

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.6	0.4	0.8	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.8	0.9	0.6	0.8	0.9	0.7
Management, business, and financial .....	0.9	0.9	0.7	0.9	0.9	0.9
Professional and related .....	1.0	1.2	0.7	1.0	1.2	0.9
Teachers .....	2.0	2.0	0.7	2.0	1.9	0.9
Primary, secondary, and special education school teachers .....	2.2	2.2	0.8	2.2	2.1	1.0
Registered nurses .....	1.3	2.1	1.6	1.4	2.1	2.0
Service .....	1.7	1.2	1.4	1.7	1.1	1.3
Protective service .....	3.0	3.8	3.2	3.0	3.7	3.5
Sales and office .....	1.2	1.0	0.6	1.2	0.9	0.7
Sales and related .....	1.8	1.4	1.1	1.8	1.3	1.3
Office and administrative support .....	1.5	1.3	0.6	1.5	1.3	0.9
Natural resources, construction, and maintenance	1.5	1.4	0.9	1.6	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	2.7	2.2	1.5	2.7	2.2	1.5
Installation, maintenance, and repair .....	1.8	1.7	0.9	1.7	1.7	1.1
Production, transportation, and material moving ...	1.3	1.3	0.8	1.4	1.3	0.7
Production .....	2.2	2.1	1.1	2.2	2.1	1.1
Transportation and material moving .....	1.6	1.6	1.1	1.7	1.5	1.2
Full time .....	0.6	0.6	0.4	0.6	0.5	0.5
Part time .....	1.1	0.8	1.5	1.1	0.7	1.6
Union .....	0.7	0.8	0.6	0.7	0.8	0.6
Nonunion .....	0.9	0.7	0.4	0.9	0.6	0.5
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	1.3	0.9	1.2	1.3	0.9	1.0
Lowest 10 percent .....	1.3	0.8	2.2	1.3	0.7	2.1
Second 25 percent .....	1.1	0.9	0.7	1.1	1.0	0.8
Third 25 percent .....	0.7	0.7	0.6	0.7	0.7	0.6
Highest 25 percent .....	0.7	0.8	0.5	0.7	0.8	0.7
Highest 10 percent .....	1.1	1.0	0.7	1.1	1.2	1.1
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.9	0.8	0.5	0.9	0.8	0.6
Service-providing industries .....	0.9	0.7	0.5	0.9	0.7	0.5
Education and health services .....	1.6	1.4	0.9	1.6	1.3	1.1
Educational services .....	0.8	0.9	0.5	0.8	0.9	0.7
Elementary and secondary schools .....	1.0	1.1	0.7	1.0	1.1	0.8
Junior colleges, colleges, and universities	1.3	1.5	0.8	1.3	1.7	1.4
Health care and social assistance .....	2.5	2.1	1.4	2.5	1.9	1.8
Hospitals .....	0.7	1.1	0.9	0.8	1.1	1.0
Public administration .....	1.5	1.5	0.6	1.5	1.5	0.7

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—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	0.6	0.8	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	1.1	0.6	1.2	1.0	1.0	0.9	1.0	0.7
Management, business, and financial .....	1.5	1.3	0.8	1.7	1.4	1.3	1.0	0.9	0.9
Professional and related .....	1.4	1.2	0.7	1.3	1.0	1.2	1.0	1.2	1.0
Teachers .....	2.2	1.9	1.0	1.8	1.6	1.4	2.3	2.0	0.8
Primary, secondary, and special education school teachers .....	2.6	2.4	1.2	2.4	2.0	1.7	3.0	2.6	0.9
Registered nurses .....	2.9	2.9	2.1	4.0	2.8	5.7	1.3	2.1	2.1
Service .....	1.3	1.0	1.7	1.2	0.9	2.1	1.7	1.1	1.5
Protective service .....	2.8	3.1	4.7	2.8	2.5	6.3	3.9	3.6	2.6
Sales and office .....	1.0	0.9	0.8	0.9	0.7	1.4	1.2	0.9	0.7
Sales and related .....	1.4	1.3	2.7	1.2	1.0	3.0	1.8	1.3	1.3
Office and administrative support .....	1.2	1.0	0.6	1.1	1.0	1.3	1.6	1.4	0.9
Natural resources, construction, and maintenance	1.8	1.6	1.4	1.7	1.5	1.5	1.5	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	2.4	2.2	1.7	2.5	2.3	2.0	2.7	2.2	1.6
Installation, maintenance, and repair .....	2.4	1.9	1.5	2.0	1.6	2.0	1.7	1.7	1.0
Production, transportation, and material moving ...	1.6	1.4	1.3	1.4	1.2	1.3	1.3	1.2	0.7
Production .....	1.9	1.8	1.9	1.9	1.7	2.2	2.1	2.0	1.1
Transportation and material moving .....	2.4	2.1	1.6	1.9	1.7	1.5	1.6	1.5	1.3
Full time .....	0.7	0.7	0.5	0.7	0.6	0.6	0.6	0.6	0.5
Part time .....	0.9	0.6	1.8	0.6	0.4	2.3	1.1	0.6	1.6
Union .....	1.2	1.1	0.6	1.4	1.2	1.0	0.8	0.8	0.6
Nonunion .....	0.7	0.6	0.6	0.6	0.5	0.9	0.9	0.6	0.5
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	0.8	0.6	1.7	0.7	0.5	2.1	1.3	0.9	1.2
Lowest 10 percent .....	1.2	0.8	3.7	0.7	0.5	4.8	1.3	0.7	2.1
Second 25 percent .....	1.1	0.9	0.8	0.9	0.8	1.0	1.1	1.0	0.8
Third 25 percent .....	1.2	1.1	0.7	1.0	0.9	0.8	0.8	0.8	0.6
Highest 25 percent .....	1.1	1.0	0.6	1.3	1.0	1.1	0.8	0.9	0.7
Highest 10 percent .....	1.6	1.6	1.1	1.9	1.5	2.1	1.1	1.3	1.1
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.4	1.4	1.3	1.6	1.4	1.1	0.9	0.8	0.6
Service-providing industries .....	0.8	0.7	0.6	0.6	0.5	0.7	0.9	0.6	0.5
Education and health services .....	2.0	1.8	0.9	1.5	1.2	1.4	1.5	1.3	1.1
Educational services .....	1.5	1.4	0.9	1.5	1.3	1.1	0.9	1.0	0.7
Elementary and secondary schools .....	1.8	1.6	1.2	1.8	1.5	1.3	1.1	1.1	0.8
Junior colleges, colleges, and universities .....	2.8	2.7	1.4	2.5	2.2	2.4	1.3	1.7	1.4
Health care and social assistance .....	3.1	2.7	1.2	2.2	1.7	2.4	2.4	1.9	1.8
Hospitals .....	1.9	1.7	1.5	2.3	2.0	2.3	0.8	1.2	1.1
Public administration .....	2.5	2.2	0.9	2.3	2.1	1.2	1.8	1.7	0.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.2	0.8	0.7	1.2	0.7	0.8
1 to 49 workers .....	1.2	0.9	1.1	1.2	0.8	1.1
50 to 99 workers .....	2.6	2.4	1.5	2.7	2.2	1.7
100 workers or more .....	0.6	0.7	0.4	0.6	0.6	0.5
100 to 499 workers .....	1.0	1.0	0.6	1.0	0.9	0.8
500 workers or more .....	0.9	0.9	0.4	0.9	0.9	0.5
<b>Geographic areas</b>						
Northeast .....	0.9	1.1	0.9	0.9	1.3	1.1
New England .....	1.9	2.2	1.7	1.9	2.3	1.8
Middle Atlantic .....	0.9	1.1	1.0	0.9	1.3	1.2
South .....	1.5	1.3	0.6	1.5	1.0	0.7
South Atlantic .....	1.7	1.5	0.8	1.6	1.2	0.9
East South Central .....	3.7	3.9	2.0	3.8	3.3	2.3
West South Central .....	3.5	2.7	0.9	3.6	2.0	1.4
Midwest .....	1.7	1.1	0.6	1.7	1.1	0.8
East North Central .....	1.8	1.3	0.7	1.7	1.0	0.7
West North Central .....	3.7	2.2	1.5	3.7	2.6	2.0
West .....	1.3	1.2	1.0	1.4	1.3	1.2
Mountain .....	2.5	1.6	2.5	2.6	2.1	2.8
Pacific .....	1.6	1.7	1.0	1.6	1.6	1.1

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—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	0.8	0.9	0.9	0.6	1.6	1.2	0.7	0.9
1 to 49 workers .....	1.0	0.8	1.3	0.9	0.6	1.7	1.2	0.8	1.2
50 to 99 workers .....	2.6	2.3	2.3	1.9	1.5	3.4	2.7	2.2	1.7
100 workers or more .....	0.9	0.8	0.6	0.8	0.7	0.6	0.7	0.6	0.4
100 to 499 workers .....	1.4	1.3	0.9	1.3	1.1	1.0	1.1	0.9	0.8
500 workers or more .....	1.3	1.1	0.7	1.2	1.1	0.8	0.9	0.9	0.4
<b>Geographic areas</b>									
Northeast .....	1.3	1.3	1.0	1.4	1.0	1.3	0.9	1.1	0.9
New England .....	2.9	2.7	2.3	2.1	1.5	3.0	2.0	2.2	1.8
Middle Atlantic .....	1.0	1.2	1.2	1.5	1.0	1.5	0.9	1.1	0.9
South .....	1.3	1.1	1.0	0.9	0.7	1.6	1.5	1.0	0.8
South Atlantic .....	1.5	1.3	1.3	1.2	1.0	2.0	1.5	1.1	1.0
East South Central .....	3.3	2.5	2.6	2.4	1.2	5.9	3.9	3.3	2.3
West South Central .....	2.6	2.5	1.9	1.4	1.4	2.8	3.7	2.1	1.5
Midwest .....	1.8	1.5	1.0	1.5	1.1	0.8	1.8	1.2	0.7
East North Central .....	1.7	1.5	1.2	1.8	1.4	0.9	2.0	1.2	0.5
West North Central .....	4.2	3.6	1.7	2.7	2.0	1.4	3.9	2.8	1.9
West .....	1.1	1.0	1.1	1.2	1.0	1.1	1.4	1.2	1.2
Mountain .....	2.2	2.0	0.8	2.3	2.2	1.8	2.5	2.1	2.8
Pacific .....	1.1	1.1	1.5	1.3	1.0	1.4	1.6	1.5	1.0

<sup>1</sup> 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.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Healthcare 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 healthcare.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2016**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.3	0.3	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.5	0.5
Management, business, and financial .....	0.4	0.4	0.6	0.6
Professional and related .....	0.4	0.4	0.7	0.7
Teachers .....	0.6	0.6	0.9	0.9
Primary, secondary, and special education school teachers .....	0.7	0.7	1.0	1.0
Registered nurses .....	1.1	1.1	2.1	2.1
Service .....	0.8	0.8	1.3	1.3
Protective service .....	0.7	0.7	1.0	1.0
Sales and office .....	0.4	0.4	0.6	0.6
Sales and related .....	0.7	0.7	0.9	0.9
Office and administrative support .....	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	0.8	0.8	0.9	0.9
Construction, extraction, farming, fishing, and forestry .....	1.4	1.4	1.5	1.5
Installation, maintenance, and repair .....	0.6	0.6	0.8	0.8
Production, transportation, and material moving ...	0.6	0.6	0.9	0.9
Production .....	1.0	1.0	1.1	1.1
Transportation and material moving .....	0.7	0.7	1.3	1.3
Full time .....	0.3	0.3	0.4	0.4
Part time .....	0.9	0.9	1.4	1.4
Union .....	0.4	0.4	0.6	0.6
Nonunion .....	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.9	0.9	1.3	1.3
Lowest 10 percent .....	1.7	1.7	1.9	1.9
Second 25 percent .....	0.4	0.4	0.7	0.7
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 .....	0.5	0.5	0.6	0.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.8	0.8	0.9	0.9
Service-providing industries .....	0.3	0.3	0.4	0.4
Education and health services .....	0.5	0.5	0.8	0.8
Educational services .....	0.6	0.6	0.8	0.8
Elementary and secondary schools .....	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities	0.9	0.9	1.7	1.7
Health care and social assistance .....	0.7	0.7	1.3	1.3
Hospitals .....	0.8	0.8	0.9	0.9
Public administration .....	0.5	0.5	0.9	0.9

