

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

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.4	0.6	0.5	0.4
Worker characteristics						
Management, professional, and related	0.7	0.8	0.5	0.7	0.8	0.6
Management, business, and financial	0.9	1.0	0.7	0.9	1.1	0.9
Professional and related	0.9	1.0	0.6	0.9	1.0	0.7
Teachers	1.5	1.5	0.7	1.5	1.5	1.2
Primary, secondary, and special education school teachers	0.7	1.0	0.8	0.8	1.6	1.5
Registered nurses	2.0	2.1	1.2	2.0	2.0	1.4
Service	1.5	1.3	1.5	1.5	1.2	1.5
Protective service	2.9	2.8	1.6	2.9	2.7	1.6
Sales and office	1.0	0.8	0.6	1.0	0.9	0.7
Sales and related	1.4	1.2	0.9	1.4	1.2	1.0
Office and administrative support	1.2	1.1	0.7	1.2	1.1	0.8
Natural resources, construction, and maintenance	1.4	1.4	0.9	1.4	1.4	1.0
Construction, extraction, farming, fishing, and forestry	2.5	2.3	1.3	2.5	2.2	1.3
Installation, maintenance, and repair	1.7	1.7	1.1	1.7	1.7	1.2
Production, transportation, and material moving ...	1.5	1.3	0.8	1.4	1.2	0.8
Production	1.5	1.5	1.1	1.6	1.4	1.1
Transportation and material moving	2.1	1.9	1.2	2.1	1.8	1.3
Full time	0.5	0.5	0.4	0.5	0.5	0.4
Part time	0.9	0.6	1.5	0.9	0.5	1.5
Union	0.5	0.7	0.5	0.5	0.7	0.6
Nonunion	0.7	0.6	0.4	0.7	0.6	0.5
Average wage within the following categories: ⁴						
Lowest 25 percent	1.1	0.9	1.2	1.1	0.9	1.3
Lowest 10 percent	1.5	0.9	2.4	1.5	0.9	2.4
Second 25 percent	0.8	0.7	0.6	0.8	0.7	0.7
Third 25 percent	0.6	0.7	0.5	0.6	0.7	0.5
Highest 25 percent	0.6	0.6	0.5	0.6	0.6	0.6
Highest 10 percent	0.9	1.0	0.6	0.9	1.0	0.8
Establishment characteristics						
Goods-producing industries	0.8	0.9	0.7	0.8	0.9	0.7
Service-providing industries	0.6	0.6	0.4	0.6	0.5	0.5
Education and health services	1.1	1.1	0.7	1.1	1.0	0.8
Educational services	0.8	0.9	0.5	0.8	0.9	0.7
Elementary and secondary schools	0.9	0.9	0.6	0.9	0.9	0.8
Junior colleges, colleges, and universities	1.6	1.8	0.7	1.6	1.8	0.9
Health care and social assistance	1.7	1.5	1.1	1.7	1.4	1.1
Hospitals	0.7	1.0	0.7	0.8	1.1	1.0
Public administration	1.5	1.5	0.9	1.5	1.5	0.9

See footnotes at end of table.

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

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	0.6	0.5	0.5	0.6	0.4	0.6	0.6	0.5	0.4
Worker characteristics									
Management, professional, and related	1.1	0.9	0.6	1.1	0.9	0.7	0.8	0.8	0.6
Management, business, and financial	1.5	1.3	0.7	1.4	1.1	1.0	0.9	1.1	0.9
Professional and related	1.2	1.1	0.7	1.3	1.1	0.8	1.0	1.0	0.7
Teachers	1.9	1.7	1.1	1.6	1.4	1.3	1.8	1.6	0.8
Primary, secondary, and special education school teachers	2.2	2.1	1.3	2.1	1.9	1.7	1.9	1.8	1.0
Registered nurses	2.5	2.2	1.8	4.1	2.9	2.2	2.0	2.1	1.6
Service	1.2	0.9	1.5	1.0	0.7	1.8	1.5	1.2	1.5
Protective service	2.8	2.6	2.3	2.8	2.3	2.2	2.9	2.7	1.6
Sales and office	1.0	0.8	0.8	0.7	0.6	1.1	1.0	0.9	0.7
Sales and related	1.3	1.0	1.5	0.9	0.8	1.9	1.4	1.2	1.0
Office and administrative support	1.2	1.0	0.8	1.0	0.8	1.3	1.2	1.1	0.8
Natural resources, construction, and maintenance	1.6	1.5	1.1	1.5	1.3	1.8	1.5	1.4	1.0
Construction, extraction, farming, fishing, and forestry	2.6	2.4	1.4	2.5	2.4	1.8	2.5	2.3	1.3
Installation, maintenance, and repair	2.2	1.8	1.5	1.8	1.4	2.4	1.8	1.7	1.3
Production, transportation, and material moving ...	1.5	1.2	0.9	1.2	1.1	1.2	1.4	1.2	0.9
Production	2.0	1.6	1.3	1.6	1.4	1.8	1.6	1.4	1.1
Transportation and material moving	2.0	1.7	1.0	1.5	1.3	1.5	2.0	1.8	1.3
Full time	0.7	0.6	0.4	0.7	0.6	0.6	0.5	0.5	0.4
Part time	0.8	0.5	1.7	0.6	0.4	2.1	0.9	0.5	1.5
Union	1.2	1.2	0.7	1.2	1.2	0.9	0.7	0.8	0.6
Nonunion	0.6	0.5	0.5	0.6	0.5	0.7	0.7	0.6	0.5
Average wage within the following categories: ⁴									
Lowest 25 percent	0.9	0.5	1.5	0.6	0.4	1.6	1.1	0.9	1.3
Lowest 10 percent	1.0	0.6	2.2	0.7	0.4	3.4	1.5	0.9	2.5
Second 25 percent	1.1	0.9	0.8	0.9	0.7	0.9	0.8	0.7	0.7
Third 25 percent	1.0	0.9	0.5	0.9	0.8	0.8	0.7	0.7	0.5
Highest 25 percent	0.9	0.9	0.6	1.1	0.9	0.6	0.6	0.7	0.6
Highest 10 percent	1.5	1.5	1.0	1.8	1.5	0.9	1.0	1.1	0.8
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.9	1.3	1.1	1.1	0.9	0.9	0.7
Service-providing industries	0.6	0.5	0.5	0.6	0.5	0.6	0.7	0.5	0.5
Education and health services	1.6	1.2	0.8	1.3	1.1	1.0	1.2	1.0	0.8
Educational services	1.5	1.3	0.9	1.4	1.2	1.3	0.9	1.0	0.7
Elementary and secondary schools	1.8	1.5	1.2	1.8	1.4	1.6	0.9	0.9	0.8
Junior colleges, colleges, and universities	2.7	2.7	1.2	2.6	2.2	2.0	1.6	1.8	0.9
Health care and social assistance	2.4	1.8	1.1	2.0	1.6	1.5	1.9	1.4	1.1
Hospitals	2.0	1.7	0.9	2.4	1.9	1.2	0.8	1.2	1.0
Public administration	2.5	2.2	1.1	2.4	2.1	1.2	1.7	1.6	0.9

See footnotes at end of table.

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

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.7	0.9	0.8	0.7
1 to 49 workers	1.1	0.9	0.8	1.1	0.9	0.8
50 to 99 workers	1.9	1.7	1.3	1.9	1.6	1.2
100 workers or more	0.5	0.6	0.3	0.5	0.6	0.4
100 to 499 workers	0.9	0.9	0.6	0.9	1.0	0.7
500 workers or more	0.7	0.7	0.4	0.6	0.7	0.5
Geographic areas						
Northeast	1.2	1.0	1.0	1.2	1.0	1.2
New England	2.1	1.9	1.2	2.0	1.8	1.5
Middle Atlantic	1.4	1.2	1.3	1.4	1.2	1.6
South	0.9	0.9	0.6	0.9	0.9	0.7
South Atlantic	1.2	1.0	0.8	1.1	1.2	0.9
East South Central	2.5	3.1	1.8	2.6	3.1	1.9
West South Central	1.7	1.9	1.3	1.7	1.7	1.4
Midwest	1.3	1.0	0.6	1.3	1.0	0.6
East North Central	1.4	1.2	0.7	1.4	1.2	0.6
West North Central	2.9	1.9	1.1	2.9	1.7	1.1
West	1.3	1.2	0.9	1.3	1.1	1.0
Mountain	1.6	1.6	1.8	1.7	1.8	1.6
Pacific	1.7	1.5	1.0	1.7	1.3	1.2

See footnotes at end of table.

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

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	0.9	0.7	0.9	0.7	0.6	1.0	1.0	0.8	0.7
1 to 49 workers	1.0	0.8	1.0	0.8	0.6	1.4	1.1	0.9	0.8
50 to 99 workers	2.0	1.6	1.8	1.6	1.3	1.9	1.9	1.6	1.2
100 workers or more	0.8	0.7	0.5	0.9	0.7	0.6	0.6	0.6	0.4
100 to 499 workers	1.2	1.0	0.8	1.2	1.1	1.1	1.0	1.0	0.7
500 workers or more	1.1	1.0	0.5	1.1	0.9	0.7	0.7	0.7	0.5
Geographic areas									
Northeast	1.4	1.1	1.1	1.5	1.2	1.6	1.3	0.9	1.2
New England	2.9	2.3	1.7	1.1	0.9	2.2	2.0	1.7	1.6
Middle Atlantic	1.4	1.1	1.3	1.8	1.4	2.0	1.5	1.1	1.6
South	0.9	0.8	0.8	0.7	0.5	1.0	1.0	1.0	0.7
South Atlantic	1.3	1.1	1.1	1.0	0.7	1.4	1.3	1.3	1.0
East South Central	1.9	1.3	2.1	1.3	1.2	2.3	2.5	3.0	2.0
West South Central	1.6	1.7	1.7	1.0	0.9	1.7	1.9	1.8	1.2
Midwest	1.7	1.3	0.7	1.3	1.0	1.1	1.4	1.0	0.6
East North Central	1.6	1.3	0.8	1.5	1.2	1.0	1.4	1.2	0.6
West North Central	4.0	3.0	1.4	2.2	1.8	2.7	3.0	1.8	1.2
West	1.1	1.2	0.9	1.4	1.2	0.8	1.3	1.0	1.0
Mountain	1.7	1.7	1.3	3.2	2.7	1.6	1.6	1.7	1.6
Pacific	1.3	1.5	1.2	1.3	1.2	0.9	1.7	1.3	1.2

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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2015

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.3	0.3	0.6	0.6
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	1.1	1.1
Primary, secondary, and special education school teachers	0.6	0.6	1.2	1.2
Registered nurses	0.8	0.8	1.5	1.5
Service	0.8	0.8	1.2	1.2
Protective service	0.9	0.9	1.4	1.4
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.5	0.5	0.8	0.8
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.1	1.1
Installation, maintenance, and repair	1.3	1.3	1.6	1.6
Production, transportation, and material moving ... Production	1.1	1.1	1.4	1.4
Transportation and material moving	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.7	0.7	1.1	1.1
Full time	0.3	0.3	0.4	0.4
Part time	0.8	0.8	1.0	1.0
Union	0.3	0.3	0.5	0.5
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ²				
Lowest 25 percent	0.6	0.6	1.0	1.0
Lowest 10 percent	1.3	1.3	1.9	1.9
Second 25 percent	0.5	0.5	0.8	0.8
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Education and health services	0.4	0.4	0.8	0.8
Educational services	0.5	0.5	1.0	1.0
Elementary and secondary schools	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities	0.8	0.8	2.1	2.1
Health care and social assistance	0.6	0.6	1.0	1.0
Hospitals	0.6	0.6	0.6	0.6
Public administration	0.5	0.5	0.8	0.8

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.8	0.8
1 to 49 workers	0.6	0.6	1.0	1.0
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.3	0.3	0.5	0.5
Geographic areas				
Northeast	0.3	0.3	0.5	0.5
New England	0.6	0.6	1.0	1.0
Middle Atlantic	0.4	0.4	0.6	0.6
South	0.4	0.4	0.7	0.7
South Atlantic	0.5	0.5	0.9	0.9
East South Central	1.1	1.1	2.9	2.9
West South Central	0.7	0.7	1.0	1.0
Midwest	0.7	0.7	1.1	1.1
East North Central	0.5	0.5	0.7	0.7
West North Central	1.9	1.9	2.9	2.9
West	0.5	0.5	0.7	0.7
Mountain	1.1	1.1	1.6	1.6
Pacific	0.6	0.6	0.7	0.7

