest 25 percent	7	8	7
Lowest 10 percent	5	5	4
Second 25 percent	15	20	17
Third 25 percent	22	29	27
Highest 25 percent	34	42	39
Highest 10 percent	38	43	41
Establishment characteristics			
Goods-producing industries	14	18	16
Service-providing industries	19	25	22
Education and health services	22	34	30
Educational services	30	62	58
Elementary and secondary schools	21	66	61
Junior colleges, colleges, and universities	55	63	61
Health care and social assistance	16	15	12
Hospitals	30	34	25
Public administration	27	73	69

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	8	8
1 to 49 workers	7	7	6
50 to 99 workers	14	12	11
100 workers or more	28	38	34
100 to 499 workers	20	24	21
500 workers or more	37	53	48
Geographic areas			
Northeast	17	25	24
New England	17	23	23
Middle Atlantic	16	26	25
South	22	25	21
South Atlantic	24	25	21
East South Central	21	24	21
West South Central	19	27	23
Midwest	16	21	19
East North Central	16	21	20
West North Central	15	22	19
West	19	22	21
Mountain	16	20	19
Pacific	20	23	22

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 health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

⁴ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	38	5	3	9	6	5	3	5	11
Worker characteristics									
Management, professional, and related	45	6	5	10	4	9	3	7	14
Management, business, and financial	54	9	6	16	5	7	2	8	17
Professional and related	40	4	4	8	4	9	3	6	13
Teachers	26	—	2	—	1	12	2	(⁴)	11
Primary, secondary, and special education school teachers	31	—	1	—	—	14	2	—	14
Registered nurses	44	2	5	7	5	10	3	14	15
Service	23	1	2	4	5	3	2	3	7
Protective service	39	—	7	2	3	10	8	3	14
Sales and office	41	5	3	10	9	4	5	6	9
Sales and related	33	4	1	7	9	2	7	4	7
Office and administrative support	45	6	4	12	9	5	3	8	10
Natural resources, construction, and maintenance	36	6	3	10	8	4	2	5	10
Construction, extraction, farming, fishing, and forestry	30	3	1	11	8	2	2	1	7
Installation, maintenance, and repair	42	8	5	9	8	5	3	8	13
Production, transportation, and material moving ...	42	8	2	8	8	5	2	5	16
Production	46	10	2	10	8	5	2	5	17
Transportation and material moving	38	5	1	7	7	5	2	5	14
Full time	44	6	4	10	7	7	3	6	14
Part time	19	1	1	3	5	1	2	4	3
Union	36	6	4	3	1	14	3	3	15
Nonunion	38	5	3	10	7	4	3	6	11
Average wage within the following categories: ⁵									
Lowest 25 percent	23	1	1	5	6	1	3	4	5
Lowest 10 percent	16	1	1	4	5	1	1	2	3
Second 25 percent	38	4	2	8	9	4	4	5	10
Third 25 percent	46	6	3	11	6	7	3	6	15
Highest 25 percent	49	9	6	11	3	10	2	7	17
Highest 10 percent	52	9	6	13	4	11	2	6	17
Establishment characteristics									
Goods-producing industries	47	10	3	12	9	5	1	3	16
Service-providing industries	36	4	3	8	6	5	3	6	10
Education and health services	31	1	2	5	4	9	3	5	10
Educational services	24	—	2	1	1	12	2	(⁴)	9
Elementary and secondary schools	26	—	1	1	—	13	3	—	11
Junior colleges, colleges, and universities	21	—	4	—	1	9	2	1	6
Health care and social assistance	36	1	3	8	6	6	4	9	10
Hospitals	45	3	4	5	2	13	4	17	17
Public administration	42	—	6	1	2	17	9	—	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	34	4	2	11	9	3	2	3	7
1 to 49 workers	34	3	1	12	10	2	1	2	7
50 to 99 workers	35	4	3	9	5	4	2	5	10
100 workers or more	41	6	4	6	4	8	4	8	15
100 to 499 workers	41	5	3	7	6	5	5	8	13
500 workers or more	42	7	6	5	2	10	3	7	17
Geographic areas									
Northeast	38	3	3	11	4	8	2	5	11
New England	36	3	4	11	2	7	2	5	8
Middle Atlantic	39	3	3	11	4	8	2	5	12
South	42	5	3	9	10	3	4	6	13
South Atlantic	43	5	4	8	9	4	4	6	13
East South Central	36	3	1	8	8	2	5	6	11
West South Central	43	5	4	10	11	3	3	7	14
Midwest	37	7	2	8	5	5	3	6	11
East North Central	38	7	2	9	5	6	3	5	12
West North Central	33	6	3	7	3	3	3	7	10
West	33	4	4	8	5	7	2	3	8
Mountain	35	5	2	12	6	3	3	2	8
Pacific	32	4	4	6	4	8	1	4	8

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 The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

³ Includes all other bonuses provided to employees and not published separately.