See footnotes at end of table.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	0.4	0.4	0.6	0.6
1 to 49 workers .....	0.5	0.5	0.8	0.8
50 to 99 workers .....	0.9	0.9	1.2	1.2
100 workers or more .....	0.3	0.3	0.4	0.4
100 to 499 workers .....	0.4	0.4	0.6	0.6
500 workers or more .....	0.3	0.3	0.5	0.5
<b>Geographic areas</b>				
Northeast .....	0.4	0.4	0.5	0.5
New England .....	0.7	0.7	1.0	1.0
Middle Atlantic .....	0.5	0.5	0.6	0.6
South .....	0.5	0.5	0.8	0.8
South Atlantic .....	0.7	0.7	1.1	1.1
East South Central .....	1.5	1.5	2.0	2.0
West South Central .....	0.7	0.7	0.9	0.9
Midwest .....	0.6	0.6	0.8	0.8
East North Central .....	0.7	0.7	0.9	0.9
West North Central .....	1.1	1.1	1.5	1.5
West .....	0.4	0.4	0.5	0.5
Mountain .....	0.8	0.8	1.0	1.0
Pacific .....	0.6	0.6	0.7	0.7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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 .....	\$2.28	0.6	\$5.69	0.6	\$2.34	\$1.31
<b>Worker characteristics</b>						
Management, professional, and related .....	3.87	1.2	8.39	1.2	3.48	1.67
Management, business, and financial .....	5.45	1.2	13.26	1.2	5.00	2.06
Professional and related .....	4.52	1.5	8.97	1.5	4.22	2.24
Teachers .....	7.37	2.0	11.42	2.0	8.60	4.24
Primary, secondary, and special education school teachers .....	8.85	1.9	12.46	1.9	10.36	5.16
Registered nurses .....	9.90	3.5	27.45	3.5	8.51	3.34
Service .....	4.87	2.1	14.41	2.1	5.98	4.06
Protective service .....	9.69	3.0	26.01	3.0	8.26	4.35
Sales and office .....	3.70	0.8	8.29	0.8	3.93	1.97
Sales and related .....	7.32	1.0	20.49	1.0	6.64	2.75
Office and administrative support .....	3.67	0.9	8.78	0.9	4.19	2.52
Natural resources, construction, and maintenance	6.96	2.0	10.99	2.0	6.28	4.15
Construction, extraction, farming, fishing, and forestry .....	12.92	3.6	15.21	3.6	9.50	8.29
Installation, maintenance, and repair .....	5.61	2.1	15.97	2.1	7.16	3.65
Production, transportation, and material moving ...	5.48	1.2	13.75	1.2	5.61	2.93
Production .....	7.48	1.4	14.94	1.4	8.11	3.94
Transportation and material moving .....	6.81	2.1	18.81	2.1	6.89	3.61
Full time .....	2.44	0.6	6.04	0.6	2.48	1.26
Part time .....	6.74	1.9	14.00	1.9	7.11	5.40
Union .....	5.31	1.4	10.40	1.4	5.33	2.60
Nonunion .....	2.53	0.6	7.80	0.6	2.42	1.42
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	6.78	1.6	13.35	1.6	6.71	3.43
Lowest 10 percent .....	11.58	1.8	31.09	1.8	11.57	7.79
Second 25 percent .....	3.32	0.7	10.92	0.7	3.62	2.38
Third 25 percent .....	3.87	0.8	9.00	0.8	3.89	1.64
Highest 25 percent .....	3.89	1.1	7.93	1.1	4.14	1.69
Highest 10 percent .....	5.26	1.8	12.74	1.8	6.13	2.41
<b>Establishment characteristics</b>						
Goods-producing industries .....	6.85	1.5	12.08	1.5	5.58	2.95
Service-providing industries .....	2.36	0.7	6.38	0.7	2.53	1.45
Education and health services .....	3.82	1.4	11.25	1.4	3.53	2.41
Educational services .....	4.72	1.8	10.54	1.8	5.02	4.19
Elementary and secondary schools .....	5.84	1.9	13.68	1.9	5.90	4.53
Junior colleges, colleges, and universities	8.62	3.3	8.98	3.3	9.37	6.88
Health care and social assistance .....	6.27	2.0	20.94	2.0	5.05	2.61
Hospitals .....	7.66	2.0	18.16	2.0	5.98	2.82
Public administration .....	9.49	1.7	9.44	1.7	11.71	4.12

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,<sup>1</sup> March 2016—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 .....	\$4.02	1.0	\$10.20	1.0	\$4.60	\$2.55
1 to 49 workers .....	5.71	1.3	11.51	1.3	5.73	2.98
50 to 99 workers .....	7.81	1.7	13.41	1.7	8.91	5.33
100 workers or more .....	2.72	0.7	7.87	0.7	2.63	1.42
100 to 499 workers .....	4.22	0.9	12.71	0.9	3.68	2.03
500 workers or more .....	3.28	1.0	9.99	1.0	3.04	1.94
<b>Geographic areas</b>						
Northeast .....	4.97	0.8	8.94	0.8	6.68	1.32
New England .....	8.27	2.0	20.28	2.0	8.10	3.20
Middle Atlantic .....	6.69	0.9	9.85	0.9	9.04	1.83
South .....	2.88	0.9	7.35	0.9	3.19	2.77
South Atlantic .....	4.26	1.2	10.53	1.2	5.05	3.82
East South Central .....	6.40	1.9	14.66	1.9	6.97	8.77
West South Central .....	4.49	1.7	11.44	1.7	4.40	3.69
Midwest .....	6.12	1.5	11.05	1.5	4.52	1.87
East North Central .....	7.48	1.7	12.58	1.7	5.62	2.00
West North Central .....	10.72	2.8	19.41	2.8	7.81	3.88
West .....	5.11	1.7	15.01	1.7	5.51	2.83
Mountain .....	5.92	1.5	37.05	1.5	7.63	4.57
Pacific .....	6.82	2.3	15.39	2.3	7.41	3.58

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	0.9	0.7	0.7	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	0.9	1.0	0.3
Management, business, and financial .....	1.4	1.0	1.0	0.4
Professional and related .....	1.5	1.1	1.4	0.4
Teachers .....	2.4	2.1	1.1	0.9
Primary, secondary, and special education school teachers .....	2.7	2.2	1.4	1.2
Registered nurses .....	3.3	2.4	2.9	0.8
Service .....	2.0	1.5	1.1	0.3
Protective service .....	3.1	2.8	1.9	1.0
Sales and office .....	1.1	0.9	0.8	0.3
Sales and related .....	2.2	1.6	1.4	0.3
Office and administrative support .....	1.4	1.1	0.9	0.4
Natural resources, construction, and maintenance	1.9	1.1	1.9	0.7
Construction, extraction, farming, fishing, and forestry .....	2.9	–	3.2	–
Installation, maintenance, and repair .....	2.5	1.1	2.1	0.2
Production, transportation, and material moving ...	2.1	1.4	1.5	0.3
Production .....	2.7	2.0	1.8	0.1
Transportation and material moving .....	2.8	1.6	2.2	0.6
Full time .....	0.9	0.7	0.7	0.2
Part time .....	3.0	2.4	2.1	0.6
Union .....	1.4	0.9	1.2	0.6
Nonunion .....	1.0	0.7	0.7	0.2
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	2.7	2.3	1.0	0.2
Lowest 10 percent .....	3.5	3.1	–	–
Second 25 percent .....	1.3	1.0	1.1	0.3
Third 25 percent .....	1.2	0.9	0.9	0.3
Highest 25 percent .....	1.1	0.7	1.0	0.3
Highest 10 percent .....	1.9	1.0	1.7	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.9	1.7	1.4	0.4
Service-providing industries .....	1.0	0.7	0.7	0.2
Education and health services .....	1.8	1.5	1.4	0.4
Educational services .....	2.2	2.0	0.8	0.6
Elementary and secondary schools .....	2.4	2.0	1.2	0.6
Junior colleges, colleges, and universities .....	3.7	3.4	–	–
Health care and social assistance .....	2.6	2.1	2.4	0.5
Hospitals .....	3.5	3.1	2.3	0.9
Public administration .....	2.8	2.1	1.1	1.4

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, civilian workers,<sup>1</sup> March  
2016—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	1.4	1.1	1.1	0.3
1 to 49 workers .....	1.8	1.4	1.2	0.3
50 to 99 workers .....	2.8	1.6	2.2	0.6
100 workers or more .....	1.1	0.8	0.8	0.3
100 to 499 workers .....	1.3	0.9	1.3	0.3
500 workers or more .....	1.5	1.2	1.0	0.5
<b>Geographic areas</b>				
Northeast .....	1.4	1.0	1.3	0.7
New England .....	2.3	1.7	2.1	0.9
Middle Atlantic .....	1.8	1.3	1.7	0.9
South .....	1.5	1.1	0.7	0.3
South Atlantic .....	1.6	1.6	—	—
East South Central .....	6.1	4.2	—	—
West South Central .....	2.1	—	1.0	—
Midwest .....	2.1	1.2	1.7	0.4
East North Central .....	2.5	1.5	2.2	0.4
West North Central .....	3.7	—	2.1	—
West .....	2.1	1.9	1.7	0.4
Mountain .....	5.0	4.1	3.8	0.6
Pacific .....	2.0	2.0	1.7	0.5

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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 .....	\$6.74	0.4	\$16.80	0.4	\$6.69	\$5.22
<b>Worker characteristics</b>						
Management, professional, and related .....	10.00	0.6	28.65	0.6	9.28	8.07
Management, business, and financial .....	14.49	0.7	42.55	0.7	14.19	9.11
Professional and related .....	12.26	0.8	35.26	0.8	11.21	9.94
Teachers .....	18.88	0.7	36.85	0.7	19.47	13.92
Primary, secondary, and special education school teachers .....	21.20	0.9	42.03	0.9	22.04	16.95
Registered nurses .....	31.61	2.6	53.44	2.6	29.38	36.88
Service .....	19.67	1.9	49.47	1.9	21.45	16.27
Protective service .....	23.21	2.7	69.98	2.7	23.92	14.13
Sales and office .....	11.87	0.5	38.76	0.5	12.30	6.88
Sales and related .....	18.48	0.6	83.34	0.6	18.83	13.84
Office and administrative support .....	12.10	0.5	39.99	0.5	12.32	9.99
Natural resources, construction, and maintenance	16.45	1.7	33.05	1.7	14.69	14.50
Construction, extraction, farming, fishing, and forestry .....	29.02	3.5	38.82	3.5	20.97	23.73
Installation, maintenance, and repair .....	17.30	1.4	70.04	1.4	20.12	17.01
Production, transportation, and material moving ...	17.01	1.1	25.08	1.1	17.18	10.55
Production .....	24.11	1.1	46.13	1.1	23.51	12.26
Transportation and material moving .....	22.25	1.9	30.15	1.9	22.75	16.64
Full time .....	7.22	0.5	18.24	0.5	6.99	5.37
Part time .....	24.14	1.8	38.34	1.8	24.39	19.22
Union .....	11.25	1.4	15.46	1.4	12.04	9.86
Nonunion .....	8.22	0.3	35.19	0.3	7.79	5.83
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	23.51	1.2	45.17	1.2	24.66	12.08
Lowest 10 percent .....	34.55	0.8	125.02	0.8	39.06	27.09
Second 25 percent .....	10.68	0.5	44.49	0.5	11.13	10.70
Third 25 percent .....	9.87	0.6	18.90	0.6	9.59	8.13
Highest 25 percent .....	9.30	0.7	20.67	0.7	9.41	7.58
Highest 10 percent .....	14.40	1.2	39.40	1.2	14.29	8.78
<b>Establishment characteristics</b>						
Goods-producing industries .....	16.63	1.5	34.10	1.5	13.93	10.85
Service-providing industries .....	7.21	0.4	18.86	0.4	7.34	6.10
Education and health services .....	13.21	0.6	27.82	0.6	12.75	12.29
Educational services .....	16.91	0.5	29.28	0.5	17.25	11.50
Elementary and secondary schools .....	19.46	0.7	37.38	0.7	19.73	13.74
Junior colleges, colleges, and universities	32.45	0.6	28.86	0.6	33.17	16.02
Health care and social assistance .....	20.66	1.2	57.29	1.2	18.26	20.40
Hospitals .....	22.72	1.2	86.51	1.2	20.26	12.16
Public administration .....	17.24	0.9	37.40	0.9	18.40	15.71