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 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$2.79	0.6	\$5.52	0.6	\$2.62	\$1.32
Worker characteristics						
Management, professional, and related	3.29	1.0	7.00	1.0	3.35	1.59
Management, business, and financial	5.41	0.7	10.13	0.7	5.71	1.88
Professional and related	3.56	1.3	8.55	1.3	3.41	2.03
Teachers	5.85	2.0	11.11	2.0	7.02	3.38
Primary, secondary, and special education school teachers	7.04	2.2	12.68	2.2	8.09	4.39
Registered nurses	8.24	2.0	23.40	2.0	8.43	4.06
Service	7.11	1.2	10.75	1.2	7.33	4.68
Protective service	8.39	2.4	17.12	2.4	10.04	4.50
Sales and office	3.93	0.8	8.11	0.8	4.04	1.25
Sales and related	5.98	0.8	14.46	0.8	6.01	2.13
Office and administrative support	4.34	0.9	9.02	0.9	4.48	1.65
Natural resources, construction, and maintenance	8.79	2.0	19.92	2.0	6.74	5.44
Construction, extraction, farming, fishing, and forestry	16.34	3.2	26.61	3.2	13.98	8.85
Installation, maintenance, and repair	9.07	2.0	28.17	2.0	5.98	6.90
Production, transportation, and material moving	5.05	1.1	13.28	1.1	4.60	2.36
Production	5.51	1.3	16.28	1.3	5.85	4.01
Transportation and material moving	7.98	1.6	22.11	1.6	6.51	2.67
Full time	2.82	0.6	5.77	0.6	2.62	1.37
Part time	7.17	1.0	19.59	1.0	7.17	3.30
Union	5.41	1.5	9.48	1.5	5.65	2.09
Nonunion	2.65	0.6	6.04	0.6	2.56	1.54
Average wage within the following categories: ²						
Lowest 25 percent	5.13	1.1	13.86	1.1	5.01	2.48
Lowest 10 percent	9.10	1.6	27.00	1.6	8.87	4.88
Second 25 percent	4.39	0.8	8.04	0.8	4.43	3.39
Third 25 percent	4.11	1.0	9.18	1.0	4.02	1.50
Highest 25 percent	3.11	0.9	7.69	0.9	3.59	1.56
Highest 10 percent	4.26	1.4	8.44	1.4	4.86	2.20
Establishment characteristics						
Goods-producing industries	5.75	1.3	14.59	1.3	5.00	2.04
Service-providing industries	3.01	0.7	5.89	0.7	2.88	1.57
Education and health services	4.58	1.5	9.39	1.5	4.58	2.20
Educational services	4.64	2.0	9.34	2.0	5.29	3.30
Elementary and secondary schools	6.09	2.1	11.98	2.1	6.65	3.94
Junior colleges, colleges, and universities	6.63	3.9	6.90	3.9	7.01	4.34
Health care and social assistance	7.10	1.8	20.24	1.8	6.59	2.68
Hospitals	5.50	2.6	14.20	2.6	5.07	2.85
Public administration	9.65	1.7	8.59	1.7	11.90	3.10

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	\$4.84	0.9	\$9.33	0.9	\$4.68	\$3.06
1 to 49 workers	5.68	1.1	11.07	1.1	5.75	3.95
50 to 99 workers	8.49	1.8	21.02	1.8	7.34	3.64
100 workers or more	2.87	0.7	6.13	0.7	2.69	1.18
100 to 499 workers	4.30	0.9	12.76	0.9	3.84	1.96
500 workers or more	3.30	1.2	6.60	1.2	3.10	1.52
Geographic areas						
Northeast	3.67	0.8	12.47	0.8	2.93	1.81
New England	5.83	1.1	38.49	1.1	6.70	3.70
Middle Atlantic	5.49	1.0	13.14	1.0	4.00	2.44
South	4.17	0.8	7.42	0.8	4.05	1.94
South Atlantic	6.31	0.8	12.58	0.8	6.04	2.04
East South Central	6.06	1.5	16.74	1.5	5.55	6.70
West South Central	7.12	2.2	9.38	2.2	7.30	3.31
Midwest	6.10	1.6	13.83	1.6	4.50	3.76
East North Central	6.23	1.4	16.39	1.4	5.59	2.64
West North Central	13.34	3.9	24.60	3.9	6.85	10.33
West	7.84	1.3	11.57	1.3	8.36	2.02
Mountain	12.58	3.2	21.15	3.2	13.13	3.60
Pacific	9.68	1.3	13.23	1.3	10.51	2.51

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 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2015

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.0	0.8	0.5	0.5	0.2
Worker characteristics					
Management, professional, and related	0.0	1.1	0.9	0.7	0.3
Management, business, and financial	0.0	1.4	0.9	1.2	0.4
Professional and related	0.0	1.3	1.1	0.8	0.4
Teachers	0.0	2.2	2.1	1.3	0.9
Primary, secondary, and special education school teachers	0.0	2.3	1.9	1.5	1.3
Registered nurses	0.0	2.8	2.0	2.1	0.9
Service	0.0	1.8	1.2	1.3	0.3
Protective service	0.0	3.2	2.1	2.8	0.9
Sales and office	0.0	1.1	0.9	0.8	0.3
Sales and related	0.0	1.9	1.6	1.6	0.3
Office and administrative support	0.0	1.4	1.0	0.8	0.4
Natural resources, construction, and maintenance	0.0	2.1	1.2	1.5	0.6
Construction, extraction, farming, fishing, and forestry	0.0	3.9	2.4	2.5	1.6
Installation, maintenance, and repair	0.0	1.9	1.1	1.6	0.3
Production, transportation, and material moving ...	0.0	1.6	1.0	1.1	0.4
Production	0.0	1.6	1.1	1.4	0.2
Transportation and material moving	0.0	2.6	1.6	1.8	0.8
Full time	0.0	0.8	0.5	0.6	0.2
Part time	0.0	2.3	2.0	1.4	0.6
Union	0.0	1.6	0.9	1.3	0.7
Nonunion	0.0	0.9	0.6	0.6	0.2
Average wage within the following categories: ⁴					
Lowest 25 percent	0.0	1.9	1.5	1.2	0.1
Lowest 10 percent	0.0	2.9	2.5	—	—
Second 25 percent	0.0	1.3	1.0	0.8	0.4
Third 25 percent	0.0	1.0	0.7	0.8	0.3
Highest 25 percent	0.0	1.1	0.7	0.8	0.3
Highest 10 percent	0.0	1.4	1.0	1.2	0.2
Establishment characteristics					
Goods-producing industries	0.0	1.5	1.1	1.4	0.3
Service-providing industries	0.0	0.9	0.6	0.6	0.3
Education and health services	0.0	1.7	1.4	1.1	0.5
Educational services	0.0	2.2	2.2	0.7	0.5
Elementary and secondary schools	0.0	2.3	2.0	1.1	0.6
Junior colleges, colleges, and universities	0.0	3.9	3.8	0.7	0.3
Health care and social assistance	0.0	2.4	1.6	1.8	0.8
Hospitals	0.0	2.6	2.2	1.8	1.1
Public administration	0.0	3.1	1.9	2.2	1.5

See footnotes at end of table.

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

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	0.0	1.3	0.9	0.9	0.3
1 to 49 workers	0.0	1.7	1.2	1.2	0.2
50 to 99 workers	0.0	2.1	1.3	1.4	1.0
100 workers or more	0.0	0.9	0.8	0.7	0.3
100 to 499 workers	0.0	1.1	0.9	0.9	0.3
500 workers or more	0.0	1.5	1.1	0.8	0.4
Geographic areas					
Northeast	0.0	1.5	1.0	1.3	0.6
New England	0.0	2.9	—	2.9	—
Middle Atlantic	0.0	1.7	1.2	1.4	0.6
South	0.0	1.4	1.1	0.8	0.3
South Atlantic	0.0	1.9	1.5	0.9	0.3
East South Central	0.0	3.9	3.4	—	—
West South Central	0.0	2.2	1.7	—	—
Midwest	0.0	1.6	1.0	1.3	0.3
East North Central	0.0	1.6	1.1	1.5	0.3
West North Central	0.0	3.8	—	2.3	—
West	0.0	1.5	1.2	1.2	0.7
Mountain	0.0	2.9	1.8	2.0	0.9
Pacific	0.0	1.8	1.6	1.5	0.9

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: 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. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$7.99	0.4	\$21.42	0.4	\$7.78	\$5.03
Worker characteristics						
Management, professional, and related	9.03	0.5	27.13	0.5	9.18	6.15
Management, business, and financial	13.51	0.5	57.20	0.5	12.77	8.12
Professional and related	11.13	0.7	32.87	0.7	11.21	7.84
Teachers	19.87	1.5	51.33	1.5	20.05	12.29
Primary, secondary, and special education school teachers	22.98	1.9	54.98	1.9	23.56	13.48
Registered nurses	37.36	1.7	128.60	1.7	37.63	20.96
Service	24.40	1.1	41.53	1.1	24.18	12.23
Protective service	28.75	1.9	90.15	1.9	30.74	18.08
Sales and office	10.43	0.4	37.84	0.4	10.34	8.15
Sales and related	17.08	0.6	50.59	0.6	16.72	9.92
Office and administrative support	12.34	0.5	47.88	0.5	12.55	10.93
Natural resources, construction, and maintenance	25.31	1.7	58.29	1.7	22.38	13.70
Construction, extraction, farming, fishing, and forestry	47.34	2.7	95.74	2.7	43.86	24.07
Installation, maintenance, and repair	26.26	1.8	48.73	1.8	24.17	15.66
Production, transportation, and material moving	14.17	1.1	30.66	1.1	14.56	8.89
Production	19.04	1.1	22.62	1.1	20.19	12.67
Transportation and material moving	19.71	1.7	47.56	1.7	19.87	11.69
Full time	8.16	0.4	21.91	0.4	7.98	5.24
Part time	20.87	0.7	37.12	0.7	21.69	13.22
Union	12.28	1.3	27.75	1.3	11.18	8.86
Nonunion	8.05	0.3	24.64	0.3	8.10	5.39
Average wage within the following categories: ²						
Lowest 25 percent	16.59	0.6	86.49	0.6	16.23	14.47
Lowest 10 percent	28.91	0.9	81.73	0.9	28.24	30.37
Second 25 percent	15.47	0.6	33.14	0.6	15.62	7.62
Third 25 percent	11.57	0.7	32.18	0.7	11.35	7.49
Highest 25 percent	8.66	0.6	23.25	0.6	9.39	5.82
Highest 10 percent	13.34	0.8	25.00	0.8	13.70	8.30
Establishment characteristics						
Goods-producing industries	16.01	1.2	44.26	1.2	15.49	8.41
Service-providing industries	8.76	0.4	19.65	0.4	8.81	5.71
Education and health services	15.15	0.6	40.92	0.6	15.67	11.29
Educational services	17.09	0.6	32.54	0.6	17.60	11.12
Elementary and secondary schools	20.96	0.9	38.61	0.9	20.76	11.95
Junior colleges, colleges, and universities	28.69	0.9	36.31	0.9	29.88	22.37
Health care and social assistance	21.39	0.9	88.35	0.9	21.97	17.26
Hospitals	16.45	0.8	40.72	0.8	16.93	8.96
Public administration	18.38	0.8	32.58	0.8	19.52	10.43

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	\$14.76	0.7	\$32.38	0.7	\$14.44	\$10.49
1 to 49 workers	17.95	0.9	38.46	0.9	17.54	13.13
50 to 99 workers	22.99	1.0	54.12	1.0	22.18	13.99
100 workers or more	7.66	0.4	22.21	0.4	7.68	4.60
100 to 499 workers	11.19	0.5	36.36	0.5	10.80	6.87
500 workers or more	8.94	0.6	23.91	0.6	9.17	6.07
Geographic areas						
Northeast	13.91	1.0	46.70	1.0	10.27	7.89
New England	20.30	1.3	94.54	1.3	18.22	11.52
Middle Atlantic	19.98	1.2	53.70	1.2	15.02	10.40
South	14.10	0.4	62.53	0.4	13.61	9.26
South Atlantic	18.83	0.7	96.66	0.7	17.88	12.22
East South Central	38.12	0.7	67.09	0.7	38.15	27.07
West South Central	21.50	0.6	82.14	0.6	21.02	16.68
Midwest	17.89	1.0	23.65	1.0	18.06	12.22
East North Central	14.73	1.2	30.64	1.2	16.37	14.35
West North Central	43.44	2.0	34.63	2.0	40.62	21.90
West	16.59	0.7	25.54	0.7	16.83	9.45
Mountain	26.22	1.4	69.30	1.4	26.96	22.44
Pacific	20.32	0.9	25.29	0.9	20.60	9.27

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 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2015

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.0	0.8	0.5	0.5	0.2
Worker characteristics					
Management, professional, and related	0.0	1.1	0.8	0.7	0.3
Management, business, and financial	0.0	1.4	0.9	1.2	0.4
Professional and related	0.0	1.3	1.0	0.7	0.4
Teachers	0.0	1.9	1.7	1.1	0.7
Primary, secondary, and special education school teachers	0.0	2.0	1.5	1.3	1.0
Registered nurses	0.0	2.7	1.9	2.1	1.0
Service	0.0	1.6	1.0	1.2	0.2
Protective service	0.0	2.9	1.9	2.3	1.0
Sales and office	0.0	1.1	0.8	0.8	0.3
Sales and related	0.0	1.9	1.6	1.5	0.4
Office and administrative support	0.0	1.4	0.9	0.9	0.4
Natural resources, construction, and maintenance	0.0	2.0	1.2	1.4	0.6
Construction, extraction, farming, fishing, and forestry	0.0	3.6	2.2	2.2	1.4
Installation, maintenance, and repair	0.0	2.0	1.0	1.6	0.4
Production, transportation, and material moving ...	0.0	1.6	1.0	1.2	0.4
Production	0.0	1.5	1.1	1.3	0.2
Transportation and material moving	0.0	2.7	1.6	1.8	0.8
Full time	0.0	0.8	0.5	0.6	0.2
Part time	0.0	2.2	1.9	1.3	0.5
Union	0.0	1.6	0.9	1.2	0.6
Nonunion	0.0	0.9	0.6	0.6	0.2
Average wage within the following categories: ⁴					
Lowest 25 percent	0.0	1.8	1.3	1.2	0.2
Lowest 10 percent	0.0	3.0	2.3	—	—
Second 25 percent	0.0	1.2	0.9	0.7	0.4
Third 25 percent	0.0	1.0	0.6	0.7	0.3
Highest 25 percent	0.0	1.1	0.7	0.7	0.3
Highest 10 percent	0.0	1.4	1.1	1.1	0.3
Establishment characteristics					
Goods-producing industries	0.0	1.4	1.1	1.3	0.3
Service-providing industries	0.0	0.9	0.6	0.6	0.2
Education and health services	0.0	1.6	1.2	1.0	0.5
Educational services	0.0	1.9	1.8	0.7	0.4
Elementary and secondary schools	0.0	2.0	1.7	1.1	0.5
Junior colleges, colleges, and universities	0.0	3.6	3.5	0.6	0.2
Health care and social assistance	0.0	2.3	1.5	1.7	0.8
Hospitals	0.0	2.6	2.2	1.8	1.4
Public administration	0.0	2.7	1.7	1.9	1.2

