

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> 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
<b>Worker characteristics</b>							
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: <sup>2</sup>							
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
<b>Establishment characteristics</b>							
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,<sup>1</sup> 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
<b>Geographic areas</b>							
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

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20142015.htm).