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,<sup>1</sup> March 2016—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 .....	\$11.01	0.7	\$34.95	0.7	\$11.75	\$10.85
1 to 49 workers .....	14.34	1.0	55.40	1.0	13.77	12.08
50 to 99 workers .....	23.36	0.9	42.47	0.9	23.85	18.31
100 workers or more .....	7.52	0.5	17.92	0.5	7.52	5.39
100 to 499 workers .....	11.87	0.7	27.77	0.7	11.57	7.90
500 workers or more .....	8.69	0.7	22.49	0.7	8.80	6.93
<b>Geographic areas</b>						
Northeast .....	14.46	0.8	27.61	0.8	17.99	7.30
New England .....	26.02	1.8	53.88	1.8	27.23	16.50
Middle Atlantic .....	17.11	1.1	30.85	1.1	23.26	9.14
South .....	12.66	0.7	38.32	0.7	11.89	8.66
South Atlantic .....	17.45	1.2	53.15	1.2	15.56	10.85
East South Central .....	30.83	0.8	136.14	0.8	32.59	21.38
West South Central .....	17.52	0.7	63.79	0.7	18.44	16.88
Midwest .....	13.72	1.0	41.87	1.0	12.56	13.25
East North Central .....	17.14	1.5	53.67	1.5	15.72	12.36
West North Central .....	23.58	0.8	68.42	0.8	21.63	31.56
West .....	11.47	1.0	31.70	1.0	10.22	10.52
Mountain .....	11.70	0.9	33.66	0.9	11.88	22.75
Pacific .....	15.26	1.3	41.44	1.3	13.65	11.13

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	0.9	0.6	0.6	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	0.8	1.0	0.3
Management, business, and financial .....	1.4	0.9	1.1	0.4
Professional and related .....	1.5	1.0	1.3	0.3
Teachers .....	2.2	1.9	1.0	0.7
Primary, secondary, and special education school teachers .....	2.3	1.8	1.3	1.0
Registered nurses .....	3.3	2.2	2.8	0.7
Service .....	1.7	1.3	1.5	0.2
Protective service .....	2.9	2.5	1.7	1.0
Sales and office .....	1.1	0.8	0.9	0.3
Sales and related .....	2.3	1.6	1.3	0.6
Office and administrative support .....	1.3	0.9	1.0	0.4
Natural resources, construction, and maintenance	2.0	1.0	1.9	0.7
Construction, extraction, farming, fishing, and forestry .....	3.2	–	3.2	–
Installation, maintenance, and repair .....	2.6	1.0	2.2	0.3
Production, transportation, and material moving ...	2.0	1.3	1.4	0.3
Production .....	2.5	1.9	1.8	0.2
Transportation and material moving .....	2.5	1.5	1.9	0.5
Full time .....	0.9	0.6	0.6	0.2
Part time .....	2.9	2.2	–	–
Union .....	1.4	0.8	1.2	0.6
Nonunion .....	1.0	0.7	0.7	0.2
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	2.5	2.1	1.5	0.2
Lowest 10 percent .....	3.1	2.9	–	–
Second 25 percent .....	1.2	0.9	1.0	0.3
Third 25 percent .....	1.2	0.8	0.8	0.3
Highest 25 percent .....	1.1	0.7	1.0	0.3
Highest 10 percent .....	1.8	0.9	1.6	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.9	1.7	1.4	0.3
Service-providing industries .....	0.9	0.7	0.7	0.2
Education and health services .....	1.7	1.3	1.4	0.4
Educational services .....	2.1	1.9	0.8	0.5
Elementary and secondary schools .....	2.0	1.7	1.1	0.5
Junior colleges, colleges, and universities	4.6	4.3	–	–
Health care and social assistance .....	2.6	1.9	2.5	0.6
Hospitals .....	3.4	2.7	2.4	1.2
Public administration .....	2.5	1.9	1.1	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,<sup>1</sup> March 2016—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	1.3	0.9	1.1	0.3
1 to 49 workers .....	1.7	1.3	1.2	0.3
50 to 99 workers .....	2.5	1.4	2.0	0.5
100 workers or more .....	1.0	0.7	0.7	0.3
100 to 499 workers .....	1.2	0.8	1.1	0.2
500 workers or more .....	1.5	1.1	0.9	0.4
<b>Geographic areas</b>				
Northeast .....	1.6	0.9	1.4	0.7
New England .....	2.1	1.6	2.0	0.5
Middle Atlantic .....	2.0	1.1	1.7	0.9
South .....	1.4	1.0	0.6	0.3
South Atlantic .....	1.4	1.2	—	—
East South Central .....	5.5	4.2	—	—
West South Central .....	2.0	1.2	1.0	0.6
Midwest .....	2.3	1.2	1.8	0.3
East North Central .....	2.6	1.5	2.3	0.4
West North Central .....	4.3	—	2.5	—
West .....	1.5	1.6	1.4	0.4
Mountain .....	3.5	3.4	3.4	0.5
Pacific .....	1.4	1.8	1.4	0.5

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2016**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$2.06	\$1.61	\$1.63	\$1.72	\$7.78	\$2.99	\$3.67	\$4.95	\$13.54	\$23.71
<b>Worker characteristics</b>										
Management, professional, and related .....	1.89	2.46	2.66	3.07	10.54	7.28	7.43	8.52	16.67	44.72
Management, business, and financial .....	3.25	2.40	4.28	4.70	6.53	11.17	12.31	10.19	23.41	46.76
Professional and related .....	0.84	2.10	2.53	4.70	7.01	10.02	9.21	14.62	17.09	38.40
Teachers .....	4.07	5.13	4.57	9.68	21.30	25.36	14.92	16.25	37.32	33.28
Primary, secondary, and special education school teachers .....	4.29	9.19	5.81	11.13	13.51	24.64	24.36	26.80	49.20	33.73
Registered nurses .....	6.80	4.14	7.60	8.71	18.32	26.06	34.92	21.97	93.20	155.18
Service .....	4.04	6.21	6.44	2.65	9.42	6.81	9.90	26.17	31.69	36.77
Protective service .....	5.17	2.98	5.41	3.17	15.56	29.99	13.46	14.31	25.94	29.45
Sales and office .....	5.22	2.94	2.83	3.18	9.08	6.25	7.57	5.87	13.96	36.56
Sales and related .....	3.47	5.46	3.25	6.38	7.84	7.74	16.83	9.65	41.71	56.81
Office and administrative support .....	5.83	2.94	2.27	4.12	12.68	7.64	10.27	10.47	15.70	31.70
Natural resources, construction, and maintenance .....	4.96	6.75	5.25	5.92	16.39	16.29	10.23	15.68	40.46	47.31
Construction, extraction, farming, fishing, and forestry .....	7.13	9.09	5.21	11.08	21.58	23.97	12.56	24.59	58.85	30.46
Installation, maintenance, and repair .....	6.93	10.21	4.27	9.80	21.27	35.10	18.41	16.93	33.30	78.11
Production, transportation, and material moving .....	4.46	2.83	3.03	5.20	16.18	10.26	9.02	11.26	18.75	56.42
Production .....	3.63	3.41	4.13	6.03	20.08	17.87	14.79	21.38	13.01	33.05
Transportation and material moving .....	4.21	4.41	4.39	4.62	16.63	13.17	10.04	20.61	53.55	92.19
Full time .....	1.75	1.69	1.63	1.29	4.93	3.31	3.97	5.39	15.08	23.42
Part time .....	8.77	6.25	8.41	15.56	5.80	20.85	31.57	38.68	3.99	149.24
Union .....	2.98	2.42	2.98	5.07	0.00	21.96	7.44	13.11	31.96	51.59
Nonunion .....	2.18	1.66	1.41	1.30	5.49	7.43	5.26	5.16	7.80	23.44
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	5.31	4.34	5.89	6.89	0.00	12.29	17.39	17.98	27.42	35.57
Lowest 10 percent .....	12.35	5.27	10.59	5.82	9.60	16.91	26.95	64.87	23.54	73.25
Second 25 percent .....	4.69	2.72	2.36	4.74	11.35	7.63	8.72	10.74	46.21	22.38
Third 25 percent .....	3.01	2.17	2.10	1.42	4.53	6.56	4.40	7.44	22.18	54.38
Highest 25 percent .....	2.19	2.05	2.94	2.91	10.48	6.72	4.16	8.55	18.80	39.09
Highest 10 percent .....	4.00	3.00	4.51	4.55	22.07	14.08	2.92	8.70	20.16	28.19
<b>Establishment characteristics</b>										
Goods-producing industries .....	3.21	3.59	2.41	4.88	7.66	17.87	8.23	14.13	10.88	30.64
Service-providing industries .....	2.42	1.75	2.03	1.79	8.25	3.81	5.88	5.85	11.38	22.63
Education and health services .....	1.08	4.91	4.57	5.34	5.51	9.44	10.72	23.78	46.96	30.60
Educational services .....	2.44	6.43	4.07	7.77	11.90	16.69	10.10	20.67	41.66	35.40
Elementary and secondary schools .....	3.67	4.96	3.79	7.54	10.24	18.95	17.13	30.09	38.56	29.38
Junior colleges, colleges, and universities .....	2.34	8.13	6.12	6.19	9.34	19.61	16.50	33.80	47.60	4.16
Health care and social assistance .....	6.03	5.21	4.39	7.23	7.37	17.69	10.02	32.72	55.26	25.76
Hospitals .....	5.39	3.34	5.06	5.27	8.40	25.25	14.75	12.53	21.81	87.72
Public administration .....	2.37	0.86	4.55	6.37	5.97	—	19.76	16.87	41.93	56.93

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	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 .....	\$5.86	\$3.09	\$2.06	\$5.00	\$8.33	\$6.28	\$8.79	\$16.28	\$28.25	\$5.59
1 to 49 workers .....	7.31	3.71	2.36	2.98	5.87	8.92	11.33	18.49	36.30	17.09
50 to 99 workers .....	8.20	5.12	5.61	11.80	23.80	9.33	11.61	27.54	46.16	18.97
100 workers or more .....	2.00	2.10	1.99	1.98	6.67	7.53	3.99	4.80	10.51	15.79
100 to 499 workers .....	3.26	2.99	1.80	4.35	3.10	6.73	7.75	6.78	24.31	35.54
500 workers or more .....	3.68	3.64	3.38	3.30	3.19	6.29	7.87	7.15	17.54	41.88
<b>Geographic areas</b>										
Northeast .....	1.42	2.86	1.69	3.02	11.88	8.50	12.11	10.23	17.22	40.05
New England .....	6.70	6.90	4.47	12.46	25.66	10.96	14.10	10.79	20.26	78.69
Middle Atlantic .....	1.24	2.43	3.78	5.63	9.70	11.48	10.55	11.10	23.53	47.58
South .....	3.20	3.82	2.18	5.32	13.12	6.12	6.28	12.07	27.68	26.93
South Atlantic .....	3.00	3.99	2.84	8.52	20.08	2.95	7.91	9.63	15.81	54.26
East South Central .....	—	—	9.85	13.25	23.47	20.10	17.22	59.38	17.20	51.87
West South Central .....	8.22	5.50	1.83	6.27	14.44	12.73	10.92	19.82	52.61	16.07
Midwest .....	2.74	3.07	1.64	2.73	4.05	11.25	4.70	12.93	38.38	82.32
East North Central .....	3.01	2.95	4.49	5.22	9.23	7.33	9.84	18.64	41.75	69.86
West North Central .....	8.63	7.71	8.77	6.63	24.65	15.06	9.62	26.38	58.65	164.20
West .....	1.19	5.00	6.52	4.51	4.98	21.34	7.79	12.42	25.45	47.69
Mountain .....	1.72	9.19	11.40	16.23	13.84	15.63	19.75	44.78	41.23	76.90
Pacific .....	0.00	5.99	6.60	3.54	6.91	26.03	6.88	19.05	22.44	61.34