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2015—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	0.0	1.2	0.8	0.9	0.3
1 to 49 workers	0.0	1.6	1.1	1.1	0.2
50 to 99 workers	0.0	2.0	1.3	1.4	0.9
100 workers or more	0.0	0.9	0.7	0.6	0.3
100 to 499 workers	0.0	1.1	0.8	0.9	0.3
500 workers or more	0.0	1.4	1.1	0.8	0.4
Geographic areas					
Northeast	0.0	1.5	1.0	1.2	0.5
New England	0.0	3.0	1.7	2.9	0.4
Middle Atlantic	0.0	1.7	1.2	1.3	0.6
South	0.0	1.3	1.0	0.7	0.3
South Atlantic	0.0	1.6	1.3	0.8	0.4
East South Central	0.0	3.7	3.3	—	—
West South Central	0.0	2.1	1.4	1.7	0.6
Midwest	0.0	1.8	1.0	1.4	0.3
East North Central	0.0	1.6	1.2	1.4	0.3
West North Central	0.0	4.5	—	3.2	—
West	0.0	1.7	1.2	1.1	0.7
Mountain	0.0	2.7	1.7	1.7	0.8
Pacific	0.0	2.2	1.6	1.4	0.9

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: 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. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2015

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	\$1.68	\$1.68	\$1.64	\$2.61	\$7.07	\$5.42	\$4.64	\$5.69	\$11.95	\$17.77
Worker characteristics										
Management, professional, and related	2.85	2.41	2.09	3.15	10.16	6.54	6.05	8.21	17.18	24.09
Management, business, and financial	2.58	3.64	2.35	4.58	7.51	9.43	7.06	9.08	15.52	49.47
Professional and related	2.89	2.62	2.63	3.79	11.22	7.21	7.90	9.32	26.19	31.55
Teachers	3.56	4.16	4.15	7.22	15.69	22.29	17.26	32.04	37.55	38.28
Primary, secondary, and special education school teachers	3.61	6.72	4.67	8.02	11.34	27.31	27.07	26.64	29.20	30.94
Registered nurses	4.20	5.21	4.87	4.08	20.37	5.15	26.51	14.86	29.37	112.71
Service	3.35	4.01	4.29	11.31	28.81	7.49	12.12	19.77	39.83	74.29
Protective service	3.70	3.73	6.23	5.85	27.12	31.84	16.80	16.23	47.64	84.06
Sales and office	2.59	2.68	2.07	3.73	4.41	12.90	5.45	7.16	16.97	34.65
Sales and related	2.59	3.00	5.02	5.67	7.80	9.08	11.33	8.63	17.64	48.97
Office and administrative support	2.84	3.72	2.32	3.28	6.25	15.76	5.57	7.82	24.96	40.38
Natural resources, construction, and maintenance	2.79	3.80	4.73	10.93	36.81	9.25	7.75	19.70	50.88	34.74
Construction, extraction, farming, fishing, and forestry	6.72	4.94	7.75	11.47	9.03	11.27	17.49	33.98	75.82	98.91
Installation, maintenance, and repair	3.11	3.53	4.94	18.06	71.20	10.59	11.33	22.49	76.67	63.61
Production, transportation, and material moving	2.89	2.49	2.21	4.31	5.08	6.50	12.17	7.58	19.66	63.17
Production	3.10	2.74	3.83	5.99	6.79	7.11	19.10	8.66	23.58	96.18
Transportation and material moving	3.27	4.17	4.91	2.95	9.55	11.67	11.53	18.26	30.38	61.30
Full time	1.49	1.72	1.50	2.98	6.38	4.03	3.59	5.18	12.18	19.20
Part time	2.22	7.61	7.34	5.57	14.48	7.21	23.09	32.97	66.68	46.69
Union	1.53	1.82	1.86	4.74	7.64	7.22	10.21	6.30	17.18	58.69
Nonunion	1.81	2.10	1.28	2.94	6.93	4.19	5.17	7.22	16.01	18.64
Average wage within the following categories: ³										
Lowest 25 percent	4.47	3.72	3.38	6.23	7.14	10.21	11.69	12.69	47.82	63.41
Lowest 10 percent	6.97	7.23	10.03	20.06	16.39	15.13	33.67	22.71	123.82	166.96
Second 25 percent	2.42	2.82	2.13	6.22	23.02	13.37	7.61	12.47	35.27	27.04
Third 25 percent	2.63	1.38	1.33	2.74	6.08	4.94	7.38	8.77	13.77	36.66
Highest 25 percent	1.07	1.86	1.33	3.24	7.29	4.64	4.67	6.22	11.04	25.27
Highest 10 percent	2.14	1.95	3.18	4.29	16.36	5.78	5.77	8.27	18.92	44.03
Establishment characteristics										
Goods-producing industries	1.37	2.22	2.59	3.67	4.72	8.90	13.11	9.98	16.65	35.97
Service-providing industries	2.70	2.06	1.77	2.90	9.84	5.13	3.32	7.16	19.39	21.41
Education and health services	3.40	2.34	2.70	2.47	11.66	12.30	13.13	12.82	19.86	35.86
Educational services	3.48	6.39	4.85	5.02	10.39	16.63	18.08	30.35	12.47	24.27
Elementary and secondary schools	2.58	6.29	4.86	7.32	10.73	16.08	24.35	25.37	26.08	28.75
Junior colleges, colleges, and universities	5.54	9.49	7.69	5.25	6.73	8.37	8.69	40.10	77.90	5.17
Health care and social assistance	2.25	4.03	3.15	3.16	16.34	22.57	15.61	22.80	47.32	57.29
Hospitals	3.36	4.25	4.77	5.38	8.50	11.91	9.15	7.38	16.71	33.53
Public administration	5.08	1.30	5.98	4.57	4.64	20.34	17.98	12.46	26.27	39.60

See footnotes at end of table.

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

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	\$2.43	\$3.02	\$3.61	\$5.87	\$11.89	\$7.77	\$7.50	\$11.19	\$23.25	\$37.73
1 to 49 workers	2.58	4.40	3.44	9.06	19.93	10.50	10.79	17.62	30.95	44.07
50 to 99 workers	2.19	4.26	4.12	7.28	7.97	11.86	8.10	25.30	41.05	44.57
100 workers or more	1.47	1.92	2.09	2.12	3.63	7.35	3.91	5.65	13.30	16.93
100 to 499 workers	2.66	3.17	1.76	4.92	7.89	3.81	6.29	5.87	21.47	25.41
500 workers or more	2.36	2.64	1.99	2.27	4.71	5.58	3.62	8.18	14.26	25.43
Geographic areas										
Northeast	3.06	2.00	2.83	5.29	12.43	10.51	6.11	12.31	13.83	20.63
New England	3.59	3.58	6.25	7.47	16.72	12.74	13.03	4.99	17.66	57.64
Middle Atlantic	3.65	2.24	2.78	5.46	9.33	8.64	3.80	7.25	22.57	34.34
South	4.09	3.29	2.64	3.17	5.25	7.12	10.54	12.98	16.13	27.88
South Atlantic	2.37	2.71	2.28	3.33	7.37	9.63	14.55	13.57	33.35	33.63
East South Central	1.23	13.71	10.02	10.97	8.64	16.58	34.36	63.74	29.16	29.66
West South Central	5.07	4.27	1.90	6.57	15.33	14.45	25.05	15.08	52.67	39.53
Midwest	2.71	3.17	2.81	5.93	25.06	4.79	9.66	15.71	42.87	83.14
East North Central	2.25	3.59	2.51	5.43	13.15	11.24	7.41	8.92	34.77	106.14
West North Central	4.74	4.76	5.37	22.32	—	15.56	27.04	27.79	56.10	84.98
West	0.86	1.85	3.20	4.22	8.80	13.86	8.75	11.81	21.04	57.45
Mountain	5.88	5.94	4.66	2.45	7.24	9.20	12.11	19.79	38.25	147.79
Pacific	0.41	1.73	5.19	5.91	10.59	8.41	10.03	14.89	32.24	51.20

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 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.4	0.7	0.6	0.5
Worker characteristics						
Management, professional, and related	0.9	1.0	0.6	1.0	0.9	0.7
Management, business, and financial	0.9	1.0	0.8	0.9	1.2	1.0
Professional and related	1.3	1.3	0.8	1.3	1.3	1.0
Service	1.7	1.4	1.9	1.7	1.3	1.9
Protective service	5.2	4.6	5.3	5.2	4.2	4.8
Sales and office	1.0	0.9	0.6	1.0	0.9	0.7
Sales and related	1.4	1.2	0.9	1.4	1.3	1.1
Office and administrative support	1.3	1.1	0.8	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.6	1.6	1.0	1.6	1.6	1.1
Construction, extraction, farming, fishing, and forestry	2.8	2.6	1.5	2.8	2.5	1.5
Installation, maintenance, and repair	1.9	1.8	1.2	1.9	1.8	1.4
Production, transportation, and material moving ...	1.5	1.3	0.9	1.5	1.2	0.9
Production	1.6	1.5	1.1	1.6	1.5	1.1
Transportation and material moving	2.2	2.0	1.3	2.2	1.9	1.4
Full time	0.5	0.5	0.4	0.6	0.5	0.5
Part time	1.0	0.7	1.6	1.0	0.6	1.6
Union	0.9	1.0	0.8	0.9	1.0	1.0
Nonunion	0.7	0.6	0.4	0.7	0.6	0.5
Average wage within the following categories: ³						
Lowest 25 percent	1.2	0.9	1.4	1.1	0.8	1.4
Lowest 10 percent	1.6	1.0	2.5	1.6	1.0	2.5
Second 25 percent	0.9	0.9	0.8	0.9	0.9	0.9
Third 25 percent	0.8	0.8	0.5	0.8	0.8	0.6
Highest 25 percent	0.7	0.7	0.5	0.8	0.7	0.7
Highest 10 percent	1.0	1.2	0.7	1.1	1.2	0.9
Establishment characteristics						
Goods-producing industries	0.8	0.9	0.7	0.9	0.9	0.7
Construction	2.3	2.1	1.6	2.3	2.1	1.6
Manufacturing	1.0	1.1	0.8	1.0	1.1	0.8
Service-providing industries	0.8	0.6	0.5	0.8	0.6	0.5
Trade, transportation, and utilities	1.1	0.9	0.6	1.1	0.9	0.7
Wholesale trade	1.2	1.5	1.1	1.2	1.5	1.3
Retail trade	1.2	1.0	0.8	1.2	1.0	0.9
Transportation and warehousing	2.5	2.4	1.8	2.5	2.4	2.1
Utilities	0.5	1.7	1.7	0.5	2.3	2.3

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—continued

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	0.7	0.6	0.5	0.6	0.5	0.7	0.7	0.6	0.5
Worker characteristics									
Management, professional, and related	1.3	1.1	0.7	1.4	1.1	0.9	1.0	1.0	0.7
Management, business, and financial	1.6	1.4	0.7	1.6	1.2	1.2	1.0	1.2	1.0
Professional and related	1.6	1.4	0.9	1.7	1.4	1.1	1.4	1.3	1.0
Service	1.3	0.9	2.0	1.1	0.8	2.3	1.7	1.3	2.0
Protective service	4.9	4.1	7.2	3.4	2.2	7.0	5.2	4.2	4.8
Sales and office	1.0	0.8	0.8	0.8	0.6	1.3	1.1	0.9	0.7
Sales and related	1.3	1.0	1.5	0.9	0.8	2.0	1.5	1.3	1.1
Office and administrative support	1.3	1.0	0.9	1.0	0.8	1.5	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.8	1.6	1.3	1.7	1.5	2.0	1.6	1.6	1.1
Construction, extraction, farming, fishing, and forestry	3.0	2.8	1.7	2.9	2.8	2.0	2.8	2.6	1.5
Installation, maintenance, and repair	2.4	2.0	1.7	1.9	1.5	2.8	1.9	1.8	1.4
Production, transportation, and material moving ...	1.5	1.3	1.0	1.2	1.1	1.3	1.5	1.2	0.9
Production	2.0	1.6	1.4	1.6	1.4	1.8	1.6	1.5	1.1
Transportation and material moving	2.1	1.8	1.1	1.5	1.3	1.6	2.2	1.9	1.4
Full time	0.8	0.7	0.5	0.8	0.6	0.7	0.6	0.5	0.5
Part time	0.9	0.5	1.9	0.6	0.4	2.3	1.0	0.6	1.6
Union	1.7	1.7	1.1	1.8	1.8	1.5	1.0	1.0	0.9
Nonunion	0.7	0.6	0.5	0.6	0.5	0.8	0.8	0.6	0.5
Average wage within the following categories: ³									
Lowest 25 percent	0.9	0.5	1.6	0.7	0.4	1.8	1.2	0.8	1.4
Lowest 10 percent	1.2	0.7	2.4	0.9	0.5	3.8	1.6	1.0	2.6
Second 25 percent	1.3	1.0	0.8	0.9	0.7	1.3	1.0	0.9	0.9
Third 25 percent	1.1	0.9	0.6	1.0	0.9	0.9	0.8	0.8	0.6
Highest 25 percent	1.1	1.1	0.7	1.3	1.0	0.8	0.8	0.8	0.7
Highest 10 percent	1.8	1.8	1.1	2.2	1.7	1.1	1.1	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.9	1.3	1.1	1.1	0.9	0.9	0.7
Construction	2.3	2.1	2.0	2.3	2.2	1.5	2.2	2.1	1.6
Manufacturing	1.6	1.4	1.1	1.7	1.5	1.4	1.1	1.1	0.8
Service-providing industries	0.7	0.6	0.6	0.7	0.5	0.8	0.8	0.6	0.5
Trade, transportation, and utilities	1.2	1.0	0.9	0.9	0.8	1.3	1.1	0.9	0.7
Wholesale trade	2.5	2.2	1.3	2.3	2.0	1.6	1.2	1.6	1.4
Retail trade	1.3	0.9	1.2	1.0	0.8	2.2	1.2	1.0	0.9
Transportation and warehousing	3.1	2.7	1.6	2.8	2.4	2.1	2.4	2.4	2.1
Utilities	4.0	3.8	1.5	5.4	4.9	1.7	0.8	2.2	2.2