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 wage data for March 2015.

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/glossary20142015.htm.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	16	16	36	31
Worker characteristics				
Management, professional, and related	26	26	48	41
Management, business, and financial	24	25	56	49
Professional and related	27	26	45	38
Teachers	43	41	34	29
Primary, secondary, and special education school teachers	51	50	34	29
Registered nurses	22	22	40	32
Service	10	10	22	18
Protective service	28	27	31	23
Sales and office	14	14	39	35
Sales and related	6	6	35	31
Office and administrative support	18	19	42	38
Natural resources, construction, and maintenance	13	14	28	24
Construction, extraction, farming, fishing, and forestry	11	13	19	19
Installation, maintenance, and repair	15	14	36	28
Production, transportation, and material moving ...	11	10	32	28
Production	8	7	30	28
Transportation and material moving	13	13	34	28
Full time	19	19	43	37
Part time	6	7	17	15
Union	41	39	54	43
Nonunion	12	12	33	30
Average wage within the following categories: ³				
Lowest 25 percent	5	6	17	15
Lowest 10 percent	2	3	9	8
Second 25 percent	13	13	34	31
Third 25 percent	19	19	43	37
Highest 25 percent	30	29	55	46
Highest 10 percent	31	30	63	54
Establishment characteristics				
Goods-producing industries	10	9	33	30
Service-providing industries	17	17	37	32
Education and health services	26	25	36	31
Educational services	43	42	36	30
Elementary and secondary schools	48	47	29	25
Junior colleges, colleges, and universities	39	38	54	41
Health care and social assistance	14	14	36	31
Hospitals	25	26	44	34
Public administration	49	48	39	32

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	6	6	23	21
1 to 49 workers	5	6	20	19
50 to 99 workers	9	8	31	29
100 workers or more	25	25	49	41
100 to 499 workers	16	17	44	40
500 workers or more	35	34	54	41
Geographic areas				
Northeast	19	19	43	36
New England	13	13	43	36
Middle Atlantic	21	21	43	36
South	16	17	27	24
South Atlantic	16	16	30	25
East South Central	18	18	25	21
West South Central	17	17	24	24
Midwest	9	8	28	21
East North Central	7	7	27	19
West North Central	13	12	30	27
West	21	21	55	51
Mountain	16	16	41	35
Pacific	24	24	61	57

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

² 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.

³ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015

(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	63	9	6	22	59	13	1	27
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	12
Management, business, and financial	84	10	1	4	84	10	1	5
Professional and related	78	7	4	11	74	11	1	14
Teachers	81	—	—	14	72	11	1	16
Primary, secondary, and special education school teachers	94	—	—	2	82	15	—	—
Registered nurses	79	6	4	11	76	9	1	14
Service	38	9	8	45	33	13	2	52
Protective service	68	2	12	19	64	6	8	23
Sales and office	62	9	10	19	56	15	1	28
Sales and related	50	9	17	24	43	16	1	40
Office and administrative support	68	10	6	16	64	14	2	20
Natural resources, construction, and maintenance	65	12	3	19	58	19	2	21
Construction, extraction, farming, fishing, and forestry	60	13	4	23	52	21	1	26
Installation, maintenance, and repair	70	11	3	16	64	18	2	16
Production, transportation, and material moving	67	10	5	19	64	12	1	22
Production	72	11	3	14	71	13	1	15
Transportation and material moving	62	8	6	24	59	11	1	29
Full time	77	11	2	10	74	14	1	11
Part time	18	3	19	59	11	10	2	76
Union	92	3	2	3	85	10	1	4
Nonunion	58	10	7	25	55	14	1	30
Average wage within the following categories: ³								
Lowest 25 percent	28	9	14	49	23	14	2	61
Lowest 10 percent	15	8	15	62	11	12	2	75
Second 25 percent	66	11	5	18	62	16	1	21
Third 25 percent	78	10	3	9	75	14	1	11
Highest 25 percent	88	6	2	4	85	9	1	6
Highest 10 percent	88	6	2	4	88	6	1	5
Establishment characteristics								
Goods-producing industries	73	13	2	11	71	16	1	13
Service-providing industries	61	8	7	23	57	13	1	29
Education and health services	72	8	5	15	68	12	1	19
Educational services	83	2	3	12	75	10	1	14
Elementary and secondary schools	85	2	4	9	74	13	1	12
Junior colleges, colleges, and universities	85	2	2	11	83	4	1	13
Health care and social assistance	64	12	6	18	63	14	1	23
Hospitals	89	2	3	6	88	3	1	8
Public administration	88	(²)	3	9	82	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—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	27	45	1	27	52	20	6	22
Worker characteristics								
Management, professional, and related	41	47	1	12	63	24	3	10
Management, business, and financial	37	57	—	—	75	19	1	5
Professional and related	42	42	1	14	58	27	3	12
Teachers	69	15	2	15	36	48	1	16
Primary, secondary, and special education school teachers	88	9	1	2	31	66	—	—
Registered nurses	36	49	1	14	70	15	4	11
Service	16	31	1	53	28	19	7	46
Protective service	52	18	2	28	33	37	10	20
Sales and office	21	50	1	28	54	16	9	20
Sales and related	10	49	2	39	47	12	17	25
Office and administrative support	27	51	1	21	59	19	5	17
Natural resources, construction, and maintenance	31	47	(²)	22	53	25	3	19
Construction, extraction, farming, fishing, and forestry	34	39	(²)	26	43	31	3	23
Installation, maintenance, and repair	28	54	—	—	62	19	3	16
Production, transportation, and material moving	24	52	1	23	57	19	4	19
Production	22	61	—	17	67	16	3	14
Transportation and material moving	26	44	1	29	48	22	6	24
Full time	33	55	(²)	12	64	24	2	10
Part time	8	14	3	75	13	8	17	61
Union	81	14	2	4	45	50	1	4
Nonunion	18	50	1	31	53	15	7	25
Average wage within the following categories: ³								
Lowest 25 percent	7	30	2	61	24	13	13	50
Lowest 10 percent	3	20	2	75	13	10	14	63
Second 25 percent	21	56	1	22	56	21	5	18
Third 25 percent	36	53	(²)	11	63	25	2	9
Highest 25 percent	50	44	(²)	6	70	24	1	5
Highest 10 percent	48	46	(²)	5	73	21	1	4
Establishment characteristics								
Goods-producing industries	26	61	(²)	13	67	19	2	11
Service-providing industries	27	42	1	29	49	21	6	24
Education and health services	40	40	1	19	49	31	4	16
Educational services	69	16	3	12	35	50	1	14
Elementary and secondary schools	81	7	4	9	25	62	1	12
Junior colleges, colleges, and universities	53	34	1	12	60	27	1	12
Health care and social assistance	20	56	(²)	23	58	18	6	18
Hospitals	45	46	1	9	76	15	3	7
Public administration	84	4	2	9	33	55	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—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
1 to 99 workers	44	14	8	35	40	18	1	41
1 to 49 workers	39	15	8	39	35	18	1	46
50 to 99 workers	60	11	8	21	55	16	1	28
100 workers or more	81	5	5	10	77	9	1	13
100 to 499 workers	74	7	7	12	69	12	2	17
500 workers or more	88	2	3	7	85	5	1	9
Geographic areas								
Northeast	64	9	7	21	59	14	1	26
New England	64	7	7	22	57	14	2	27
Middle Atlantic	64	9	7	20	59	14	1	26
South	64	9	6	21	61	12	2	26
South Atlantic	64	9	6	21	60	13	2	26
East South Central	67	8	5	21	63	12	1	24
West South Central	62	11	5	22	62	10	2	26
Midwest	65	7	8	20	62	11	1	26
East North Central	64	9	7	20	62	11	1	26
West North Central	67	5	9	20	61	11	1	27
West	59	10	5	25	52	17	1	29
Mountain	58	10	6	26	56	12	1	31
Pacific	60	11	4	25	51	20	1	28