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

<sup>2</sup> 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.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.9	0.7	0.5	0.9	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	1.1	1.2	0.7	1.1	1.2	0.9
Management, business, and financial .....	0.9	1.0	0.8	0.9	0.9	1.0
Professional and related .....	1.4	1.7	1.0	1.4	1.7	1.3
Service .....	1.9	1.3	1.8	1.9	1.2	1.7
Protective service .....	4.9	5.1	10.2	5.0	4.5	10.5
Sales and office .....	1.3	1.0	0.6	1.3	1.0	0.8
Sales and related .....	1.8	1.4	1.1	1.8	1.3	1.3
Office and administrative support .....	1.7	1.4	0.7	1.7	1.5	1.0
Natural resources, construction, and maintenance	1.7	1.5	1.0	1.7	1.6	1.1
Construction, extraction, farming, fishing, and forestry .....	3.0	2.4	1.7	3.0	2.4	1.8
Installation, maintenance, and repair .....	1.9	1.8	1.0	1.8	1.8	1.1
Production, transportation, and material moving ...	1.4	1.3	0.8	1.4	1.3	0.7
Production .....	2.2	2.1	1.1	2.2	2.1	1.1
Transportation and material moving .....	1.7	1.6	1.2	1.7	1.6	1.3
Full time .....	0.7	0.6	0.5	0.7	0.6	0.5
Part time .....	1.2	0.8	1.7	1.2	0.7	1.8
Union .....	1.2	1.4	1.0	1.2	1.3	1.1
Nonunion .....	0.9	0.7	0.5	0.9	0.6	0.6
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.3	0.9	1.3	1.3	0.8	1.1
Lowest 10 percent .....	1.4	0.8	2.4	1.4	0.7	2.2
Second 25 percent .....	1.4	1.1	0.8	1.4	1.1	0.9
Third 25 percent .....	0.9	0.8	0.7	0.9	0.9	0.8
Highest 25 percent .....	0.8	0.9	0.5	0.8	1.0	0.8
Highest 10 percent .....	1.4	1.3	0.9	1.4	1.6	1.3
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.9	0.9	0.5	0.9	0.8	0.6
Construction .....	2.2	2.1	1.9	2.3	2.1	1.9
Manufacturing .....	1.3	1.2	0.5	1.3	1.3	0.6
Service-providing industries .....	1.0	0.8	0.5	1.0	0.7	0.6
Trade, transportation, and utilities .....	1.0	0.7	0.7	1.0	0.7	0.7
Wholesale trade .....	1.8	1.4	0.9	1.8	1.5	1.0
Retail trade .....	1.2	0.9	0.8	1.3	0.9	0.8
Transportation and warehousing .....	3.3	3.0	1.6	3.5	3.3	2.1
Utilities .....	0.7	1.5	1.3	0.8	2.5	2.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—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 .....	0.8	0.7	0.6	0.7	0.5	0.8	0.9	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.5	1.3	0.7	1.5	1.2	1.3	1.2	1.2	1.0
Management, business, and financial .....	1.7	1.5	0.9	1.9	1.6	1.5	1.0	0.9	0.9
Professional and related .....	1.8	1.6	1.0	1.8	1.4	1.8	1.5	1.7	1.4
Service .....	1.5	1.1	2.3	1.4	1.0	2.8	1.9	1.2	1.9
Protective service .....	5.0	4.5	14.3	5.0	—	—	5.6	4.5	9.2
Sales and office .....	1.1	1.0	0.9	0.9	0.8	1.6	1.3	1.0	0.8
Sales and related .....	1.4	1.3	2.7	1.2	1.0	3.1	1.8	1.3	1.3
Office and administrative support .....	1.3	1.0	0.7	1.2	1.0	1.5	1.7	1.5	1.0
Natural resources, construction, and maintenance	1.9	1.7	1.6	1.9	1.6	1.8	1.7	1.6	1.1
Construction, extraction, farming, fishing, and forestry .....	2.7	2.5	2.1	2.8	2.5	2.4	3.0	2.5	1.8
Installation, maintenance, and repair .....	2.5	2.0	1.7	2.1	1.7	2.2	1.8	1.8	1.1
Production, transportation, and material moving ...	1.6	1.4	1.4	1.4	1.2	1.4	1.4	1.2	0.8
Production .....	2.0	1.9	1.9	1.9	1.7	2.3	2.2	2.1	1.1
Transportation and material moving .....	2.5	2.2	1.7	2.0	1.8	1.7	1.7	1.5	1.4
Full time .....	0.8	0.8	0.6	0.8	0.6	0.7	0.7	0.6	0.5
Part time .....	0.9	0.7	2.0	0.7	0.4	2.6	1.2	0.7	1.8
Union .....	1.8	1.7	0.9	2.2	1.8	1.9	1.2	1.2	1.0
Nonunion .....	0.8	0.7	0.6	0.7	0.5	1.0	0.9	0.7	0.6
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	0.9	0.6	1.8	0.7	0.4	2.0	1.4	0.8	1.2
Lowest 10 percent .....	1.1	0.6	3.8	0.8	0.5	4.7	1.4	0.7	2.3
Second 25 percent .....	1.2	1.0	1.1	1.0	0.8	1.3	1.4	1.2	1.0
Third 25 percent .....	1.4	1.3	0.9	1.1	0.9	1.1	0.9	0.9	0.8
Highest 25 percent .....	1.3	1.2	0.8	1.6	1.3	1.3	1.0	1.1	0.8
Highest 10 percent .....	2.0	2.0	1.4	2.4	1.9	2.7	1.4	1.6	1.3
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.5	1.5	1.3	1.6	1.4	1.1	0.9	0.8	0.6
Construction .....	2.3	2.0	2.4	2.3	2.0	2.1	2.2	2.2	1.9
Manufacturing .....	1.6	1.5	1.4	2.1	1.9	1.3	1.2	1.2	0.6
Service-providing industries .....	0.9	0.8	0.7	0.7	0.5	0.9	1.0	0.7	0.6
Trade, transportation, and utilities .....	1.6	1.3	1.2	1.2	1.0	1.7	1.0	0.8	0.7
Wholesale trade .....	1.9	1.9	1.7	2.1	1.6	2.9	1.8	1.5	1.1
Retail trade .....	1.3	1.0	1.3	1.0	0.7	2.3	1.3	0.9	0.8
Transportation and warehousing .....	5.0	4.0	2.8	4.0	3.4	2.4	3.2	3.0	2.0
Utilities .....	7.0	7.0	1.5	6.3	5.2	2.3	0.8	2.2	2.3

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	1.4	1.9	1.6	1.4	2.1	2.1
Financial activities .....	1.2	1.3	0.6	1.2	1.2	0.7
Finance and insurance .....	0.7	0.9	0.6	0.7	1.0	0.8
Credit intermediation and related activities .....	0.8	0.9	0.8	0.7	1.0	0.9
Insurance carriers and related activities ....	1.7	1.9	1.1	1.7	2.0	1.2
Real estate and rental and leasing .....	4.1	4.5	2.9	4.1	4.4	3.0
Professional and business services .....	2.1	1.8	1.3	2.2	1.6	1.7
Professional and technical services .....	2.9	2.6	1.4	2.9	2.4	1.8
Administrative and waste services .....	2.9	2.6	3.1	3.0	2.4	3.4
Education and health services .....	2.3	2.0	1.3	2.3	1.9	1.7
Educational services .....	2.7	2.8	1.3	2.7	2.8	2.1
Junior colleges, colleges, and universities .....	1.7	1.6	1.3	1.7	1.6	1.5
Health care and social assistance .....	2.7	2.2	1.5	2.6	2.0	1.9
Leisure and hospitality .....	2.4	1.6	2.9	2.5	1.6	2.5
Accommodation and food services .....	3.0	1.8	2.6	3.0	1.7	2.3
Other services .....	3.3	2.8	1.9	3.3	2.6	2.3
1 to 99 workers .....	1.2	0.8	0.8	1.2	0.7	0.9
1 to 49 workers .....	1.2	0.9	1.1	1.2	0.8	1.1
50 to 99 workers .....	2.8	2.6	1.6	2.8	2.3	1.8
100 workers or more .....	0.8	0.8	0.5	0.8	0.8	0.6
100 to 499 workers .....	1.2	1.1	0.7	1.2	1.0	0.9
500 workers or more .....	1.4	1.3	0.5	1.4	1.3	0.6
<b>Geographic areas</b>						
Northeast .....	1.0	1.2	1.1	1.0	1.4	1.2
New England .....	2.1	2.4	2.0	2.1	2.5	2.2
Middle Atlantic .....	1.0	1.2	1.2	1.0	1.4	1.3
South .....	1.8	1.5	0.7	1.8	1.2	0.9
South Atlantic .....	1.9	1.7	1.0	1.9	1.4	1.1
East South Central .....	4.2	4.2	2.4	4.4	3.4	2.7
West South Central .....	4.1	3.1	1.0	4.3	2.3	1.6
Midwest .....	1.9	1.3	0.7	1.9	1.2	0.9
East North Central .....	2.0	1.4	0.7	1.9	1.1	0.7
West North Central .....	4.4	2.6	1.7	4.5	3.0	2.3
West .....	1.5	1.4	1.2	1.6	1.4	1.4
Mountain .....	2.8	1.7	2.8	3.0	2.3	3.2
Pacific .....	1.7	1.8	1.2	1.8	1.8	1.3

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—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 .....	3.1	2.7	2.3	3.3	2.8	2.9	1.8	2.2	2.1
Financial activities .....	2.0	1.8	0.8	1.5	1.2	1.1	1.2	1.2	0.7
Finance and insurance .....	1.2	1.3	0.9	1.5	1.2	1.3	0.7	1.0	0.8
Credit intermediation and related activities .....	1.8	1.8	1.3	2.5	1.9	1.9	0.8	1.0	0.9
Insurance carriers and related activities .....	2.4	1.8	1.0	2.8	2.1	2.3	1.6	2.0	1.3
Real estate and rental and leasing .....	6.1	5.2	2.9	3.9	3.4	2.9	3.8	4.0	3.1
Professional and business services .....	1.8	1.4	1.7	1.8	1.2	3.5	2.3	1.5	1.5
Professional and technical services .....	3.5	3.1	1.7	3.2	2.7	3.4	3.0	2.4	1.8
Administrative and waste services .....	2.9	2.3	5.3	2.4	1.8	7.4	3.0	2.4	3.0
Education and health services .....	3.0	2.6	1.3	2.2	1.6	2.3	2.3	1.8	1.8
Educational services .....	2.5	2.5	2.0	3.4	2.8	2.8	2.6	2.7	1.9
Junior colleges, colleges, and universities .....	2.3	1.9	1.9	2.4	2.5	3.7	1.7	1.4	1.4
Health care and social assistance .....	3.4	2.9	1.4	2.3	1.8	2.7	2.6	2.0	2.0
Leisure and hospitality .....	2.2	1.5	3.3	2.4	1.8	3.6	2.4	1.5	2.8
Accommodation and food services .....	2.2	1.5	3.6	2.5	1.7	4.5	3.1	1.7	2.4
Other services .....	3.7	3.1	2.9	3.3	2.7	2.9	3.3	2.6	2.3
1 to 99 workers .....	0.9	0.8	1.0	0.9	0.6	1.7	1.2	0.7	0.9
1 to 49 workers .....	1.1	0.9	1.4	0.9	0.6	1.7	1.2	0.8	1.2
50 to 99 workers .....	2.8	2.4	2.5	2.0	1.6	3.7	2.8	2.3	1.8
100 workers or more .....	1.1	1.0	0.7	1.0	0.9	0.8	0.8	0.8	0.5
100 to 499 workers .....	1.6	1.4	1.0	1.4	1.3	1.2	1.2	1.0	0.9
500 workers or more .....	1.8	1.5	0.9	1.6	1.5	1.1	1.4	1.3	0.6
<b>Geographic areas</b>									
Northeast .....	1.4	1.5	1.3	1.6	1.0	1.6	1.0	1.2	1.1
New England .....	3.2	3.0	2.8	2.3	1.6	3.6	2.1	2.4	2.2
Middle Atlantic .....	1.1	1.3	1.4	1.7	1.0	1.9	1.0	1.1	1.1
South .....	1.4	1.3	1.1	1.0	0.8	1.8	1.8	1.1	1.0
South Atlantic .....	1.6	1.4	1.5	1.4	1.1	2.4	1.7	1.2	1.3
East South Central .....	3.8	3.0	2.3	3.0	1.5	6.5	4.4	3.4	2.6
West South Central .....	3.0	2.9	2.1	1.6	1.6	3.1	4.3	2.5	1.7
Midwest .....	2.0	1.7	1.2	1.6	1.2	0.8	2.1	1.3	0.8
East North Central .....	1.9	1.6	1.5	1.9	1.4	1.0	2.2	1.3	0.6
West North Central .....	4.8	4.0	2.0	3.2	2.3	1.5	4.5	3.0	2.2
West .....	1.1	1.0	1.3	1.2	1.0	1.5	1.5	1.4	1.4
Mountain .....	2.3	2.1	0.9	2.2	2.2	2.0	2.8	2.3	3.3
Pacific .....	1.2	1.1	1.9	1.4	1.0	1.9	1.8	1.7	1.3

<sup>1</sup> 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.