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.2	2.0	1.9	1.3	2.4	2.4
Financial activities	1.0	1.1	0.7	1.0	1.1	0.8
Finance and insurance	0.7	0.7	0.5	0.7	0.8	0.8
Credit intermediation and related activities	0.5	0.7	0.6	0.5	0.9	0.9
Insurance carriers and related activities	1.6	1.5	0.9	1.6	1.5	1.1
Real estate and rental and leasing	3.6	4.2	3.0	3.6	3.9	2.7
Professional and business services	2.1	2.0	1.1	2.1	1.9	1.3
Professional and technical services	2.6	2.7	1.4	2.6	2.6	1.4
Administrative and waste services	3.6	3.3	2.5	3.6	3.2	2.9
Education and health services	1.6	1.4	1.1	1.6	1.3	1.1
Educational services	2.6	2.4	1.5	2.6	2.3	1.7
Junior colleges, colleges, and universities	1.4	1.3	0.6	1.4	1.4	0.9
Health care and social assistance	1.8	1.5	1.2	1.7	1.4	1.2
Leisure and hospitality	2.5	2.0	3.1	2.5	1.8	3.0
Accommodation and food services	2.9	2.2	3.7	2.9	2.1	3.6
Other services	3.5	3.1	2.6	3.5	2.9	2.8
1 to 99 workers	1.0	0.8	0.8	1.0	0.8	0.7
1 to 49 workers	1.1	1.0	0.8	1.1	0.9	0.8
50 to 99 workers	2.0	1.8	1.3	2.0	1.7	1.2
100 workers or more	0.7	0.7	0.4	0.7	0.7	0.5
100 to 499 workers	1.0	1.0	0.6	1.0	1.0	0.8
500 workers or more	1.0	1.0	0.5	1.0	0.9	0.6
Geographic areas						
Northeast	1.4	1.2	1.1	1.4	1.1	1.3
New England	2.1	2.2	1.7	2.1	2.0	1.9
Middle Atlantic	1.8	1.4	1.4	1.7	1.4	1.8
South	1.0	1.0	0.7	1.0	1.0	0.8
South Atlantic	1.3	1.1	0.8	1.3	1.3	1.0
East South Central	2.4	2.7	1.6	2.6	2.5	1.5
West South Central	1.9	2.0	1.5	1.9	1.9	1.7
Midwest	1.6	1.3	0.7	1.6	1.2	0.7
East North Central	1.6	1.4	0.8	1.6	1.4	0.8
West North Central	3.7	2.6	1.2	3.7	2.4	1.3
West	1.4	1.3	1.1	1.5	1.2	1.1
Mountain	1.8	1.7	2.1	1.8	1.7	1.8
Pacific	1.9	1.7	1.2	2.0	1.6	1.4

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.2	2.1	2.3	3.0	2.4	2.7	1.4	2.4	2.4
Financial activities	1.6	1.4	0.9	1.4	1.1	1.3	1.0	1.1	0.8
Finance and insurance	1.1	1.1	0.8	1.6	1.3	1.3	0.7	0.9	0.8
Credit intermediation and related activities	1.7	1.6	1.0	2.4	2.1	1.8	0.7	0.9	0.9
Insurance carriers and related activities	1.9	1.6	0.8	2.4	2.1	2.0	1.6	1.5	1.1
Real estate and rental and leasing	5.2	4.2	3.5	4.0	3.2	5.1	3.6	4.0	3.0
Professional and business services	2.1	1.8	1.2	2.0	1.6	1.8	2.2	1.9	1.4
Professional and technical services	3.4	3.1	1.4	3.3	2.9	2.0	2.7	2.7	1.5
Administrative and waste services	2.8	2.2	3.0	2.3	1.7	4.6	3.6	3.2	3.0
Education and health services	2.2	1.7	1.0	1.9	1.5	1.6	1.7	1.3	1.1
Educational services	2.1	1.9	1.6	2.2	1.7	2.6	2.5	2.3	1.7
Junior colleges, colleges, and universities	2.3	1.7	1.5	2.2	1.8	2.2	1.5	1.4	0.9
Health care and social assistance	2.5	1.9	1.2	2.1	1.7	1.7	1.9	1.5	1.2
Leisure and hospitality	1.9	1.4	3.4	1.8	1.3	3.4	2.5	1.8	3.2
Accommodation and food services	2.1	1.4	3.7	1.9	1.3	4.0	2.9	2.1	3.8
Other services	3.4	2.7	3.4	2.9	2.5	5.5	3.4	2.8	2.9
1 to 99 workers	0.9	0.7	0.9	0.8	0.6	1.0	1.0	0.8	0.8
1 to 49 workers	1.0	0.8	1.1	0.8	0.6	1.5	1.1	0.9	0.8
50 to 99 workers	2.1	1.7	1.9	1.6	1.3	2.1	2.0	1.6	1.2
100 workers or more	0.9	0.8	0.5	1.0	0.8	0.8	0.8	0.7	0.5
100 to 499 workers	1.3	1.1	0.8	1.3	1.1	1.1	1.1	1.1	0.8
500 workers or more	1.5	1.3	0.6	1.5	1.2	1.0	1.0	0.9	0.6
Geographic areas									
Northeast	1.6	1.3	1.2	1.8	1.4	2.0	1.6	1.1	1.4
New England	3.3	2.7	2.1	1.5	1.3	2.7	2.2	2.0	2.0
Middle Atlantic	1.8	1.3	1.5	2.2	1.7	2.4	2.0	1.3	1.8
South	1.0	0.8	0.9	0.8	0.6	1.1	1.1	1.0	0.8
South Atlantic	1.4	1.0	1.2	1.1	0.8	1.7	1.5	1.4	1.1
East South Central	2.2	1.6	1.5	1.7	1.5	2.5	2.4	2.5	1.6
West South Central	1.9	1.9	1.7	1.2	1.0	1.8	2.1	2.0	1.5
Midwest	1.8	1.3	0.8	1.3	1.0	1.3	1.6	1.2	0.7
East North Central	1.7	1.4	0.9	1.6	1.2	1.3	1.6	1.3	0.7
West North Central	4.2	3.0	1.4	2.4	1.9	2.7	3.7	2.3	1.4
West	1.3	1.3	1.1	1.3	1.2	1.0	1.4	1.2	1.1
Mountain	1.6	1.7	1.5	2.6	2.3	1.8	1.7	1.7	1.8
Pacific	1.7	1.8	1.4	1.4	1.3	1.2	1.9	1.5	1.4

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 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.

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 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.7	0.7
Professional and related	0.4	0.4	0.5	0.5
Service	1.1	1.1	1.6	1.6
Protective service	3.2	3.2	4.8	4.8
Sales and office	0.3	0.3	0.6	0.6
Sales and related	0.5	0.5	0.8	0.8
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.6	1.6	1.9	1.9
Installation, maintenance, and repair	1.2	1.2	1.6	1.6
Production, transportation, and material moving	0.5	0.5	0.7	0.7
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.8	0.8	1.2	1.2
Full time	0.3	0.3	0.4	0.4
Part time	0.9	0.9	1.2	1.2
Union	0.5	0.5	0.8	0.8
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.7	0.7	0.9	0.9
Lowest 10 percent	1.5	1.5	2.1	2.1
Second 25 percent	0.6	0.6	0.9	0.9
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Construction	1.1	1.1	1.4	1.4
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Trade, transportation, and utilities	0.4	0.4	0.6	0.6
Wholesale trade	0.9	0.9	1.2	1.2
Retail trade	0.6	0.6	0.7	0.7
Transportation and warehousing	0.8	0.8	1.0	1.0
Utilities	1.0	1.0	1.1	1.1

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.7	0.7	1.1	1.1
Financial activities	0.5	0.5	0.8	0.8
Finance and insurance	0.3	0.3	0.5	0.5
Credit intermediation and related activities	0.5	0.5	0.6	0.6
Insurance carriers and related activities	0.5	0.5	0.7	0.7
Real estate and rental and leasing	2.2	2.2	3.8	3.8
Professional and business services	1.0	1.0	1.2	1.2
Professional and technical services	0.9	0.9	1.1	1.1
Administrative and waste services	2.7	2.7	3.5	3.5
Education and health services	0.5	0.5	0.9	0.9
Educational services	0.9	0.9	1.2	1.2
Junior colleges, colleges, and universities	0.5	0.5	0.7	0.7
Health care and social assistance	0.6	0.6	1.1	1.1
Leisure and hospitality	1.4	1.4	2.1	2.1
Accommodation and food services	1.7	1.7	2.5	2.5
Other services	1.5	1.5	1.8	1.8
1 to 99 workers	0.5	0.5	0.8	0.8
1 to 49 workers	0.7	0.7	1.0	1.0
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.6	0.6
New England	0.9	0.9	1.2	1.2
Middle Atlantic	0.5	0.5	0.7	0.7
South	0.4	0.4	0.6	0.6
South Atlantic	0.5	0.5	0.8	0.8
East South Central	0.8	0.8	1.7	1.7
West South Central	0.8	0.8	1.1	1.1
Midwest	0.7	0.7	1.1	1.1
East North Central	0.5	0.5	0.8	0.8
West North Central	1.9	1.9	3.0	3.0
West	0.6	0.6	0.8	0.8
Mountain	1.2	1.2	1.9	1.9
Pacific	0.7	0.7	0.8	0.8

¹ 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 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$2.93	0.6	\$7.48	0.6	\$2.64	\$1.45
Worker characteristics						
Management, professional, and related	3.80	1.0	11.29	1.0	3.63	1.86
Management, business, and financial	6.08	0.7	13.05	0.7	6.14	1.97
Professional and related	4.32	1.5	15.03	1.5	3.86	2.49
Service	9.42	1.6	17.80	1.6	9.17	6.19
Protective service	25.43	—	—	—	—	—
Sales and office	4.12	0.8	8.72	0.8	4.33	1.34
Sales and related	6.00	0.8	15.04	0.8	6.04	2.12
Office and administrative support	4.64	0.9	10.19	0.9	4.94	1.76
Natural resources, construction, and maintenance	10.27	2.2	23.13	2.2	7.65	5.94
Construction, extraction, farming, fishing, and forestry	20.28	3.7	32.17	3.7	16.97	10.43
Installation, maintenance, and repair	10.14	2.1	31.64	2.1	6.45	7.46
Production, transportation, and material moving	5.25	1.1	14.66	1.1	4.81	2.45
Production	5.58	1.2	17.06	1.2	5.93	4.05
Transportation and material moving	8.66	1.8	24.81	1.8	7.03	2.83
Full time	2.98	0.6	7.85	0.6	2.63	1.52
Part time	7.73	1.1	17.01	1.1	7.92	3.58
Union	8.79	2.4	16.07	2.4	6.28	3.36
Nonunion	2.72	0.5	7.38	0.5	2.61	1.55
Average wage within the following categories: ¹						
Lowest 25 percent	5.53	1.1	16.39	1.1	5.58	2.39
Lowest 10 percent	10.04	1.5	27.06	1.5	9.49	5.35
Second 25 percent	4.72	0.8	11.36	0.8	4.73	3.96
Third 25 percent	4.37	1.0	12.76	1.0	3.94	1.66
Highest 25 percent	3.73	0.9	10.42	0.9	4.04	1.93
Highest 10 percent	5.04	1.2	12.87	1.2	5.59	2.68
Establishment characteristics						
Goods-producing industries	5.85	1.3	14.95	1.3	5.10	2.06
Construction	14.87	3.1	26.04	3.1	13.12	5.26
Manufacturing	5.36	1.0	15.10	1.0	5.39	2.27
Service-providing industries	3.28	0.6	8.40	0.6	3.05	1.76
Trade, transportation, and utilities	5.00	0.8	19.46	0.8	4.60	2.17
Wholesale trade	7.82	1.9	18.92	1.9	7.95	3.70
Retail trade	5.57	1.0	22.96	1.0	4.96	2.57
Transportation and warehousing	11.00	2.3	39.13	2.3	8.59	6.18
Utilities	8.44	3.2	21.56	3.2	9.32	4.53

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	\$11.29	2.7	\$19.95	2.7	\$8.99	\$3.91
Financial activities	6.84	1.3	28.36	1.3	4.54	1.93
Finance and insurance	3.29	0.9	14.68	0.9	3.06	2.05
Credit intermediation and related activities	5.47	1.4	27.17	1.4	4.35	3.31
Insurance carriers and related activities	5.66	1.7	30.12	1.7	5.36	1.85
Real estate and rental and leasing	31.47	5.7	56.17	5.7	22.90	6.64
Professional and business services	7.04	1.6	16.46	1.6	7.43	6.73
Professional and technical services	9.49	2.6	15.42	2.6	11.01	5.61
Administrative and waste services	13.40	—	—	—	—	—
Education and health services	6.74	1.5	22.28	1.5	6.37	2.66
Educational services	9.08	2.5	32.58	2.5	11.07	5.06
Junior colleges, colleges, and universities	6.05	1.3	20.72	1.3	6.32	3.07
Health care and social assistance	7.93	1.8	26.53	1.8	7.35	2.87
Leisure and hospitality	13.85	3.2	20.07	3.2	15.49	4.69
Accommodation and food services	15.82	2.6	29.44	2.6	16.99	4.79
Other services	14.11	4.0	20.90	4.0	14.75	7.57
1 to 99 workers	5.04	0.9	10.64	0.9	4.80	3.18
1 to 49 workers	5.85	1.2	11.87	1.2	5.88	4.11
50 to 99 workers	9.22	1.7	25.04	1.7	7.62	3.83
100 workers or more	3.18	0.7	10.88	0.7	2.71	1.31
100 to 499 workers	4.83	0.9	16.54	0.9	4.06	2.03
500 workers or more	3.58	1.0	13.67	1.0	3.20	1.76
Geographic areas						
Northeast	4.94	1.0	16.20	1.0	3.79	2.08
New England	8.17	2.0	45.22	2.0	6.37	4.46
Middle Atlantic	6.83	1.1	17.28	1.1	5.24	2.62
South	4.61	0.8	11.01	0.8	4.26	1.92
South Atlantic	6.42	0.8	17.33	0.8	5.98	2.34
East South Central	5.90	1.7	23.74	1.7	5.66	5.55
West South Central	9.12	1.8	15.68	1.8	8.48	3.72
Midwest	5.57	1.2	16.48	1.2	4.36	4.33
East North Central	6.37	1.4	19.01	1.4	5.33	2.92
West North Central	10.64	2.1	32.81	2.1	7.25	11.82
West	7.99	1.5	14.62	1.5	8.14	2.55
Mountain	13.23	3.4	18.85	3.4	14.51	3.99
Pacific	9.82	1.5	18.38	1.5	9.77	3.26