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—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
1 to 99 workers	10	48	(²)	42	40	18	7	35
1 to 49 workers	8	45	(²)	46	36	17	7	39
50 to 99 workers	16	55	1	28	52	19	7	22
100 workers or more	43	43	1	13	62	23	4	10
100 to 499 workers	27	54	2	17	62	19	6	12
500 workers or more	59	31	1	9	62	28	2	8
Geographic areas								
Northeast	31	41	1	26	50	22	6	22
New England	27	44	1	28	51	20	7	22
Middle Atlantic	33	40	1	26	50	23	6	21
South	26	47	1	27	53	20	6	22
South Atlantic	27	46	1	27	56	17	6	21
East South Central	26	49	—	—	52	23	4	21
West South Central	25	47	1	27	50	23	5	23
Midwest	26	46	1	26	55	17	7	21
East North Central	26	47	2	26	55	18	7	21
West North Central	26	46	1	27	56	15	8	20
West	26	44	1	29	46	24	4	26
Mountain	21	47	1	31	47	21	6	26
Pacific	28	43	1	29	46	25	4	26

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 Less than 0.5.

³ 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 wage data for March 2015.

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/glossary20142015.htm.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	36	36	59	69	71	82	83
Worker characteristics							
Management, professional, and related	47	53	69	74	90	93	90
Management, business, and financial	60	57	87	94	93	96	97
Professional and related	41	52	61	66	88	91	88
Teachers	10	56	16	14	88	88	77
Primary, secondary, and special education school teachers	7	70	12	10	98	98	85
Registered nurses	61	56	76	83	89	91	91
Service	22	21	40	47	49	63	65
Protective service	41	39	68	75	75	83	86
Sales and office	41	37	65	75	72	82	85
Sales and related	31	27	51	63	59	73	77
Office and administrative support	46	43	73	83	80	88	89
Natural resources, construction, and maintenance	30	26	56	76	63	82	87
Construction, extraction, farming, fishing, and forestry	19	15	41	60	47	69	79
Installation, maintenance, and repair	40	34	69	90	77	93	94
Production, transportation, and material moving ...	32	26	55	78	67	85	89
Production	33	23	57	88	70	91	94
Transportation and material moving	32	29	54	69	64	79	84
Full time	45	44	72	84	84	94	94
Part time	11	10	19	25	32	44	48
Union	44	55	65	72	90	95	93
Nonunion	35	33	58	69	68	79	81
Average wage within the following categories: ³							
Lowest 25 percent	15	13	30	41	40	56	61
Lowest 10 percent	8	7	19	27	26	44	49
Second 25 percent	39	36	65	79	76	88	90
Third 25 percent	47	44	74	86	84	93	93
Highest 25 percent	50	56	72	78	92	95	93
Highest 10 percent	50	57	73	78	94	96	92
Establishment characteristics							
Goods-producing industries	33	25	58	86	68	89	93
Service-providing industries	37	38	59	67	72	80	81
Education and health services	40	50	58	63	85	88	87
Educational services	22	56	39	37	90	91	83
Elementary and secondary schools	18	65	27	24	93	93	83
Junior colleges, colleges, and universities	33	40	66	65	89	89	86
Health care and social assistance	52	46	72	80	82	87	89
Hospitals	67	62	85	91	93	95	95
Public administration	51	52	88	87	91	91	91

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	27	24	50	62	58	72	75
1 to 49 workers	24	22	47	60	55	69	73
50 to 99 workers	34	31	56	70	67	81	82
100 workers or more	46	47	67	76	83	90	90
100 to 499 workers	43	40	64	76	78	87	88
500 workers or more	49	55	70	76	89	93	92
Geographic areas							
Northeast	48	48	61	70	77	83	84
New England	39	40	56	67	74	82	83
Middle Atlantic	51	50	63	71	78	84	84
South	35	35	59	71	71	84	85
South Atlantic	38	38	61	72	72	83	84
East South Central	28	28	57	68	69	84	87
West South Central	32	33	58	70	71	85	86
Midwest	35	33	56	70	70	81	82
East North Central	37	35	55	70	69	81	81
West North Central	31	30	58	70	72	82	84
West	31	31	58	66	68	77	79
Mountain	32	31	55	65	66	77	78
Pacific	30	31	60	67	69	77	80

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 Includes workers with access to one or more of these leave benefits.

³ 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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.