<sup>2</sup> Healthcare 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 healthcare.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.3	0.3	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.4	0.4	0.6	0.6
Management, business, and financial .....	0.5	0.5	0.6	0.6
Professional and related .....	0.6	0.6	0.9	0.9
Service .....	1.3	1.3	1.9	1.9
Protective service .....	3.2	3.2	3.8	3.8
Sales and office .....	0.4	0.4	0.7	0.7
Sales and related .....	0.7	0.7	0.9	0.9
Office and administrative support .....	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance .....	0.8	0.8	1.0	1.0
Construction, extraction, farming, fishing, and forestry .....	1.6	1.6	1.7	1.7
Installation, maintenance, and repair .....	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.7	0.7	0.9	0.9
Production .....	1.1	1.1	1.1	1.1
Transportation and material moving .....	0.7	0.7	1.4	1.4
Full time .....	0.3	0.3	0.4	0.4
Part time .....	1.0	1.0	1.6	1.6
Union .....	0.6	0.6	0.8	0.8
Nonunion .....	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.9	0.9	1.3	1.3
Lowest 10 percent .....	1.4	1.4	2.1	2.1
Second 25 percent .....	0.5	0.5	0.9	0.9
Third 25 percent .....	0.4	0.4	0.6	0.6
Highest 25 percent .....	0.4	0.4	0.5	0.5
Highest 10 percent .....	0.7	0.7	0.7	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.8	0.8	0.9	0.9
Construction .....	1.2	1.2	1.7	1.7
Manufacturing .....	0.9	0.9	1.0	1.0
Service-providing industries .....	0.3	0.3	0.5	0.5
Trade, transportation, and utilities .....	0.4	0.4	0.7	0.7
Wholesale trade .....	0.5	0.5	0.8	0.8
Retail trade .....	0.6	0.6	1.2	1.2
Transportation and warehousing .....	0.8	0.8	1.8	1.8
Utilities .....	1.2	1.2	2.1	2.1

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, March 2016—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	0.7	0.7	0.7	0.7
Financial activities .....	0.4	0.4	0.9	0.9
Finance and insurance .....	0.3	0.3	0.4	0.4
Credit intermediation and related activities .....	0.3	0.3	0.5	0.5
Insurance carriers and related activities ....	0.6	0.6	0.7	0.7
Real estate and rental and leasing .....	1.9	1.9	4.1	4.1
Professional and business services .....	0.6	0.6	1.1	1.1
Professional and technical services .....	0.9	0.9	1.2	1.2
Administrative and waste services .....	1.0	1.0	1.8	1.8
Education and health services .....	0.6	0.6	1.2	1.2
Educational services .....	0.7	0.7	1.6	1.6
Junior colleges, colleges, and universities .....	0.7	0.7	1.2	1.2
Health care and social assistance .....	0.8	0.8	1.4	1.4
Leisure and hospitality .....	2.0	2.0	2.7	2.7
Accommodation and food services .....	2.2	2.2	2.6	2.6
Other services .....	1.4	1.4	2.9	2.9
1 to 99 workers .....	0.4	0.4	0.7	0.7
1 to 49 workers .....	0.6	0.6	0.8	0.8
50 to 99 workers .....	0.9	0.9	1.3	1.3
100 workers or more .....	0.3	0.3	0.5	0.5
100 to 499 workers .....	0.4	0.4	0.6	0.6
500 workers or more .....	0.3	0.3	0.5	0.5
<b>Geographic areas</b>				
Northeast .....	0.5	0.5	0.7	0.7
New England .....	0.8	0.8	1.1	1.1
Middle Atlantic .....	0.6	0.6	0.8	0.8
South .....	0.6	0.6	0.9	0.9
South Atlantic .....	0.8	0.8	1.3	1.3
East South Central .....	1.7	1.7	2.0	2.0
West South Central .....	0.8	0.8	1.0	1.0
Midwest .....	0.6	0.6	0.9	0.9
East North Central .....	0.8	0.8	1.1	1.1
West North Central .....	1.0	1.0	1.8	1.8
West .....	0.5	0.5	0.6	0.6
Mountain .....	0.8	0.8	1.1	1.1
Pacific .....	0.7	0.7	0.7	0.7

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

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 .....	\$2.52	0.7	\$7.36	0.7	\$2.40	\$1.38
<b>Worker characteristics</b>						
Management, professional, and related .....	4.83	1.4	12.67	1.4	3.79	1.87
Management, business, and financial .....	5.93	1.3	17.03	1.3	5.19	2.27
Professional and related .....	6.26	1.9	14.26	1.9	5.15	2.70
Service .....	6.52	3.1	22.90	3.1	7.63	5.64
Protective service .....	15.94	—	—	—	—	—
Sales and office .....	3.84	0.8	9.82	0.8	4.00	2.11
Sales and related .....	7.39	1.0	22.61	1.0	6.68	2.77
Office and administrative support .....	3.83	1.0	10.44	1.0	4.30	2.80
Natural resources, construction, and maintenance	7.94	2.2	12.23	2.2	6.99	4.45
Construction, extraction, farming, fishing, and forestry .....	15.16	4.1	17.51	4.1	10.60	9.35
Installation, maintenance, and repair .....	6.06	2.3	17.98	2.3	7.90	3.85
Production, transportation, and material moving ...	5.73	1.3	14.68	1.3	5.84	3.04
Production .....	7.60	1.4	15.22	1.4	8.22	3.98
Transportation and material moving .....	7.32	2.3	20.85	2.3	7.41	3.80
Full time .....	2.71	0.7	7.87	0.7	2.56	1.31
Part time .....	7.07	2.1	14.38	2.1	7.65	5.81
Union .....	8.22	2.4	15.67	2.4	6.46	3.30
Nonunion .....	2.74	0.6	9.35	0.6	2.55	1.44
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	6.47	1.5	17.15	1.5	6.18	3.96
Lowest 10 percent .....	12.16	1.8	38.49	1.8	13.53	9.33
Second 25 percent .....	3.99	0.9	15.28	0.9	4.19	2.54
Third 25 percent .....	4.07	1.0	12.17	1.0	3.56	1.84
Highest 25 percent .....	4.51	1.2	10.36	1.2	4.62	1.90
Highest 10 percent .....	6.16	2.1	15.65	2.1	7.05	2.57
<b>Establishment characteristics</b>						
Goods-producing industries .....	6.92	1.5	12.20	1.5	5.63	2.99
Construction .....	12.55	3.6	13.37	3.6	9.29	7.28
Manufacturing .....	6.48	1.3	15.78	1.3	6.41	2.98
Service-providing industries .....	2.62	0.8	8.88	0.8	2.60	1.55
Trade, transportation, and utilities .....	3.97	1.2	15.39	1.2	3.44	2.32
Wholesale trade .....	6.76	1.6	19.82	1.6	6.61	3.74
Retail trade .....	6.24	1.5	22.48	1.5	5.64	3.24
Transportation and warehousing .....	10.13	3.2	32.43	3.2	9.81	4.61
Utilities .....	15.80	4.6	46.32	4.6	7.44	6.78

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, March 2016—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 .....	\$7.42	2.9	\$22.66	2.9	\$7.74	\$3.25
Financial activities .....	5.09	1.0	16.38	1.0	3.60	1.84
Finance and insurance .....	3.92	0.8	24.96	0.8	2.42	1.99
Credit intermediation and related activities .....	5.95	0.9	31.70	0.9	5.53	2.47
Insurance carriers and related activities .....	7.39	2.0	39.81	2.0	3.38	2.39
Real estate and rental and leasing .....	23.07	—	—	—	—	—
Professional and business services .....	7.33	1.7	15.58	1.7	7.70	3.74
Professional and technical services .....	11.95	3.3	17.58	3.3	13.91	5.74
Administrative and waste services .....	7.06	2.2	46.05	2.2	8.72	5.68
Education and health services .....	5.70	1.9	22.25	1.9	4.55	2.51
Educational services .....	8.06	2.5	40.91	2.5	7.42	4.94
Junior colleges, colleges, and universities .....	6.62	1.7	29.01	1.7	6.96	3.76
Health care and social assistance .....	6.96	2.2	25.34	2.2	5.35	2.81
Leisure and hospitality .....	8.62	6.0	29.13	6.0	15.16	10.16
Accommodation and food services .....	14.79	5.6	48.32	5.6	15.65	12.20
Other services .....	14.93	3.4	27.14	3.4	16.44	14.98
1 to 99 workers .....	4.19	1.0	10.75	1.0	4.73	2.66
1 to 49 workers .....	5.93	1.3	12.10	1.3	5.92	3.08
50 to 99 workers .....	8.21	1.5	13.90	1.5	9.10	5.63
100 workers or more .....	3.05	0.8	12.97	0.8	2.64	1.43
100 to 499 workers .....	4.68	1.0	15.69	1.0	3.83	2.11
500 workers or more .....	3.91	1.3	21.60	1.3	3.19	1.64
<b>Geographic areas</b>						
Northeast .....	6.02	0.9	11.56	0.9	7.95	1.44
New England .....	7.90	2.3	22.94	2.3	6.63	3.35
Middle Atlantic .....	8.30	1.1	13.23	1.1	10.84	2.11
South .....	3.06	0.9	9.47	0.9	3.32	3.01
South Atlantic .....	4.43	1.3	13.20	1.3	4.92	4.59
East South Central .....	7.59	2.2	21.14	2.2	9.38	7.82
West South Central .....	4.94	1.3	15.02	1.3	4.84	4.15
Midwest .....	6.80	1.6	13.74	1.6	4.43	2.02
East North Central .....	8.49	2.0	15.11	2.0	5.78	2.26
West North Central .....	11.38	2.4	27.74	2.4	6.82	3.99
West .....	4.98	2.0	18.46	2.0	4.55	2.99
Mountain .....	6.37	1.3	48.80	1.3	8.95	4.83
Pacific .....	6.64	2.9	19.20	2.9	5.23	3.80

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, private industry workers,  
March 2016**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	1.0	0.7	0.8	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.0	1.3	0.3
Management, business, and financial .....	1.5	1.0	1.1	0.3
Professional and related .....	1.9	1.3	1.9	0.4
Service .....	2.6	2.0	1.6	0.4
Protective service .....	7.3	–	6.4	–
Sales and office .....	1.2	0.9	0.9	0.3
Sales and related .....	2.3	1.6	1.4	0.3
Office and administrative support .....	1.5	1.2	1.1	0.4
Natural resources, construction, and maintenance	2.2	–	2.1	–
Construction, extraction, farming, fishing, and forestry .....	3.4	–	3.8	–
Installation, maintenance, and repair .....	2.7	1.1	2.4	0.2
Production, transportation, and material moving ...	2.2	1.5	1.5	0.3
Production .....	2.7	2.0	1.8	0.1
Transportation and material moving .....	3.0	1.7	2.4	0.6
Full time .....	1.0	0.7	0.8	0.2
Part time .....	3.3	2.6	2.3	0.7
Union .....	2.5	1.3	2.3	1.0
Nonunion .....	1.1	0.7	0.8	0.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	2.7	2.3	0.9	0.1
Lowest 10 percent .....	3.8	3.4	–	–
Second 25 percent .....	1.7	1.2	1.3	0.2
Third 25 percent .....	1.3	1.0	1.1	0.3
Highest 25 percent .....	1.3	0.8	1.3	0.4
Highest 10 percent .....	2.2	1.1	1.9	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.0	1.8	1.4	0.3
Construction .....	1.8	–	1.7	–
Manufacturing .....	2.6	2.2	1.7	0.2
Service-providing industries .....	1.2	0.8	0.9	0.2
Trade, transportation, and utilities .....	2.2	1.4	–	–
Wholesale trade .....	3.7	2.0	2.6	–
Retail trade .....	3.0	2.3	–	–
Transportation and warehousing .....	5.2	–	5.0	–
Utilities .....	5.8	–	6.1	–