¹ 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 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.0	0.8	0.6	0.6	0.2
Worker characteristics					
Management, professional, and related	0.0	1.2	0.9	0.9	0.3
Management, business, and financial	0.0	1.5	1.0	1.3	0.2
Professional and related	0.0	1.5	1.2	1.0	0.5
Service	0.0	2.2	1.3	1.8	0.4
Protective service	0.0	9.0	2.8	–	–
Sales and office	0.0	1.2	0.9	0.9	0.3
Sales and related	0.0	1.9	1.7	1.6	0.3
Office and administrative support	0.0	1.6	1.1	0.9	0.4
Natural resources, construction, and maintenance	0.0	2.4	1.4	1.7	0.7
Construction, extraction, farming, fishing, and forestry	0.0	4.7	2.9	2.9	1.9
Installation, maintenance, and repair	0.0	2.2	1.2	1.8	0.3
Production, transportation, and material moving ...	0.0	1.7	1.0	1.2	0.4
Production	0.0	1.6	1.1	1.4	0.2
Transportation and material moving	0.0	2.8	1.7	1.9	0.8
Full time	0.0	0.8	0.5	0.6	0.2
Part time	0.0	2.4	2.0	1.5	0.7
Union	0.0	2.1	1.1	1.8	1.0
Nonunion	0.0	0.9	0.6	0.7	0.2
Average wage within the following categories: ³					
Lowest 25 percent	0.0	2.0	1.6	1.4	0.1
Lowest 10 percent	0.0	3.6	2.8	–	–
Second 25 percent	0.0	1.5	1.2	1.0	0.3
Third 25 percent	0.0	1.3	0.8	0.8	0.4
Highest 25 percent	0.0	1.2	0.7	0.9	0.3
Highest 10 percent	0.0	1.6	1.1	1.4	0.2
Establishment characteristics					
Goods-producing industries	0.0	1.5	1.1	1.4	0.3
Construction	0.0	3.2	1.6	2.2	1.7
Manufacturing	0.0	1.6	1.3	1.4	0.2
Service-providing industries	0.0	0.9	0.6	0.7	0.3
Trade, transportation, and utilities	0.0	1.6	1.1	1.1	0.3
Wholesale trade	0.0	2.9	–	2.2	–
Retail trade	0.0	1.9	1.9	–	–
Transportation and warehousing	0.0	4.7	–	3.6	–
Utilities	0.0	4.7	–	–	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	0.0	3.6	3.0	—	—
Financial activities	0.0	1.9	1.6	1.1	0.6
Finance and insurance	0.0	1.8	1.7	1.2	0.7
Credit intermediation and related activities	0.0	2.8	2.5	—	—
Insurance carriers and related activities	0.0	3.1	2.8	1.7	1.2
Real estate and rental and leasing	0.0	5.2	—	—	—
Professional and business services	0.0	2.7	—	1.8	—
Professional and technical services	0.0	2.8	—	2.1	—
Administrative and waste services	0.0	5.7	4.1	3.3	—
Education and health services	0.0	2.2	1.4	1.7	0.7
Educational services	0.0	1.9	1.2	—	—
Junior colleges, colleges, and universities	0.0	2.4	1.9	1.5	0.3
Health care and social assistance	0.0	2.6	1.6	2.0	0.8
Leisure and hospitality	0.0	3.6	2.8	—	—
Accommodation and food services	0.0	4.3	3.4	—	—
Other services	0.0	5.9	—	3.9	—
1 to 99 workers	0.0	1.3	0.9	0.9	0.3
1 to 49 workers	0.0	1.7	1.2	1.2	0.2
50 to 99 workers	0.0	2.2	1.4	1.5	1.0
100 workers or more	0.0	1.0	0.8	0.8	0.3
100 to 499 workers	0.0	1.2	1.0	1.0	0.3
500 workers or more	0.0	1.8	1.3	1.2	0.4
Geographic areas					
Northeast	0.0	1.5	0.8	1.5	0.6
New England	0.0	3.2	—	3.0	—
Middle Atlantic	0.0	1.6	1.0	1.6	0.5
South	0.0	1.4	1.0	1.0	0.2
South Atlantic	0.0	1.9	1.3	1.1	0.3
East South Central	0.0	3.2	2.6	—	—
West South Central	0.0	2.5	2.0	2.3	0.2
Midwest	0.0	1.8	1.1	1.4	0.3
East North Central	0.0	1.8	1.3	1.8	0.4
West North Central	0.0	4.1	—	2.5	—
West	0.0	1.7	1.3	1.2	0.8
Mountain	0.0	2.9	1.5	2.2	1.1
Pacific	0.0	2.0	1.8	1.5	1.0

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$8.30	0.4	\$26.19	0.4	\$7.97	\$5.47
Worker characteristics						
Management, professional, and related	9.20	0.6	46.07	0.6	8.99	6.70
Management, business, and financial	15.45	0.6	65.42	0.6	14.29	9.32
Professional and related	11.59	0.9	57.61	0.9	11.44	8.96
Service	32.91	1.5	68.54	1.5	31.66	16.17
Protective service	89.13	—	—	—	—	—
Sales and office	10.69	0.4	50.32	0.4	10.85	9.04
Sales and related	16.94	0.6	53.47	0.6	16.68	9.94
Office and administrative support	12.90	0.6	65.27	0.6	13.23	12.56
Natural resources, construction, and maintenance	29.17	1.9	60.44	1.9	26.20	14.65
Construction, extraction, farming, fishing, and forestry	59.16	3.3	101.99	3.3	55.20	28.87
Installation, maintenance, and repair	29.26	1.9	50.90	1.9	27.14	16.87
Production, transportation, and material moving	14.92	1.1	32.00	1.1	15.40	9.16
Production	19.21	1.1	23.04	1.1	20.35	12.83
Transportation and material moving	21.44	1.9	50.80	1.9	21.89	12.48
Full time	8.49	0.5	26.85	0.5	8.17	5.77
Part time	22.70	0.8	54.72	0.8	23.36	14.11
Union	21.92	2.3	35.89	2.3	19.80	16.34
Nonunion	7.87	0.3	27.26	0.3	7.86	5.43
Average wage within the following categories: ¹						
Lowest 25 percent	16.14	0.6	113.58	0.6	15.69	13.03
Lowest 10 percent	32.57	1.0	89.91	1.0	31.71	34.82
Second 25 percent	17.66	0.6	42.72	0.6	18.06	9.52
Third 25 percent	12.51	0.8	42.35	0.8	12.08	8.54
Highest 25 percent	9.73	0.8	23.98	0.8	10.20	6.76
Highest 10 percent	15.17	1.0	42.94	1.0	14.83	9.62
Establishment characteristics						
Goods-producing industries	16.26	1.2	44.80	1.2	15.74	8.46
Construction	47.07	2.9	91.70	2.9	43.35	17.95
Manufacturing	16.18	1.0	18.88	1.0	16.51	8.72
Service-providing industries	9.24	0.5	26.75	0.5	9.17	6.47
Trade, transportation, and utilities	12.87	0.8	33.45	0.8	12.72	7.83
Wholesale trade	23.82	1.6	64.60	1.6	24.10	14.49
Retail trade	11.83	0.6	56.38	0.6	11.41	11.61
Transportation and warehousing	23.42	2.4	59.50	2.4	23.67	17.54
Utilities	27.05	3.8	43.93	3.8	29.87	13.78

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	\$27.28	2.4	\$34.16	2.4	\$24.41	\$18.75
Financial activities	14.15	0.7	72.20	0.7	13.63	10.13
Finance and insurance	10.01	0.4	62.49	0.4	9.93	7.53
Credit intermediation and related activities	11.80	0.3	74.62	0.3	11.97	10.31
Insurance carriers and related activities	17.03	0.8	86.41	0.8	17.36	10.18
Real estate and rental and leasing	68.69	—	—	—	—	—
Professional and business services	24.11	0.9	76.93	0.9	24.91	14.14
Professional and technical services	26.44	1.3	94.58	1.3	27.90	20.93
Administrative and waste services	61.72	2.3	145.71	2.3	59.97	34.18
Education and health services	19.89	0.8	84.65	0.8	20.55	16.49
Educational services	28.08	1.3	100.37	1.3	28.28	14.73
Junior colleges, colleges, and universities	16.78	0.5	66.17	0.5	16.90	10.50
Health care and social assistance	23.51	1.0	99.10	1.0	24.23	19.28
Leisure and hospitality	41.12	2.9	85.35	2.9	42.52	21.72
Accommodation and food services	45.32	2.8	108.87	2.8	46.96	27.47
Other services	45.18	2.6	134.66	2.6	45.91	25.26
1 to 99 workers	15.39	0.7	34.34	0.7	15.07	10.82
1 to 49 workers	18.14	1.0	39.81	1.0	17.78	13.47
50 to 99 workers	25.07	1.0	58.44	1.0	24.14	14.76
100 workers or more	7.87	0.5	30.02	0.5	7.61	4.75
100 to 499 workers	11.17	0.6	40.12	0.6	10.64	6.93
500 workers or more	10.21	0.9	37.20	0.9	9.74	6.21
Geographic areas						
Northeast	17.20	1.2	64.49	1.2	12.98	8.93
New England	23.27	1.9	99.84	1.9	18.72	11.51
Middle Atlantic	24.06	1.4	79.75	1.4	18.47	11.75
South	13.49	0.5	63.50	0.5	12.94	9.54
South Atlantic	19.46	0.8	98.01	0.8	18.28	12.41
East South Central	22.17	0.9	70.44	0.9	22.25	23.70
West South Central	24.29	0.7	83.11	0.7	24.31	18.51
Midwest	18.07	1.1	30.37	1.1	18.78	13.35
East North Central	14.28	1.3	36.11	1.3	16.42	16.09
West North Central	46.63	1.8	54.29	1.8	45.34	23.14
West	18.51	0.8	33.54	0.8	18.66	11.53
Mountain	30.10	1.7	78.70	1.7	30.32	27.72
Pacific	22.92	0.8	36.19	0.8	23.19	11.08

¹ 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 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.0	0.8	0.5	0.6	0.2
Worker characteristics					
Management, professional, and related	0.0	1.2	0.9	0.9	0.4
Management, business, and financial	0.0	1.5	0.9	1.3	0.2
Professional and related	0.0	1.5	1.2	1.0	0.5
Service	0.0	2.1	1.1	1.8	0.2
Protective service	0.0	9.2	2.9	–	–
Sales and office	0.0	1.2	0.8	0.9	0.3
Sales and related	0.0	1.9	1.6	1.5	0.4
Office and administrative support	0.0	1.6	1.0	1.0	0.3
Natural resources, construction, and maintenance	0.0	2.4	1.3	1.6	0.7
Construction, extraction, farming, fishing, and forestry	0.0	4.4	2.7	2.7	1.7
Installation, maintenance, and repair	0.0	2.3	1.1	1.8	0.3
Production, transportation, and material moving ...	0.0	1.7	1.1	1.2	0.4
Production	0.0	1.6	1.1	1.3	0.2
Transportation and material moving	0.0	2.9	1.7	2.0	0.8
Full time	0.0	0.9	0.5	0.7	0.2
Part time	0.0	2.3	1.9	1.5	0.6
Union	0.0	2.2	1.2	1.7	0.9
Nonunion	0.0	0.9	0.6	0.7	0.2
Average wage within the following categories: ³					
Lowest 25 percent	0.0	1.8	1.4	1.4	0.2
Lowest 10 percent	0.0	3.5	2.8	–	–
Second 25 percent	0.0	1.4	1.1	0.9	0.3
Third 25 percent	0.0	1.2	0.8	0.8	0.4
Highest 25 percent	0.0	1.2	0.8	0.9	0.4
Highest 10 percent	0.0	1.6	1.2	1.3	0.3
Establishment characteristics					
Goods-producing industries	0.0	1.4	1.1	1.3	0.3
Construction	0.0	3.3	1.5	2.3	1.5
Manufacturing	0.0	1.6	1.3	1.5	0.2
Service-providing industries	0.0	1.0	0.6	0.7	0.3
Trade, transportation, and utilities	0.0	1.7	1.1	1.1	0.3
Wholesale trade	0.0	2.8	–	2.0	–
Retail trade	0.0	1.9	1.9	1.4	0.4
Transportation and warehousing	0.0	4.5	–	3.5	–
Utilities	0.0	4.6	–	–	–

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	0.0	3.4	—	1.8	—
Financial activities	0.0	1.9	1.5	1.1	0.6
Finance and insurance	0.0	1.7	1.6	1.1	0.7
Credit intermediation and related activities	0.0	2.8	2.4	—	—
Insurance carriers and related activities	0.0	3.0	2.6	1.7	1.1
Real estate and rental and leasing	0.0	5.0	—	—	—
Professional and business services	0.0	2.7	—	1.9	—
Professional and technical services	0.0	2.8	—	2.1	—
Administrative and waste services	0.0	5.8	—	3.7	—
Education and health services	0.0	2.1	1.3	1.7	0.8
Educational services	0.0	2.0	1.1	—	—
Junior colleges, colleges, and universities	0.0	2.3	1.9	1.4	0.3
Health care and social assistance	0.0	2.5	1.5	1.9	0.9
Leisure and hospitality	0.0	3.9	2.6	3.0	—
Accommodation and food services	0.0	4.8	3.5	—	—
Other services	0.0	5.4	—	3.7	—
1 to 99 workers	0.0	1.3	0.8	0.9	0.3
1 to 49 workers	0.0	1.6	1.1	1.1	0.2
50 to 99 workers	0.0	2.2	1.4	1.5	1.0
100 workers or more	0.0	1.0	0.8	0.8	0.3
100 to 499 workers	0.0	1.2	0.9	1.0	0.3
500 workers or more	0.0	1.8	1.2	1.2	0.5
Geographic areas					
Northeast	0.0	1.4	0.8	1.4	0.4
New England	0.0	3.1	—	2.9	—
Middle Atlantic	0.0	1.6	1.0	1.5	0.5
South	0.0	1.3	0.9	0.9	0.3
South Atlantic	0.0	1.7	1.2	1.0	0.6
East South Central	0.0	2.9	2.4	—	—
West South Central	0.0	2.5	1.8	2.1	0.2
Midwest	0.0	2.1	1.1	1.7	0.3
East North Central	0.0	1.8	1.3	1.7	0.4
West North Central	0.0	5.3	—	3.7	—
West	0.0	1.9	1.3	1.1	0.7
Mountain	0.0	2.9	1.6	1.9	1.0
Pacific	0.0	2.4	1.8	1.4	1.0

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.42	\$1.35	\$1.48	\$2.14	\$7.82	\$5.36	\$4.31	\$5.27	\$13.86	\$22.78
Worker characteristics										
Management, professional, and related	1.13	1.98	2.16	3.51	12.16	6.04	6.52	6.31	11.73	36.04
Management, business, and financial	1.29	1.83	2.89	6.01	9.29	7.74	8.41	9.20	17.96	52.19
Professional and related	1.69	2.72	2.99	4.64	14.09	7.37	8.43	5.97	15.41	53.01
Service	3.85	2.55	5.12	12.25	49.50	6.09	14.38	28.54	19.42	56.78
Protective service	7.78	9.16	18.78	37.04	28.45	11.36	67.38	—	—	215.95
Sales and office	1.83	2.76	1.69	3.16	5.75	14.57	8.25	9.45	18.63	39.93
Sales and related	2.79	3.11	5.11	5.89	8.31	9.52	12.03	9.43	20.04	52.61
Office and administrative support	2.51	4.16	3.29	4.28	6.60	22.43	9.44	7.39	28.05	46.46
Natural resources, construction, and maintenance	3.10	4.16	4.45	15.11	50.21	8.59	12.76	18.74	19.12	29.98
Construction, extraction, farming, fishing, and forestry	6.10	7.97	9.78	16.74	11.82	14.13	10.69	43.08	25.99	99.25
Installation, maintenance, and repair	2.70	5.91	5.92	20.26	63.32	9.85	11.42	28.16	53.77	51.56
Production, transportation, and material moving ...	3.10	2.55	2.57	4.73	5.55	6.47	11.96	8.41	19.87	76.84
Production	3.27	2.79	3.84	6.07	6.79	7.70	19.82	8.18	23.97	102.71
Transportation and material moving	3.59	4.73	5.26	4.12	12.34	12.81	11.01	20.15	30.99	66.09
Full time	1.65	1.47	1.57	2.55	7.27	4.83	5.15	5.08	14.76	24.94
Part time	2.97	7.51	7.83	9.25	16.89	12.45	32.95	38.65	88.99	57.62
Union	2.43	2.27	3.93	4.80	12.05	9.74	16.89	13.58	37.79	143.26
Nonunion	1.40	1.84	1.72	2.32	8.14	4.63	4.72	5.60	14.46	22.20
Average wage within the following categories: ²										
Lowest 25 percent	2.84	2.85	4.90	6.59	8.59	10.83	13.96	16.15	46.62	45.25
Lowest 10 percent	5.90	5.07	12.86	20.15	17.75	17.08	44.43	15.92	119.85	196.10
Second 25 percent	2.22	3.32	2.57	6.52	26.06	18.17	10.38	16.93	55.80	35.12
Third 25 percent	2.14	2.35	1.71	2.80	7.03	6.06	5.89	5.19	12.77	48.81
Highest 25 percent	1.27	2.12	2.39	2.94	9.58	7.83	5.94	3.85	16.03	37.11
Highest 10 percent	1.14	2.33	3.61	4.91	18.54	9.96	8.58	5.10	21.69	35.48
Establishment characteristics										
Goods-producing industries	1.31	2.23	2.51	4.12	4.78	8.09	13.25	10.49	17.30	35.46
Construction	8.57	4.31	8.67	10.50	9.83	9.30	12.83	15.31	44.18	66.62
Manufacturing	1.55	2.29	4.10	4.17	4.64	6.81	14.36	10.80	14.39	33.55
Service-providing industries	1.70	1.91	1.88	2.83	11.23	5.28	5.96	8.62	18.15	29.84
Trade, transportation, and utilities	3.18	2.12	1.61	3.45	9.94	10.17	7.68	8.51	10.24	23.45
Wholesale trade	3.40	3.52	2.15	8.22	6.54	5.60	19.33	10.71	22.71	43.29
Retail trade	3.40	2.56	6.29	7.40	14.82	34.74	6.61	26.02	34.46	61.53
Transportation and warehousing	3.90	3.29	1.29	7.76	32.32	22.72	18.23	7.27	42.74	83.28
Utilities	—	3.98	13.81	10.95	7.72	4.99	3.52	21.74	24.45	39.13

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$3.11	\$3.55	\$5.17	\$0.00	\$9.33	\$27.94	\$12.73	\$15.33	\$37.32	\$134.89
Financial activities	2.25	2.54	2.62	4.72	7.66	2.39	9.35	7.87	19.77	61.31
Finance and insurance	1.57	1.56	3.58	1.73	8.50	5.90	4.90	0.83	6.25	27.58
Credit intermediation and related activities	3.12	1.89	4.24	2.24	9.87	3.90	9.89	8.21	20.12	45.14
Insurance carriers and related activities	3.03	5.04	4.44	4.57	6.34	13.90	18.55	20.07	21.67	51.25
Real estate and rental and leasing	5.88	23.40	10.98	13.77	36.05	17.87	39.49	73.90	36.35	115.98
Professional and business services	3.41	1.88	5.62	13.90	33.58	11.81	18.73	23.49	40.92	40.02
Professional and technical services	3.95	5.55	5.15	10.02	32.49	23.11	17.63	35.43	59.87	82.59
Administrative and waste services	5.93	3.91	19.36	—	0.00	25.89	64.47	133.11	48.62	49.25
Education and health services	2.35	4.22	3.43	5.25	14.98	22.53	13.31	20.93	59.64	48.52
Educational services	7.02	2.46	6.83	9.16	20.73	6.61	23.54	23.66	35.32	118.92
Junior colleges, colleges, and universities	4.91	1.29	3.52	6.00	9.55	15.74	8.53	10.61	21.83	85.27
Health care and social assistance	2.70	4.95	3.81	4.81	17.32	26.81	15.97	22.98	72.85	47.78
Leisure and hospitality	4.95	3.41	4.09	15.11	6.97	21.75	27.86	8.57	82.30	76.75
Accommodation and food services	11.29	3.92	9.76	20.47	9.11	46.12	58.17	8.72	95.15	104.16
Other services	9.82	18.17	18.23	23.02	29.32	15.76	25.55	77.35	153.66	59.79
1 to 99 workers	2.04	3.41	2.86	5.66	11.83	11.64	8.87	11.65	28.97	35.34
1 to 49 workers	3.59	4.65	3.02	8.91	18.45	13.65	10.90	14.95	34.58	38.90
50 to 99 workers	3.06	4.61	4.37	5.53	6.36	15.39	9.55	21.90	43.44	44.38
100 workers or more	2.03	1.71	1.19	2.93	4.41	7.83	6.61	4.73	6.75	24.21
100 to 499 workers	2.67	2.85	1.99	4.70	8.84	4.69	6.11	5.24	15.33	32.06
500 workers or more	2.17	2.19	3.38	2.83	5.02	5.13	5.17	7.87	6.38	16.19
Geographic areas										
Northeast	3.23	3.14	2.66	6.52	16.32	11.29	5.33	8.85	19.20	30.08
New England	5.93	3.82	9.57	10.55	20.65	22.22	6.70	6.71	30.06	93.60
Middle Atlantic	4.29	1.58	2.49	7.28	11.48	13.61	7.89	7.22	26.00	40.25
South	1.73	2.75	1.80	3.61	9.16	8.36	9.70	10.14	21.74	30.28
South Atlantic	1.41	3.87	3.72	4.45	11.03	16.21	9.83	17.63	40.20	40.70
East South Central	8.06	5.39	12.03	9.36	9.75	13.86	28.26	40.97	35.51	38.28
West South Central	5.51	5.63	3.14	7.95	19.00	35.88	18.99	16.22	60.18	90.05
Midwest	2.67	3.58	2.34	8.87	25.57	8.61	9.17	13.40	46.73	104.04
East North Central	3.80	4.88	3.49	5.81	13.53	9.27	6.48	12.49	39.77	120.28
West North Central	4.27	6.02	6.86	32.77	—	11.67	20.15	37.05	79.84	51.22
West	1.48	2.62	4.79	4.16	5.69	9.48	9.07	10.27	29.24	62.68
Mountain	6.16	6.90	6.91	2.63	16.38	15.92	10.93	23.48	36.11	192.32
Pacific	1.23	2.32	5.63	7.40	15.67	19.75	13.97	10.23	39.98	58.77

¹ 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.

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: 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. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.5	0.7	0.8	0.6
Worker characteristics						
Management, professional, and related	0.7	0.7	0.6	0.7	0.8	0.7
Professional and related	0.6	0.7	0.5	0.6	0.7	0.7
Teachers	0.8	0.9	0.6	0.8	1.0	0.8
Primary, secondary, and special education school teachers	0.3	0.8	0.7	0.4	0.9	0.9
Service	1.4	1.4	0.8	1.4	1.4	0.9
Protective service	1.2	1.2	0.9	1.2	1.2	1.2
Sales and office	2.1	2.2	0.8	2.1	2.3	1.2
Office and administrative support	2.1	2.2	0.8	2.1	2.3	1.2
Natural resources, construction, and maintenance	1.8	2.1	1.3	1.7	2.2	1.6
Production, transportation, and material moving ...	4.7	4.4	1.3	4.7	4.8	1.8
Full time	0.1	0.5	0.5	0.1	0.6	0.6
Part time	2.0	1.8	2.3	2.1	1.7	2.8
Union	0.5	0.7	0.5	0.5	0.8	0.7
Nonunion	1.3	1.4	0.8	1.3	1.5	1.0
Average wage within the following categories: ³						
Lowest 25 percent	2.0	1.9	1.0	2.0	2.1	1.3
Lowest 10 percent	3.5	3.6	2.1	3.5	3.7	2.4
Second 25 percent	0.8	1.1	0.7	0.8	1.3	1.0
Third 25 percent	1.3	1.4	0.8	1.3	1.3	0.8
Highest 25 percent	0.4	0.5	0.4	0.4	0.7	0.7
Highest 10 percent	0.7	0.9	0.7	0.7	1.1	1.1
Establishment characteristics						
Service-providing industries	0.7	0.8	0.5	0.7	0.8	0.6
Education and health services	0.8	0.9	0.5	0.8	0.9	0.8
Educational services	0.7	0.8	0.6	0.7	0.9	0.8
Elementary and secondary schools	0.6	0.7	0.6	0.5	0.7	0.8
Junior colleges, colleges, and universities	2.3	2.7	1.0	2.3	2.7	1.3
Health care and social assistance	3.2	3.2	1.4	3.2	3.3	2.0
Hospitals	1.4	2.4	1.6	1.4	2.8	2.2
Public administration	1.5	1.5	0.9	1.5	1.5	0.9
1 to 99 workers	3.4	3.4	1.4	3.4	3.5	1.6
1 to 49 workers	4.9	4.6	2.4	4.9	4.4	2.3
50 to 99 workers	1.8	2.3	1.7	1.8	2.4	2.2
100 workers or more	0.7	0.7	0.5	0.7	0.8	0.6
100 to 499 workers	1.5	1.6	0.8	1.5	1.7	1.1
500 workers or more	0.6	0.8	0.5	0.6	0.9	0.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015—continued