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,  
March 2016—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	3.0	—	2.2	—
Financial activities .....	2.6	2.0	1.3	0.5
Finance and insurance .....	1.9	2.0	1.3	0.6
Credit intermediation and related activities .....	2.8	2.8	1.5	0.3
Insurance carriers and related activities ....	3.3	2.6	2.3	1.6
Real estate and rental and leasing .....	6.8	—	—	—
Professional and business services .....	2.6	—	2.3	—
Professional and technical services .....	4.1	—	4.6	—
Administrative and waste services .....	3.9	—	2.8	—
Education and health services .....	2.4	1.9	2.3	0.5
Educational services .....	2.8	2.6	1.4	0.1
Junior colleges, colleges, and universities .....	2.4	1.8	1.6	0.2
Health care and social assistance .....	2.8	—	2.7	—
Leisure and hospitality .....	4.0	3.9	—	—
Accommodation and food services .....	5.5	4.8	—	—
Other services .....	6.5	—	—	—
1 to 99 workers .....	1.4	1.1	1.1	0.2
1 to 49 workers .....	1.9	1.5	1.2	0.2
50 to 99 workers .....	2.9	—	2.4	—
100 workers or more .....	1.3	0.9	1.1	0.3
100 to 499 workers .....	1.4	0.9	1.4	0.2
500 workers or more .....	2.0	1.4	1.5	0.6
<b>Geographic areas</b>				
Northeast .....	1.6	1.2	1.6	0.7
New England .....	2.6	2.0	2.2	1.1
Middle Atlantic .....	2.1	1.4	2.0	0.8
South .....	1.5	1.0	0.9	0.2
South Atlantic .....	1.4	1.4	—	—
East South Central .....	6.8	3.6	—	—
West South Central .....	2.3	1.5	1.2	0.1
Midwest .....	2.4	1.3	1.9	0.4
East North Central .....	2.8	1.6	2.6	0.5
West North Central .....	4.4	—	2.4	—
West .....	2.5	2.2	2.0	0.3
Mountain .....	5.8	4.7	—	—
Pacific .....	2.4	2.4	2.1	0.3

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

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 .....	\$7.39	0.5	\$20.72	0.5	\$7.17	\$5.86
<b>Worker characteristics</b>						
Management, professional, and related .....	12.07	0.8	39.36	0.8	10.76	10.14
Management, business, and financial .....	16.19	0.8	51.34	0.8	15.72	10.17
Professional and related .....	15.74	1.1	50.34	1.1	13.55	13.67
Service .....	26.05	2.8	73.04	2.8	28.09	23.61
Protective service .....	55.45	—	—	—	—	—
Sales and office .....	12.84	0.5	48.51	0.5	13.32	7.31
Sales and related .....	18.68	0.5	88.62	0.5	19.05	14.02
Office and administrative support .....	13.40	0.5	53.24	0.5	13.56	11.20
Natural resources, construction, and maintenance .....	18.78	1.9	35.28	1.9	17.69	15.87
Construction, extraction, farming, fishing, and forestry .....	34.01	4.1	41.08	4.1	24.50	26.79
Installation, maintenance, and repair .....	18.71	1.6	75.55	1.6	22.05	18.80
Production, transportation, and material moving .....	17.76	1.1	25.86	1.1	17.92	10.96
Production .....	24.49	1.1	47.07	1.1	23.84	12.41
Transportation and material moving .....	23.93	2.1	30.93	2.1	24.53	17.90
Full time .....	8.00	0.6	22.61	0.6	7.54	6.12
Part time .....	26.90	2.1	43.07	2.1	27.18	21.11
Union .....	18.04	2.5	19.82	2.5	19.91	12.99
Nonunion .....	8.47	0.4	38.42	0.4	7.89	6.32
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	21.87	1.2	46.02	1.2	23.58	16.03
Lowest 10 percent .....	46.42	1.0	126.59	1.0	52.16	30.60
Second 25 percent .....	13.15	0.7	57.62	0.7	13.78	12.69
Third 25 percent .....	11.30	0.7	26.72	0.7	10.57	8.97
Highest 25 percent .....	11.07	0.9	24.57	0.9	11.18	9.52
Highest 10 percent .....	17.41	1.5	52.23	1.5	16.82	10.05
<b>Establishment characteristics</b>						
Goods-producing industries .....	16.82	1.5	34.78	1.5	14.07	10.98
Construction .....	24.11	3.7	45.60	3.7	16.12	29.37
Manufacturing .....	17.52	1.3	51.84	1.3	16.43	11.47
Service-providing industries .....	7.97	0.6	25.08	0.6	7.99	7.11
Trade, transportation, and utilities .....	12.06	1.1	28.59	1.1	11.25	8.89
Wholesale trade .....	18.94	1.6	97.22	1.6	18.34	14.97
Retail trade .....	21.23	0.6	86.86	0.6	22.62	14.31
Transportation and warehousing .....	35.23	3.0	49.96	3.0	34.70	22.44
Utilities .....	31.63	—	—	—	—	—

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, March 2016—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 .....	\$18.78	2.1	\$37.23	2.1	\$17.88	\$11.28
Financial activities .....	14.92	0.6	54.17	0.6	15.32	12.27
Finance and insurance .....	11.49	0.4	86.21	0.4	10.62	7.07
Credit intermediation and related activities .....	14.39	0.4	87.78	0.4	13.66	7.08
Insurance carriers and related activities .....	13.59	0.7	70.51	0.7	13.85	8.87
Real estate and rental and leasing .....	58.92	—	—	—	—	—
Professional and business services .....	21.75	1.1	108.73	1.1	20.70	13.03
Professional and technical services .....	31.96	1.9	126.91	1.9	31.29	17.28
Administrative and waste services .....	28.50	—	—	—	—	—
Education and health services .....	18.81	1.0	42.51	1.0	17.07	19.04
Educational services .....	29.67	1.5	61.34	1.5	26.71	16.06
Junior colleges, colleges, and universities .....	23.77	0.9	67.22	0.9	22.99	15.57
Health care and social assistance .....	22.87	1.3	61.64	1.3	19.84	22.40
Leisure and hospitality .....	28.19	—	—	—	—	—
Accommodation and food services .....	32.34	3.2	129.66	3.2	39.55	45.36
Other services .....	69.85	4.3	169.40	4.3	64.66	32.28
1 to 99 workers .....	11.24	0.8	36.88	0.8	12.16	11.23
1 to 49 workers .....	14.65	1.0	58.05	1.0	14.23	12.43
50 to 99 workers .....	24.58	0.9	45.19	0.9	25.09	19.42
100 workers or more .....	8.39	0.6	24.30	0.6	8.10	6.13
100 to 499 workers .....	12.15	0.8	31.12	0.8	11.63	8.66
500 workers or more .....	9.73	1.1	34.82	1.1	9.22	7.61
<b>Geographic areas</b>						
Northeast .....	17.50	1.1	40.90	1.1	21.32	8.44
New England .....	27.65	2.2	53.13	2.2	28.47	18.39
Middle Atlantic .....	21.03	1.4	49.77	1.4	27.70	10.78
South .....	12.99	0.9	39.41	0.9	12.07	9.84
South Atlantic .....	19.46	1.5	55.49	1.5	17.03	11.50
East South Central .....	18.17	1.0	136.14	1.0	23.00	28.37
West South Central .....	19.90	0.9	67.18	0.9	21.05	19.15
Midwest .....	15.59	1.2	49.71	1.2	13.63	15.05
East North Central .....	19.01	1.7	61.59	1.7	16.59	13.84
West North Central .....	28.43	0.5	84.49	0.5	25.04	36.88
West .....	13.09	1.1	37.29	1.1	10.94	11.41
Mountain .....	10.02	1.0	34.02	1.0	9.40	26.21
Pacific .....	18.28	1.6	48.78	1.6	15.46	11.08

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/nchs/ebs/glossary20152016.htm](http://www.bls.gov/nchs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, private industry workers,  
March 2016**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	1.0	0.7	0.8	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	0.9	1.4	0.3
Management, business, and financial .....	1.5	0.9	1.2	0.2
Professional and related .....	2.0	1.1	1.9	0.4
Service .....	2.3	1.7	—	—
Protective service .....	7.2	—	6.3	—
Sales and office .....	1.2	0.8	1.0	0.4
Sales and related .....	2.3	1.7	1.3	0.7
Office and administrative support .....	1.5	1.0	1.2	0.4
Natural resources, construction, and maintenance	2.3	—	2.2	—
Construction, extraction, farming, fishing, and forestry .....	3.8	—	3.9	—
Installation, maintenance, and repair .....	2.9	1.1	2.5	0.3
Production, transportation, and material moving ...	2.1	1.4	1.5	0.3
Production .....	2.6	1.9	1.8	0.2
Transportation and material moving .....	2.8	—	2.1	—
Full time .....	1.0	0.7	0.8	0.2
Part time .....	3.2	2.5	—	—
Union .....	2.5	1.2	2.2	0.9
Nonunion .....	1.0	0.7	0.8	0.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	2.6	2.1	—	—
Lowest 10 percent .....	3.5	3.2	—	—
Second 25 percent .....	1.5	1.1	1.2	0.2
Third 25 percent .....	1.3	0.9	1.0	0.3
Highest 25 percent .....	1.3	0.8	1.2	0.4
Highest 10 percent .....	2.1	1.0	1.8	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.9	1.7	1.5	0.3
Construction .....	2.2	—	1.6	—
Manufacturing .....	2.6	2.1	1.9	0.2
Service-providing industries .....	1.1	0.7	0.9	0.2
Trade, transportation, and utilities .....	2.1	1.3	—	—
Wholesale trade .....	3.3	—	2.3	—
Retail trade .....	3.0	2.3	—	—
Transportation and warehousing .....	5.2	—	4.9	—
Utilities .....	5.2	—	5.8	—

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,  
March 2016—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	3.4	—	2.2	—
Financial activities .....	2.4	1.9	1.3	0.5
Finance and insurance .....	1.7	1.9	1.3	0.6
Credit intermediation and related activities .....	2.6	2.7	1.5	0.3
Insurance carriers and related activities .....	3.3	2.5	2.3	1.4
Real estate and rental and leasing .....	6.5	2.8	—	—
Professional and business services .....	2.3	—	2.3	—
Professional and technical services .....	3.5	—	4.1	—
Administrative and waste services .....	4.6	—	3.7	—
Education and health services .....	2.4	—	2.4	—
Educational services .....	3.1	2.7	1.3	0.7
Junior colleges, colleges, and universities .....	2.5	2.0	1.9	0.2
Health care and social assistance .....	2.9	—	2.8	—
Leisure and hospitality .....	4.2	3.2	—	—
Accommodation and food services .....	5.8	4.4	—	—
Other services .....	3.6	—	3.4	—
1 to 99 workers .....	1.4	1.0	1.1	0.3
1 to 49 workers .....	1.7	1.3	1.2	0.3
50 to 99 workers .....	2.7	—	2.2	—
100 workers or more .....	1.2	0.8	1.0	0.3
100 to 499 workers .....	1.3	0.9	1.3	0.2
500 workers or more .....	2.0	1.3	1.5	0.7
<b>Geographic areas</b>				
Northeast .....	1.9	1.0	1.6	0.7
New England .....	2.3	1.8	2.1	0.6
Middle Atlantic .....	2.3	1.3	2.0	0.9
South .....	1.4	0.9	0.8	0.3
South Atlantic .....	1.3	1.0	—	—
East South Central .....	5.6	3.1	—	—
West South Central .....	2.3	1.4	1.1	0.2
Midwest .....	2.6	1.3	2.1	0.4
East North Central .....	3.0	—	2.7	—
West North Central .....	5.0	—	2.8	—
West .....	1.7	2.0	1.7	0.3
Mountain .....	4.1	4.0	—	—
Pacific .....	1.6	2.3	1.7	0.4