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	1.5	1.3	0.8	1.4	1.2	0.8	0.9	1.0	0.6
Worker characteristics									
Management, professional, and related	1.7	1.5	0.8	1.5	1.3	0.9	0.8	0.8	0.6
Professional and related	1.8	1.5	0.9	1.6	1.4	1.0	0.7	0.8	0.7
Teachers	1.8	1.7	1.1	1.8	1.6	1.2	0.9	1.0	0.8
Primary, secondary, and special education school teachers	2.2	1.9	1.3	2.2	1.9	1.3	0.6	1.0	0.9
Service	2.0	1.8	1.1	2.1	1.8	1.8	1.5	1.5	0.9
Protective service	3.1	2.8	1.5	3.2	2.9	2.4	1.6	1.6	1.2
Sales and office	2.6	2.3	1.2	2.6	2.4	1.1	2.3	2.5	1.2
Office and administrative support	2.6	2.3	1.3	2.5	2.3	1.1	2.3	2.5	1.2
Natural resources, construction, and maintenance	3.9	3.8	1.6	3.4	3.2	1.6	1.9	2.4	1.7
Production, transportation, and material moving	4.3	4.0	1.9	4.5	4.0	1.8	4.6	4.7	1.9
Full time	1.7	1.5	0.8	1.5	1.3	0.8	0.5	0.8	0.6
Part time	1.8	1.6	2.8	1.8	1.6	3.8	2.1	1.7	2.6
Union	1.5	1.5	0.8	1.7	1.5	0.7	0.9	1.1	0.6
Nonunion	2.1	1.8	1.4	1.6	1.3	1.7	1.3	1.5	1.0
Average wage within the following categories: ³									
Lowest 25 percent	2.0	1.6	1.3	1.8	1.4	2.3	2.1	2.2	1.2
Lowest 10 percent	2.2	1.9	2.3	1.6	1.4	4.4	3.5	3.7	2.4
Second 25 percent	2.3	2.1	1.0	2.0	1.9	1.0	1.4	1.6	0.9
Third 25 percent	2.2	2.0	1.2	1.9	1.7	1.2	1.3	1.3	0.8
Highest 25 percent	1.6	1.4	0.7	1.6	1.3	0.9	0.6	0.7	0.6
Highest 10 percent	3.2	3.0	0.8	2.9	2.5	1.1	0.9	1.2	1.1
Establishment characteristics									
Service-providing industries	1.5	1.3	0.8	1.4	1.2	0.8	0.9	1.0	0.6
Education and health services	1.7	1.6	1.0	1.6	1.3	1.2	0.9	1.0	0.7
Educational services	1.8	1.7	1.1	1.7	1.5	1.4	0.8	1.0	0.7
Elementary and secondary schools	1.9	1.6	1.3	1.8	1.5	1.6	0.7	0.8	0.8
Junior colleges, colleges, and universities	4.5	4.3	1.4	4.0	3.5	2.8	2.3	2.7	1.2
Health care and social assistance	4.9	4.2	1.8	4.2	3.3	2.0	3.3	3.3	1.9
Hospitals	7.0	6.1	1.6	5.5	4.4	2.5	1.7	2.8	2.2
Public administration	2.5	2.2	1.1	2.4	2.1	1.2	1.7	1.6	0.9
1 to 99 workers	3.9	3.6	1.9	4.0	3.5	2.0	3.5	3.5	1.6
1 to 49 workers	4.4	4.0	2.5	3.6	3.0	3.5	5.2	4.4	2.2
50 to 99 workers	7.1	6.4	2.8	7.2	6.4	2.3	2.0	2.4	2.2
100 workers or more	1.6	1.4	0.8	1.4	1.2	0.8	0.8	0.9	0.6
100 to 499 workers	3.1	2.7	1.3	2.5	2.3	1.4	1.6	1.7	1.2
500 workers or more	1.7	1.6	0.9	1.6	1.3	1.0	0.8	1.0	0.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.1	1.6	1.0	1.1	1.6	1.1
Local government	0.8	0.8	0.5	0.8	0.8	0.6
Geographic areas						
Northeast	1.5	1.8	0.9	1.4	1.7	1.0
New England	3.3	2.4	1.8	3.3	2.6	1.9
Middle Atlantic	1.8	2.4	1.0	1.8	2.3	1.1
South	1.1	1.3	1.0	1.1	1.4	1.2
South Atlantic	1.6	1.5	1.5	1.6	1.6	1.6
East South Central	3.3	3.9	1.9	3.3	4.1	2.4
West South Central	1.3	1.6	1.3	1.3	2.1	1.5
Midwest	1.8	1.9	1.0	1.8	1.7	1.0
East North Central	2.6	2.3	1.0	2.6	1.8	1.0
West North Central	2.1	2.9	2.0	2.1	3.1	2.0
West	1.3	1.3	0.4	1.3	1.2	1.0
Mountain	1.7	1.8	0.7	1.7	2.7	2.9
Pacific	1.6	1.6	0.5	1.6	1.3	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	3.7	3.5	1.3	3.1	2.7	1.9	1.8	2.0	1.1
Local government	1.4	1.2	0.9	1.4	1.2	0.9	0.8	0.8	0.6
Geographic areas									
Northeast	2.6	2.8	1.1	3.3	3.2	0.9	1.6	1.8	0.9
New England	3.7	3.5	2.6	4.8	4.2	4.4	3.5	2.9	2.3
Middle Atlantic	3.3	3.5	1.1	4.1	4.0	0.9	2.0	2.3	1.0
South	2.5	1.9	2.2	1.7	1.1	2.4	1.2	1.4	1.2
South Atlantic	4.0	3.5	2.0	3.0	1.9	2.8	1.8	1.6	1.7
East South Central	6.5	3.1	9.6	2.0	1.7	3.7	3.3	4.2	2.4
West South Central	2.7	2.3	4.0	2.0	1.6	4.1	1.3	2.1	1.5
Midwest	3.5	3.1	1.3	2.6	2.2	1.5	2.7	2.5	0.9
East North Central	2.7	2.3	1.4	3.8	3.1	1.6	2.4	1.6	1.0
West North Central	8.5	7.6	2.4	1.8	1.8	4.1	5.9	5.8	1.4
West	2.1	2.0	1.0	4.2	3.8	1.0	1.3	1.2	1.0
Mountain	5.7	5.1	0.8	—	—	—	1.7	2.7	2.9
Pacific	1.4	1.7	1.3	1.7	1.8	0.9	1.6	1.3	0.8

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 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.

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 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.9	0.9
Worker characteristics				
Management, professional, and related	0.5	0.5	0.9	0.9
Professional and related	0.5	0.5	1.1	1.1
Teachers	0.6	0.6	1.1	1.1
Primary, secondary, and special education school teachers	0.6	0.6	1.2	1.2
Service	0.6	0.6	1.3	1.3
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.6	0.6	1.4	1.4
Office and administrative support	0.6	0.6	1.3	1.3
Natural resources, construction, and maintenance	0.9	0.9	1.6	1.6
Production, transportation, and material moving	0.9	0.9	1.6	1.6
Full time	0.4	0.4	0.9	0.9
Part time	2.2	2.2	2.4	2.4
Union	0.5	0.5	0.6	0.6
Nonunion	0.6	0.6	1.5	1.5
Average wage within the following categories: ¹				
Lowest 25 percent	0.6	0.6	1.8	1.8
Lowest 10 percent	1.0	1.0	2.6	2.6
Second 25 percent	0.7	0.7	1.1	1.1
Third 25 percent	0.5	0.5	1.0	1.0
Highest 25 percent	0.5	0.5	0.8	0.8
Highest 10 percent	0.7	0.7	1.2	1.2
Establishment characteristics				
Service-providing industries	0.4	0.4	0.9	0.9
Education and health services	0.6	0.6	1.1	1.1
Educational services	0.6	0.6	1.2	1.2
Elementary and secondary schools	0.6	0.6	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1	3.2	3.2
Health care and social assistance	1.2	1.2	1.6	1.6
Hospitals	1.7	1.7	2.1	2.1
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.7	0.7	2.3	2.3
1 to 49 workers	1.0	1.0	2.2	2.2
50 to 99 workers	1.3	1.3	3.8	3.8
100 workers or more	0.4	0.4	0.9	0.9
100 to 499 workers	0.7	0.7	1.8	1.8
500 workers or more	0.5	0.5	1.0	1.0

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.9	0.9	1.8	1.8
Local government	0.4	0.4	0.9	0.9
Geographic areas				
Northeast	0.6	0.6	0.5	0.5
New England	2.0	2.0	0.9	0.9
Middle Atlantic	0.5	0.5	0.6	0.6
South	0.6	0.6	1.8	1.8
South Atlantic	0.7	0.7	1.8	1.8
East South Central	1.8	1.8	5.2	5.2
West South Central	1.2	1.2	2.1	2.1
Midwest	1.0	1.0	1.4	1.4
East North Central	0.6	0.6	1.2	1.2
West North Central	1.8	1.8	3.0	3.0
West	0.7	0.7	1.0	1.0
Mountain	1.2	1.2	2.0	2.0
Pacific	0.8	0.8	1.0	1.0

¹ 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 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$5.25	1.5	\$6.70	1.5	\$6.19	\$2.54
Worker characteristics						
Management, professional, and related	6.05	2.0	9.10	2.0	7.32	2.97
Professional and related	6.08	2.1	9.88	2.1	7.18	3.54
Teachers	6.81	2.1	11.50	2.1	8.06	4.11
Primary, secondary, and special education school teachers	7.68	2.1	13.23	2.1	8.50	4.94
Service	6.48	1.7	11.66	1.7	7.52	3.94
Protective service	7.71	2.8	15.14	2.8	9.04	4.53
Sales and office	9.03	2.8	15.52	2.8	9.42	4.09
Office and administrative support	9.26	2.7	15.95	2.7	9.66	4.22
Natural resources, construction, and maintenance	9.27	3.3	14.56	3.3	8.01	8.02
Production, transportation, and material moving ...	9.99	3.6	19.60	3.6	11.45	6.11
Full time	5.29	1.6	6.72	1.6	6.27	2.55
Part time	20.95	3.4	37.58	3.4	20.00	9.40
Union	6.70	1.5	7.45	1.5	8.26	2.71
Nonunion	5.83	2.1	8.55	2.1	6.70	3.64
Average wage within the following categories: ¹						
Lowest 25 percent	6.92	2.0	13.72	2.0	7.73	4.72
Lowest 10 percent	10.90	3.4	24.09	3.4	12.97	8.54
Second 25 percent	8.13	2.7	10.98	2.7	8.68	3.64
Third 25 percent	7.74	1.8	6.95	1.8	9.98	2.98
Highest 25 percent	5.36	2.1	9.95	2.1	6.10	3.54
Highest 10 percent	6.30	3.7	12.65	3.7	7.48	4.32
Establishment characteristics						
Service-providing industries	5.29	1.5	6.68	1.5	6.27	2.57
Education and health services	5.20	2.6	8.33	2.6	5.86	3.60
Educational services	5.41	2.4	9.63	2.4	6.18	3.93
Elementary and secondary schools	6.37	2.2	12.13	2.2	6.75	4.30
Junior colleges, colleges, and universities	9.77	5.6	6.68	5.6	11.00	5.66
Health care and social assistance	10.92	6.5	18.82	6.5	10.65	5.19
Hospitals	12.42	8.6	19.81	8.6	12.83	7.19
Public administration	9.65	1.7	8.59	1.7	11.90	3.10
1 to 99 workers	14.33	4.1	19.90	4.1	18.06	4.17
1 to 49 workers	12.84	5.2	18.45	5.2	15.31	5.90
50 to 99 workers	23.72	7.6	27.69	7.6	33.64	6.72
100 workers or more	4.93	1.6	6.30	1.6	5.79	2.74
100 to 499 workers	10.52	2.7	18.51	2.7	11.01	5.68
500 workers or more	4.90	1.9	6.04	1.9	5.81	2.81

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	\$12.68	4.2	\$7.45	4.2	\$15.29	\$3.84
Local government	5.10	1.2	8.29	1.2	5.34	2.96
Geographic areas						
Northeast	8.21	1.7	11.43	1.7	9.63	4.91
New England	22.08	—	—	—	—	—
Middle Atlantic	7.39	1.8	10.73	1.8	8.13	6.25
South	6.88	2.4	7.80	2.4	8.16	4.67
South Atlantic	9.65	2.7	13.32	2.7	11.90	3.60
East South Central	13.15	3.2	18.71	3.2	13.18	12.67
West South Central	10.87	5.1	9.85	5.1	13.34	5.70
Midwest	9.34	4.7	16.58	4.7	9.77	2.95
East North Central	10.34	2.4	26.01	2.4	12.35	3.45
West North Central	18.24	8.3	23.20	8.3	13.39	5.40
West	17.49	2.3	25.03	2.3	19.25	4.49
Mountain	32.29	5.9	62.60	5.9	25.14	11.13
Pacific	18.91	2.2	11.29	2.2	23.73	4.76

¹ 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 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.0	2.0	1.7	1.0	0.6
Worker characteristics					
Management, professional, and related	0.0	2.2	2.0	1.2	0.8
Professional and related	0.0	2.2	2.1	1.1	0.7
Teachers	0.0	2.6	2.5	1.5	1.1
Primary, secondary, and special education school teachers	0.0	2.6	2.1	1.6	1.4
Service	0.0	2.7	2.3	1.0	0.6
Protective service	0.0	3.0	2.5	1.4	1.2
Sales and office	0.0	3.0	2.6	1.6	1.3
Office and administrative support	0.0	3.0	2.5	1.7	1.3
Natural resources, construction, and maintenance	0.0	3.3	2.4	2.0	1.4
Production, transportation, and material moving	0.0	4.2	3.0	2.9	1.0
Full time	0.0	2.0	1.7	1.0	0.7
Part time	0.0	7.4	8.1	2.3	1.0
Union	0.0	2.0	1.4	1.7	0.9
Nonunion	0.0	3.3	3.1	0.5	0.9
Average wage within the following categories: ³					
Lowest 25 percent	0.0	3.5	3.0	0.8	1.5
Lowest 10 percent	0.0	4.4	3.7	–	–
Second 25 percent	0.0	2.5	2.2	1.2	0.8
Third 25 percent	0.0	2.6	2.1	1.8	0.7
Highest 25 percent	0.0	1.9	1.6	1.1	1.0
Highest 10 percent	0.0	2.5	2.0	2.2	0.9
Establishment characteristics					
Service-providing industries	0.0	2.0	1.7	1.0	0.6
Education and health services	0.0	2.4	2.4	0.8	0.5
Educational services	0.0	2.7	2.7	0.9	0.6
Elementary and secondary schools	0.0	2.5	2.3	1.2	0.6
Junior colleges, colleges, and universities	0.0	5.9	5.9	–	–
Health care and social assistance	0.0	4.5	4.3	2.0	1.0
Hospitals	0.0	6.2	6.3	2.6	0.9
Public administration	0.0	3.1	1.9	2.2	1.5
1 to 99 workers	0.0	4.9	4.1	–	–
1 to 49 workers	0.0	6.6	6.4	–	–
50 to 99 workers	0.0	6.7	4.0	–	–
100 workers or more	0.0	2.0	1.8	0.9	0.6
100 to 499 workers	0.0	3.2	2.7	1.5	1.4
500 workers or more	0.0	2.3	2.2	0.9	0.6

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	0.0	3.9	3.5	—	—
Local government	0.0	1.8	1.5	0.8	0.7
Geographic areas					
Northeast	0.0	3.1	3.7	1.7	1.6
New England	0.0	3.1	—	—	—
Middle Atlantic	0.0	3.6	4.9	1.8	2.2
South	0.0	4.0	3.6	—	—
South Atlantic	0.0	5.6	5.1	—	—
East South Central	0.0	9.8	—	—	—
West South Central	0.0	5.0	—	1.4	—
Midwest	0.0	3.3	3.4	—	—
East North Central	0.0	4.2	4.1	—	—
West North Central	0.0	5.1	—	—	—
West	0.0	3.7	2.4	—	—
Mountain	0.0	6.7	—	2.7	—
Pacific	0.0	4.4	2.6	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$16.57	0.7	\$20.44	0.7	\$17.67	\$9.38
Worker characteristics						
Management, professional, and related	18.31	0.8	30.89	0.8	18.79	11.49
Professional and related	20.10	0.8	34.01	0.8	20.62	12.52
Teachers	21.53	1.0	41.20	1.0	21.87	13.94
Primary, secondary, and special education school teachers	23.70	1.2	45.33	1.2	24.58	14.26
Service	24.10	1.1	27.14	1.1	26.17	12.85
Protective service	24.43	1.7	50.76	1.7	26.12	13.88
Sales and office	26.06	2.4	26.51	2.4	27.24	12.32
Office and administrative support	26.61	2.2	27.94	2.2	28.10	12.58
Natural resources, construction, and maintenance	32.85	1.6	71.21	1.6	33.64	30.30
Production, transportation, and material moving ...	35.58	2.9	44.99	2.9	38.88	22.76
Full time	16.94	0.7	20.39	0.7	17.97	9.37
Part time	54.52	1.7	35.57	1.7	59.29	35.07
Union	12.27	1.2	22.87	1.2	13.57	8.39
Nonunion	25.90	0.4	29.25	0.4	26.17	15.52
Average wage within the following categories: ¹						
Lowest 25 percent	33.48	0.7	40.77	0.7	34.29	17.56
Lowest 10 percent	49.66	0.6	130.42	0.6	49.30	25.22
Second 25 percent	20.54	1.3	28.54	1.3	21.16	11.99
Third 25 percent	21.07	0.9	24.41	0.9	22.05	13.17
Highest 25 percent	17.19	1.3	30.81	1.3	17.68	11.96
Highest 10 percent	25.74	1.8	43.97	1.8	28.72	14.77
Establishment characteristics						
Service-providing industries	16.77	0.6	20.68	0.6	17.87	9.47
Education and health services	18.54	0.8	30.06	0.8	19.44	12.72
Educational services	19.34	0.8	33.32	0.8	19.91	13.34
Elementary and secondary schools	21.18	1.0	39.05	1.0	21.03	12.61
Junior colleges, colleges, and universities	41.52	1.3	37.07	1.3	43.58	34.79
Health care and social assistance	36.08	1.6	42.88	1.6	37.56	21.63
Hospitals	47.36	2.3	49.31	2.3	49.25	24.77
Public administration	18.38	0.8	32.58	0.8	19.52	10.43
1 to 99 workers	45.10	1.6	45.95	1.6	48.02	25.38
1 to 49 workers	50.66	2.6	85.46	2.6	54.57	24.21
50 to 99 workers	67.18	–	–	–	–	–
100 workers or more	16.29	0.7	21.18	0.7	17.42	9.70
100 to 499 workers	38.21	1.3	91.52	1.3	37.25	18.07
500 workers or more	16.02	0.7	17.40	0.7	17.55	11.60

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	\$27.93	1.1	\$19.71	1.1	\$29.09	\$18.42
Local government	17.49	0.8	23.15	0.8	18.47	9.54
Geographic areas						
Northeast	17.45	1.7	32.73	1.7	20.84	13.13
New England	29.99	2.0	168.40	2.0	32.94	23.75
Middle Atlantic	20.04	2.1	32.74	2.1	22.37	15.81
South	27.87	0.1	48.79	0.1	27.86	17.41
South Atlantic	33.26	0.1	52.61	0.1	33.31	21.15
East South Central	61.25	—	—	—	—	—
West South Central	36.54	—	—	—	—	—
Midwest	30.34	1.7	34.06	1.7	31.86	19.55
East North Central	31.76	1.6	61.20	1.6	32.93	20.37
West North Central	45.26	3.4	33.82	3.4	42.32	43.24
West	24.41	1.9	37.44	1.9	25.71	9.78
Mountain	48.38	1.6	98.20	1.6	46.56	17.21
Pacific	17.85	2.6	40.26	2.6	19.64	12.34

¹ 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 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.0	1.7	1.4	0.8	0.5
Worker characteristics					
Management, professional, and related	0.0	2.0	1.6	1.0	0.7
Professional and related	0.0	2.0	1.8	1.0	0.6
Teachers	0.0	2.2	2.0	1.3	0.9
Primary, secondary, and special education school teachers	0.0	2.1	1.7	1.3	1.1
Service	0.0	2.4	2.0	0.9	0.5
Protective service	0.0	2.7	2.2	1.2	1.2
Sales and office	0.0	2.6	2.2	1.3	1.1
Office and administrative support	0.0	2.6	2.2	1.4	1.1
Natural resources, construction, and maintenance	0.0	2.9	2.0	1.8	1.2
Production, transportation, and material moving	0.0	3.7	2.6	2.5	0.9
Full time	0.0	1.7	1.4	0.8	0.6
Part time	0.0	6.6	7.2	2.1	0.7
Union	0.0	1.9	1.2	1.5	0.8
Nonunion	0.0	2.7	2.5	0.5	0.7
Average wage within the following categories: ³					
Lowest 25 percent	0.0	2.8	2.4	0.8	1.3
Lowest 10 percent	0.0	3.5	3.0	–	–
Second 25 percent	0.0	2.2	1.9	1.0	0.7
Third 25 percent	0.0	2.3	1.7	1.5	0.6
Highest 25 percent	0.0	1.7	1.4	0.9	0.9
Highest 10 percent	0.0	2.5	1.9	1.6	0.9
Establishment characteristics					
Service-providing industries	0.0	1.7	1.4	0.8	0.5
Education and health services	0.0	2.2	2.0	0.8	0.5
Educational services	0.0	2.4	2.2	0.9	0.5
Elementary and secondary schools	0.0	2.2	1.8	1.1	0.5
Junior colleges, colleges, and universities	0.0	5.3	5.3	–	–
Health care and social assistance	0.0	4.5	3.8	–	–
Hospitals	0.0	5.7	5.1	–	–
Public administration	0.0	2.7	1.7	1.9	1.2
1 to 99 workers	0.0	3.6	2.9	–	–
1 to 49 workers	0.0	5.1	4.2	–	–
50 to 99 workers	0.0	5.5	3.1	–	–
100 workers or more	0.0	1.8	1.5	0.8	0.5
100 to 499 workers	0.0	2.9	2.3	1.4	1.1
500 workers or more	0.0	2.0	1.9	0.8	0.5

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	0.0	3.6	3.1	—	—
Local government	0.0	1.6	1.2	0.7	0.6
Geographic areas					
Northeast	0.0	3.1	3.6	1.6	1.5
New England	0.0	3.5	—	—	—
Middle Atlantic	0.0	3.5	4.8	1.7	2.2
South	0.0	3.0	2.6	0.7	0.8
South Atlantic	0.0	4.2	3.9	—	—
East South Central	0.0	9.0	—	—	—
West South Central	0.0	2.8	—	1.8	—
Midwest	0.0	3.1	2.8	1.7	0.7
East North Central	0.0	3.6	3.6	1.6	0.3
West North Central	0.0	5.7	—	—	—
West	0.0	3.3	2.0	2.9	1.3
Mountain	0.0	4.4	3.6	—	—
Pacific	0.0	4.3	2.5	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$3.29	\$5.10	\$3.54	\$3.21	\$6.17	\$11.59	\$8.59	\$18.29	\$29.17	\$28.00
Worker characteristics										
Management, professional, and related	2.64	4.96	3.52	5.34	18.43	14.82	4.89	27.39	37.58	22.31
Professional and related	2.77	5.21	4.60	7.00	15.34	15.26	5.43	15.92	9.50	32.84
Teachers	2.76	6.47	5.10	11.16	11.78	19.97	10.88	38.22	38.25	33.16
Primary, secondary, and special education school teachers	2.79	6.52	4.86	9.38	19.86	17.15	19.49	39.63	32.62	37.22
Service	5.16	4.20	2.19	5.31	7.84	14.00	12.53	16.48	47.93	59.17
Protective service	3.87	6.49	8.05	5.22	7.02	19.75	21.51	15.61	29.28	23.04
Sales and office	2.97	5.50	5.28	6.19	16.75	12.86	9.55	31.43	31.89	53.84
Office and administrative support	3.44	5.71	5.07	5.44	17.01	11.06	9.23	30.75	28.75	53.92
Natural resources, construction, and maintenance	4.13	3.75	7.83	6.77	11.12	7.72	16.42	16.85	27.11	85.04
Production, transportation, and material moving ...	—	9.82	7.97	6.33	16.46	28.45	21.19	24.73	70.81	43.70
Full time	3.23	5.48	2.87	3.19	6.46	12.28	8.72	18.97	29.01	30.38
Part time	7.31	7.81	7.60	10.21	21.25	23.47	19.67	45.19	69.54	58.74
Union	2.17	2.90	2.65	5.91	17.19	11.05	8.42	10.75	15.59	26.08
Nonunion	0.10	5.44	6.47	4.13	11.45	12.19	28.16	40.34	48.95	42.82
Average wage within the following categories: ²										
Lowest 25 percent	0.17	6.46	10.44	8.01	15.68	14.52	24.44	32.99	22.40	35.05
Lowest 10 percent	0.00	—	16.40	16.56	27.76	20.52	63.82	55.61	22.42	73.16
Second 25 percent	3.85	4.66	2.65	5.16	12.58	12.70	14.85	11.93	39.41	37.93
Third 25 percent	5.07	3.41	3.45	4.19	19.04	17.12	6.52	21.93	39.29	30.89
Highest 25 percent	1.21	3.02	4.56	5.51	27.04	12.18	15.80	23.09	37.67	31.93
Highest 10 percent	5.68	5.34	7.11	7.40	29.92	21.45	20.03	28.23	70.81	84.54
Establishment characteristics										
Service-providing industries	3.20	5.30	3.55	3.28	6.48	12.24	8.83	18.40	30.28	26.55
Education and health services	1.51	5.80	3.61	5.77	11.07	14.19	7.88	36.11	15.26	35.81
Educational services	0.75	4.63	4.75	8.31	15.40	12.98	6.23	43.96	14.88	24.28
Elementary and secondary schools	2.12	7.21	5.51	9.01	11.13	8.89	23.64	31.44	38.50	35.79
Junior colleges, colleges, and universities	0.00	—	18.03	12.29	3.05	24.50	24.14	41.76	—	5.90
Health care and social assistance	7.38	13.54	4.65	7.58	9.33	31.01	36.22	64.93	51.91	72.06
Hospitals	—	—	8.73	9.39	36.14	23.77	63.87	24.48	61.54	91.03
Public administration	5.08	1.30	5.98	4.57	4.64	20.34	17.98	12.46	26.27	39.60
1 to 99 workers	4.70	4.39	9.79	2.79	17.10	27.93	16.30	51.12	31.51	117.00
1 to 49 workers	4.94	4.69	12.26	5.07	19.57	11.76	18.49	30.37	98.48	80.03
50 to 99 workers	—	9.43	11.27	3.79	29.55	—	52.22	—	58.03	63.29
100 workers or more	3.27	5.59	3.89	3.85	8.59	13.41	6.39	19.63	42.37	23.97
100 to 499 workers	0.26	8.03	7.65	6.29	14.98	19.23	9.80	25.20	65.91	66.88
500 workers or more	4.65	5.05	4.07	4.17	11.96	15.37	7.17	26.49	44.06	24.68

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	–	\$9.42	\$0.69	\$5.05	\$3.19	\$12.31	\$6.91	\$20.71	\$76.34	\$103.09
Local government	\$2.89	4.31	5.01	5.79	11.63	6.42	9.03	18.38	12.87	26.65
Geographic areas										
Northeast	1.06	4.24	9.05	9.59	9.84	13.29	9.22	7.18	8.28	22.16
New England	14.32	10.45	10.95	7.22	17.08	39.69	13.32	7.72	19.78	58.56
Middle Atlantic	4.34	6.20	0.00	11.11	18.66	9.09	25.78	16.04	22.56	8.46
South	0.00	8.62	5.85	5.23	7.42	11.65	34.25	41.56	36.96	35.10
South Atlantic	3.46	0.12	5.11	4.47	18.90	–	29.60	19.29	11.27	84.57
East South Central	0.00	0.00	–	–	14.41	50.93	90.39	136.08	0.00	28.23
West South Central	2.89	5.66	5.57	3.64	21.36	84.97	3.10	32.75	82.95	45.81
Midwest	5.71	6.23	4.30	7.27	31.23	9.62	13.14	29.97	69.46	77.90
East North Central	6.72	4.41	5.52	10.98	39.68	17.47	19.45	8.18	65.70	90.19
West North Central	–	–	10.73	4.68	15.21	0.00	0.00	54.07	58.43	115.69
West	1.34	1.25	4.52	4.19	23.86	13.85	8.12	22.32	92.95	72.41
Mountain	3.23	0.55	6.14	12.35	24.36	22.58	22.05	25.12	162.41	41.60
Pacific	0.33	6.02	8.79	12.72	17.62	10.90	13.76	26.57	35.76	73.33

¹ 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.

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: 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.