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	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	\$1.25	\$1.43	\$2.88	\$8.69	\$7.18	\$5.14	\$6.39	\$14.84	\$24.91
<b>Worker characteristics</b>										
Management, professional, and related .....	2.97	1.63	2.15	3.62	11.13	11.05	6.08	9.75	19.32	64.68
Management, business, and financial .....	1.12	4.54	4.15	4.87	7.27	14.75	11.96	9.48	28.51	55.70
Professional and related .....	3.78	3.02	2.60	4.57	7.44	11.90	7.46	14.92	27.85	42.97
Service .....	–	5.16	8.78	11.49	4.44	20.27	16.36	45.17	50.02	38.40
Protective service .....	–	7.88	30.52	12.74	15.71	50.05	15.59	106.63	108.66	–
Sales and office .....	3.51	3.03	2.21	2.34	9.55	7.96	9.49	5.07	15.31	26.34
Sales and related .....	3.35	5.58	3.45	6.30	8.16	8.03	17.36	9.06	40.44	57.09
Office and administrative support .....	4.07	3.85	2.69	3.24	16.90	8.79	10.72	9.22	22.49	24.07
Natural resources, construction, and maintenance .....	8.02	1.84	4.58	5.70	18.24	18.01	15.45	12.87	58.57	43.12
Construction, extraction, farming, fishing, and forestry .....	12.76	3.29	12.63	17.36	25.29	17.04	30.32	46.48	69.08	42.22
Installation, maintenance, and repair .....	9.76	6.42	1.99	9.83	22.23	–	17.61	18.29	44.82	81.81
Production, transportation, and material moving ...	4.97	3.03	2.57	5.57	16.46	11.03	9.39	11.96	21.39	56.00
Production .....	3.61	3.49	4.27	6.18	19.79	18.00	15.72	22.36	12.96	30.86
Transportation and material moving .....	5.33	3.91	4.15	4.28	16.81	14.94	11.23	20.83	56.84	114.46
Full time .....	1.58	1.22	1.44	2.38	5.78	7.07	4.21	5.93	16.40	24.45
Part time .....	–	6.67	8.93	22.60	3.85	10.47	28.99	38.28	1.16	207.23
Union .....	4.36	2.28	4.37	15.19	0.37	18.01	9.83	17.25	62.66	75.19
Nonunion .....	1.54	1.72	1.60	2.49	6.35	4.40	3.84	5.76	15.33	24.91
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	5.89	4.21	5.29	7.92	0.00	14.33	18.81	23.78	19.31	25.02
Lowest 10 percent .....	7.68	8.23	13.29	4.75	10.13	19.06	33.52	72.10	24.29	108.83
Second 25 percent .....	7.13	3.44	3.26	5.25	13.12	8.51	8.44	15.07	60.38	24.26
Third 25 percent .....	1.85	2.04	1.88	2.91	9.45	5.91	5.85	8.28	26.46	36.06
Highest 25 percent .....	2.33	2.56	2.14	3.94	11.06	10.14	8.44	8.22	21.73	47.49
Highest 10 percent .....	1.96	3.02	2.74	5.19	23.34	15.65	12.17	12.21	20.82	33.60
<b>Establishment characteristics</b>										
Goods-producing industries .....	3.16	3.57	2.41	4.90	7.56	17.84	8.67	14.37	10.68	31.23
Construction .....	4.66	7.70	5.91	11.06	22.80	23.50	26.05	48.30	54.38	50.38
Manufacturing .....	3.57	4.23	1.94	3.94	13.22	17.26	12.57	8.89	20.43	78.90
Service-providing industries .....	1.78	2.43	1.67	3.11	6.29	4.03	6.04	3.87	15.63	23.97
Trade, transportation, and utilities .....	2.24	2.01	3.55	5.76	1.43	5.42	11.46	5.79	6.08	36.05
Wholesale trade .....	5.42	4.16	4.90	3.36	2.95	19.79	8.95	13.33	46.64	110.71
Retail trade .....	3.32	1.96	4.18	6.56	0.00	15.82	22.96	27.84	33.05	64.90
Transportation and warehousing .....	4.32	2.84	5.96	3.80	26.89	14.43	22.11	13.99	38.98	158.69
Utilities .....	7.24	10.28	8.89	29.19	11.20	17.01	15.08	10.04	43.32	123.48

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, March 2016—continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$4.27	\$5.85	\$10.10	\$9.47	\$11.83	\$23.99	\$9.69	\$22.22	\$44.53	\$24.88
Financial activities .....	2.91	4.02	2.87	3.64	2.58	4.76	12.38	5.82	47.09	63.76
Finance and insurance .....	2.77	3.58	2.14	2.80	4.73	2.15	17.60	4.46	6.39	40.36
Credit intermediation and related activities .....	2.72	3.40	2.23	2.57	6.27	1.97	14.41	3.00	9.03	50.80
Insurance carriers and related activities .....	7.28	7.65	1.91	2.04	9.75	13.04	23.19	7.89	13.70	49.33
Real estate and rental and leasing .....	—	16.74	5.85	8.56	30.25	75.01	60.15	95.93	99.00	26.43
Professional and business services .....	0.94	4.23	7.11	5.09	9.92	14.27	23.34	25.72	21.30	24.35
Professional and technical services .....	8.69	6.71	3.56	4.53	37.91	10.47	26.46	34.22	16.39	167.16
Administrative and waste services .....	8.68	14.95	2.81	7.83	21.67	21.87	57.63	45.54	181.31	25.89
Education and health services .....	7.35	4.41	3.82	4.96	6.36	15.92	8.34	31.63	43.98	24.11
Educational services .....	9.82	3.20	6.07	3.98	21.96	13.43	12.36	21.87	60.62	57.10
Junior colleges, colleges, and universities .....	5.41	4.08	2.33	7.02	10.94	20.14	17.37	15.28	24.57	62.31
Health care and social assistance .....	8.23	5.65	4.82	7.90	7.01	19.72	11.34	40.60	59.74	25.11
Leisure and hospitality .....	6.20	5.81	12.62	15.84	9.57	17.11	18.87	46.65	88.85	55.62
Accommodation and food services .....	12.60	7.53	15.31	36.82	22.19	19.79	39.91	50.15	87.67	65.80
Other services .....	—	15.55	8.31	37.93	58.52	21.66	27.01	117.17	90.42	34.22
1 to 99 workers .....	6.00	2.96	2.12	4.74	7.64	8.19	6.76	19.04	23.66	7.20
1 to 49 workers .....	7.42	3.65	2.15	2.81	6.18	10.21	8.55	19.73	35.89	14.17
50 to 99 workers .....	7.37	6.32	4.55	15.00	24.64	13.50	15.66	24.89	50.57	36.05
100 workers or more .....	1.40	1.10	1.67	2.40	7.66	9.64	5.66	2.37	9.46	29.99
100 to 499 workers .....	1.94	3.24	2.53	3.23	2.62	8.32	7.80	6.84	26.11	39.46
500 workers or more .....	0.78	2.10	2.10	5.31	4.07	12.19	9.92	10.01	15.47	22.50
<b>Geographic areas</b>										
Northeast .....	2.96	3.35	2.63	2.66	11.80	6.26	13.97	16.69	21.43	35.09
New England .....	5.62	5.01	6.46	15.24	29.31	5.72	17.80	12.40	46.74	76.16
Middle Atlantic .....	1.65	2.26	3.97	5.64	13.52	6.18	14.98	15.50	30.91	51.77
South .....	4.48	3.18	0.99	4.88	14.07	9.45	9.11	17.30	33.55	31.88
South Atlantic .....	2.63	3.83	1.28	6.97	7.25	7.10	7.79	12.70	20.39	35.12
East South Central .....	9.76	11.87	2.60	15.56	22.21	21.06	30.23	6.33	82.80	52.61
West South Central .....	11.91	4.93	3.19	9.11	6.43	14.18	16.83	28.49	62.11	28.42
Midwest .....	3.35	2.14	3.11	5.26	4.08	15.57	10.49	9.92	51.08	90.76
East North Central .....	3.83	2.98	2.61	5.06	9.15	13.47	13.78	12.09	42.80	82.40
West North Central .....	4.90	4.53	4.31	5.71	27.34	15.06	12.45	23.70	68.51	182.95
West .....	4.83	2.70	6.07	3.97	5.31	14.09	13.54	13.87	32.12	45.57
Mountain .....	4.16	7.61	14.07	13.57	11.52	20.69	25.60	46.63	72.24	105.17
Pacific .....	1.04	5.45	7.01	3.38	5.92	28.78	17.49	14.31	22.98	58.79

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.8	0.5	0.7	0.7	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.7	0.8	0.6	0.7	0.7	0.6
Professional and related .....	0.6	0.7	0.6	0.6	0.7	0.6
Teachers .....	0.8	0.9	0.7	0.9	0.9	0.7
Primary, secondary, and special education school teachers .....	0.3	0.8	0.7	0.5	0.8	0.8
Service .....	1.4	1.4	0.8	1.4	1.3	0.9
Protective service .....	1.2	1.2	0.9	1.2	1.2	1.1
Sales and office .....	1.6	1.8	0.8	1.6	1.9	1.1
Office and administrative support .....	1.6	1.8	0.8	1.6	1.9	1.1
Natural resources, construction, and maintenance .....	1.6	1.9	1.3	1.6	2.1	1.7
Production, transportation, and material moving ...	4.7	4.4	1.5	4.8	4.3	1.9
Full time .....	0.1	0.5	0.5	0.2	0.5	0.5
Part time .....	1.6	1.2	2.5	1.7	1.2	2.6
Union .....	0.5	0.7	0.5	0.5	0.7	0.6
Nonunion .....	1.2	1.3	0.7	1.2	1.2	0.8
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.7	1.6	1.0	1.8	1.7	1.1
Lowest 10 percent .....	3.2	3.2	1.7	3.2	3.2	1.9
Second 25 percent .....	0.9	1.2	0.7	0.9	1.3	0.8
Third 25 percent .....	1.4	1.5	0.8	1.4	1.4	0.8
Highest 25 percent .....	0.4	0.6	0.6	0.5	0.7	0.7
Highest 10 percent .....	0.7	0.9	0.7	0.8	1.3	1.2
<b>Establishment characteristics</b>						
Service-providing industries .....	0.7	0.8	0.5	0.7	0.7	0.5
Education and health services .....	0.6	0.7	0.5	0.6	0.7	0.7
Educational services .....	0.6	0.7	0.5	0.6	0.7	0.7
Elementary and secondary schools .....	0.5	0.7	0.7	0.5	0.7	0.7
Junior colleges, colleges, and universities .....	1.9	2.1	0.9	1.9	2.5	2.0
Health care and social assistance .....	1.4	2.0	1.6	1.4	1.9	1.7
Hospitals .....	1.5	2.3	1.6	1.5	2.2	1.7
Public administration .....	1.5	1.5	0.6	1.5	1.5	0.7
1 to 99 workers .....	3.1	3.3	1.8	3.2	3.3	1.9
1 to 49 workers .....	4.6	4.5	2.4	4.8	4.3	2.3
50 to 99 workers .....	1.9	2.7	2.3	1.9	2.8	2.6
100 workers or more .....	0.6	0.7	0.4	0.6	0.7	0.5
100 to 499 workers .....	1.6	1.7	0.9	1.6	1.7	1.1
500 workers or more .....	0.5	0.7	0.5	0.6	0.7	0.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—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	0.7	1.4	1.2	0.7	0.9	0.9	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.7	1.5	0.8	1.5	1.3	0.8	0.8	0.8	0.5
Professional and related .....	1.7	1.5	0.9	1.6	1.4	0.9	0.7	0.8	0.6
Teachers .....	1.8	1.7	1.1	1.8	1.6	1.2	0.9	1.0	0.7
Primary, secondary, and special education school teachers .....	2.2	1.9	1.2	2.2	1.9	1.4	0.7	0.9	0.8
Service .....	1.9	1.8	0.9	1.9	1.7	1.5	1.6	1.4	0.9
Protective service .....	3.0	2.8	1.1	3.2	2.9	2.4	1.7	1.7	1.1
Sales and office .....	2.4	2.3	1.3	2.5	2.3	1.3	1.9	2.2	1.1
Office and administrative support .....	2.4	2.3	1.4	2.4	2.2	1.3	1.9	2.1	1.1
Natural resources, construction, and maintenance .....	4.1	3.8	1.5	3.4	3.2	1.7	1.7	2.2	1.7
Production, transportation, and material moving .....	4.4	3.9	2.0	4.4	4.0	1.9	4.7	4.3	1.9
Full time .....	1.7	1.5	0.7	1.5	1.3	0.7	0.6	0.7	0.5
Part time .....	1.3	1.0	2.1	1.3	1.0	3.1	1.7	1.2	2.6
Union .....	1.5	1.5	0.7	1.7	1.5	0.7	0.9	1.0	0.5
Nonunion .....	2.1	1.8	1.5	1.5	1.2	1.7	1.3	1.3	0.8
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.9	1.6	1.4	1.6	1.3	1.6	1.9	1.8	1.1
Lowest 10 percent .....	2.3	2.1	2.5	1.5	1.3	4.2	3.2	3.2	1.9
Second 25 percent .....	2.3	2.1	0.9	1.9	1.7	1.4	1.6	1.7	0.7
Third 25 percent .....	2.2	2.0	1.1	2.1	1.8	1.2	1.4	1.4	0.8
Highest 25 percent .....	1.4	1.3	0.7	1.5	1.4	0.9	0.7	0.8	0.7
Highest 10 percent .....	2.0	1.9	1.0	2.4	2.2	1.2	1.0	1.4	1.1
<b>Establishment characteristics</b>									
Service-providing industries .....	1.5	1.3	0.7	1.4	1.2	0.7	0.9	0.9	0.5
Education and health services .....	1.7	1.6	0.9	1.6	1.4	1.0	0.7	0.8	0.7
Educational services .....	1.8	1.7	1.0	1.7	1.5	1.2	0.7	0.8	0.7
Elementary and secondary schools .....	1.9	1.6	1.2	1.8	1.6	1.3	0.6	0.8	0.7
Junior colleges, colleges, and universities .....	4.3	4.1	1.4	3.7	3.3	3.1	1.9	2.6	2.0
Health care and social assistance .....	3.4	3.0	1.6	4.1	3.3	2.1	1.9	2.1	1.5
Hospitals .....	5.0	4.5	1.6	5.4	4.3	2.9	2.0	2.4	1.8
Public administration .....	2.5	2.2	0.9	2.3	2.1	1.2	1.8	1.7	0.6
1 to 99 workers .....	4.0	3.6	1.9	3.9	3.5	2.0	3.6	3.5	1.8
1 to 49 workers .....	4.8	4.4	2.5	3.9	3.3	3.3	5.3	4.5	2.2
50 to 99 workers .....	7.1	6.3	2.7	6.7	6.2	1.6	2.3	2.9	2.5
100 workers or more .....	1.5	1.4	0.7	1.3	1.2	0.8	0.8	0.8	0.5
100 to 499 workers .....	2.9	2.6	1.2	2.3	2.2	1.5	1.7	1.8	1.2
500 workers or more .....	1.8	1.6	0.9	1.6	1.4	0.9	0.8	0.9	0.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	0.9	1.3	0.8	0.9	1.4	1.1
Local government .....	0.8	0.8	0.5	0.8	0.8	0.6
<b>Geographic areas</b>						
Northeast .....	1.4	1.7	0.9	1.3	1.5	1.1
New England .....	3.1	3.0	2.0	3.1	3.2	1.6
Middle Atlantic .....	1.7	2.3	1.0	1.7	1.9	1.4
South .....	1.0	1.1	0.8	1.0	1.2	0.8
South Atlantic .....	1.7	1.5	1.0	1.7	1.5	1.1
East South Central .....	1.6	2.6	2.1	1.6	2.5	2.2
West South Central .....	1.5	1.9	1.6	1.6	2.0	1.1
Midwest .....	1.9	2.0	1.1	2.0	1.6	1.1
East North Central .....	2.7	2.5	1.1	2.8	1.9	1.1
West North Central .....	2.1	3.2	2.4	2.1	2.6	2.3
West .....	0.8	1.0	0.5	0.8	1.1	0.9
Mountain .....	1.7	2.0	1.3	1.7	2.1	1.8
Pacific .....	0.9	1.1	0.6	0.9	1.3	1.0

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—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 .....	3.6	3.4	1.2	2.9	2.6	1.8	1.8	1.9	1.1
Local government .....	1.4	1.2	0.8	1.4	1.3	0.8	0.8	0.9	0.6
<b>Geographic areas</b>									
Northeast .....	2.5	2.6	0.9	3.0	3.0	1.1	1.5	1.6	1.0
New England .....	3.8	3.7	2.0	4.3	3.7	4.4	3.3	3.4	1.6
Middle Atlantic .....	3.2	3.3	1.0	3.8	3.7	1.0	1.9	2.0	1.3
South .....	2.5	2.0	2.2	1.6	1.1	2.3	1.1	1.2	0.8
South Atlantic .....	4.0	3.5	1.9	2.4	1.8	2.7	1.9	1.6	1.0
East South Central .....	6.0	2.8	10.0	2.2	1.6	6.3	1.6	2.5	2.2
West South Central .....	2.7	2.4	4.8	2.6	2.0	5.0	1.6	2.0	1.1
Midwest .....	3.5	3.1	1.1	2.7	2.5	1.4	2.9	2.5	1.1
East North Central .....	2.7	2.3	1.3	3.8	3.6	1.5	2.6	1.7	1.2
West North Central .....	8.5	7.5	1.9	2.5	2.3	3.6	6.5	6.2	2.3
West .....	2.4	2.4	0.8	4.5	3.9	0.9	0.8	1.1	0.9
Mountain .....	5.7	5.5	1.9	—	—	—	1.7	2.1	1.8
Pacific .....	2.1	2.3	0.9	2.3	2.0	1.0	0.9	1.3	1.0

<sup>1</sup> 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.

<sup>2</sup> Healthcare 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 healthcare.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.5	0.5	0.8	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	0.5	0.5	0.8	0.8
Professional and related .....	0.5	0.5	0.9	0.9
Teachers .....	0.6	0.6	1.0	1.0
Primary, secondary, and special education school teachers .....	0.6	0.6	1.0	1.0
Service .....	0.5	0.5	1.2	1.2
Protective service .....	0.6	0.6	1.0	1.0
Sales and office .....	0.6	0.6	1.4	1.4
Office and administrative support .....	0.6	0.6	1.4	1.4
Natural resources, construction, and maintenance .....	1.2	1.2	1.6	1.6
Production, transportation, and material moving .....	1.5	1.5	2.3	2.3
Full time .....	0.5	0.5	0.8	0.8
Part time .....	1.2	1.2	2.0	2.0
Union .....	0.4	0.4	0.7	0.7
Nonunion .....	0.7	0.7	1.3	1.3
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.8	0.8	1.5	1.5
Lowest 10 percent .....	1.5	1.5	2.3	2.3
Second 25 percent .....	0.6	0.6	1.1	1.1
Third 25 percent .....	0.5	0.5	1.1	1.1
Highest 25 percent .....	0.4	0.4	0.7	0.7
Highest 10 percent .....	0.5	0.5	1.1	1.1
<b>Establishment characteristics</b>				
Service-providing industries .....	0.4	0.4	0.8	0.8
Education and health services .....	0.6	0.6	0.9	0.9
Educational services .....	0.6	0.6	1.0	1.0
Elementary and secondary schools .....	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities .....	1.2	1.2	2.5	2.5
Health care and social assistance .....	0.9	0.9	1.4	1.4
Hospitals .....	1.2	1.2	1.9	1.9
Public administration .....	0.5	0.5	0.9	0.9
1 to 99 workers .....	0.9	0.9	2.6	2.6
1 to 49 workers .....	1.1	1.1	2.4	2.4
50 to 99 workers .....	1.4	1.4	4.5	4.5
100 workers or more .....	0.5	0.5	0.8	0.8
100 to 499 workers .....	0.6	0.6	1.8	1.8
500 workers or more .....	0.5	0.5	0.9	0.9

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, March 2016—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	0.9	0.9	1.5	1.5
Local government .....	0.4	0.4	0.8	0.8
<b>Geographic areas</b>				
Northeast .....	0.4	0.4	0.5	0.5
New England .....	1.5	1.5	1.7	1.7
Middle Atlantic .....	0.3	0.3	0.4	0.4
South .....	0.7	0.7	1.5	1.5
South Atlantic .....	0.8	0.8	1.8	1.8
East South Central .....	2.2	2.2	2.9	2.9
West South Central .....	1.0	1.0	2.5	2.5
Midwest .....	1.2	1.2	1.1	1.1
East North Central .....	0.6	0.6	1.4	1.4
West North Central .....	2.5	2.5	1.9	1.9
West .....	0.8	0.8	1.2	1.2
Mountain .....	1.9	1.9	1.7	1.7
Pacific .....	0.8	0.8	1.5	1.5

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016**

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 .....	\$5.11	1.4	\$7.30	1.4	\$6.01	\$3.45
<b>Worker characteristics</b>						
Management, professional, and related .....	5.99	2.1	8.66	2.1	7.18	3.63
Professional and related .....	6.07	2.2	9.91	2.2	7.05	3.99
Teachers .....	6.66	2.2	11.30	2.2	7.80	4.97
Primary, secondary, and special education school teachers .....	7.11	1.8	12.26	1.8	8.08	5.67
Service .....	6.46	1.9	10.16	1.9	7.29	4.34
Protective service .....	7.72	2.8	15.81	2.8	8.36	4.95
Sales and office .....	8.39	2.0	14.47	2.0	10.26	4.39
Office and administrative support .....	8.61	1.9	16.05	1.9	10.50	4.54
Natural resources, construction, and maintenance .....	9.74	3.7	16.31	3.7	8.34	10.97
Production, transportation, and material moving ...	12.81	3.8	24.20	3.8	13.38	9.77
Full time .....	5.14	1.4	7.42	1.4	6.04	3.40
Part time .....	14.12	3.4	26.60	3.4	10.51	12.98
Union .....	6.10	1.1	6.21	1.1	7.49	3.92
Nonunion .....	6.10	2.4	9.44	2.4	6.92	5.05
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	7.06	2.4	14.63	2.4	7.65	6.88
Lowest 10 percent .....	12.48	4.1	23.08	4.1	12.98	13.06
Second 25 percent .....	7.17	1.6	10.88	1.6	7.96	4.61
Third 25 percent .....	8.41	1.9	8.29	1.9	10.90	3.63
Highest 25 percent .....	4.80	1.6	9.89	1.6	5.26	3.95
Highest 10 percent .....	6.83	2.6	13.71	2.6	7.10	6.99
<b>Establishment characteristics</b>						
Service-providing industries .....	5.16	1.3	7.47	1.3	6.09	3.49
Education and health services .....	5.58	2.1	9.96	2.1	6.18	4.56
Educational services .....	5.60	2.2	10.63	2.2	6.25	5.11
Elementary and secondary schools .....	6.15	2.0	13.43	2.0	6.40	4.87
Junior colleges, colleges, and universities .....	13.12	5.0	9.34	5.0	15.86	10.12
Health care and social assistance .....	13.34	3.2	25.55	3.2	14.25	4.00
Hospitals .....	16.51	4.3	27.01	4.3	18.75	5.41
Public administration .....	9.49	1.7	9.44	1.7	11.71	4.12
1 to 99 workers .....	16.10	4.5	22.25	4.5	19.89	4.71
1 to 49 workers .....	12.43	5.3	19.19	5.3	10.52	6.11
50 to 99 workers .....	27.68	8.4	29.18	8.4	37.68	7.38
100 workers or more .....	4.84	1.3	5.78	1.3	5.71	3.60
100 to 499 workers .....	10.41	2.3	16.29	2.3	11.46	6.22
500 workers or more .....	4.78	1.5	5.73	1.5	5.71	4.29

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, March 2016—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 .....	\$13.81	2.9	\$8.33	2.9	\$15.92	\$5.31
Local government .....	4.39	1.2	8.39	1.2	4.78	3.42
<b>Geographic areas</b>						
Northeast .....	6.79	1.3	7.17	1.3	7.96	3.27
New England .....	24.29	—	—	—	—	—
Middle Atlantic .....	4.67	1.1	5.44	1.1	6.06	3.06
South .....	7.65	2.2	9.11	2.2	8.79	6.15
South Atlantic .....	10.59	2.3	10.33	2.3	12.84	5.45
East South Central .....	13.66	4.0	27.53	4.0	10.96	19.83
West South Central .....	9.88	5.4	16.85	5.4	11.21	7.76
Midwest .....	8.34	4.3	14.69	4.3	9.21	4.62
East North Central .....	6.27	2.4	24.49	2.4	5.16	3.46
West North Central .....	19.59	8.9	14.39	8.9	25.23	11.05
West .....	15.41	1.7	23.50	1.7	17.62	7.93
Mountain .....	22.87	4.9	49.34	4.9	16.32	14.03
Pacific .....	16.85	1.3	11.14	1.3	21.83	9.59

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, State and local government  
workers, March 2016**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	2.1	1.7	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	2.3	1.9	0.9	0.9
Professional and related .....	2.4	2.1	1.0	0.8
Teachers .....	2.7	2.3	1.3	1.1
Primary, secondary, and special education school teachers .....	2.7	2.2	1.6	1.4
Service .....	2.4	2.1	1.0	0.6
Protective service .....	3.5	3.2	1.6	1.1
Sales and office .....	3.2	2.8	1.2	1.4
Office and administrative support .....	3.1	2.7	1.1	1.4
Natural resources, construction, and maintenance	3.6	2.7	2.1	1.2
Production, transportation, and material moving ...	3.8	3.2	2.8	0.7
Full time .....	2.1	1.8	0.7	0.7
Part time .....	3.9	3.4	2.4	0.9
Union .....	1.6	1.1	1.0	0.9
Nonunion .....	3.7	3.3	0.8	1.0
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	3.9	3.3	1.0	1.6
Lowest 10 percent .....	5.9	4.9	—	—
Second 25 percent .....	2.7	2.3	1.0	0.8
Third 25 percent .....	2.7	2.2	1.1	0.8
Highest 25 percent .....	2.0	1.6	1.2	1.0
Highest 10 percent .....	2.6	2.0	1.9	1.4
<b>Establishment characteristics</b>				
Service-providing industries .....	2.0	1.7	0.7	0.7
Education and health services .....	2.5	2.2	0.9	0.7
Educational services .....	2.7	2.4	1.0	0.8
Elementary and secondary schools .....	2.6	2.2	1.3	0.7
Junior colleges, colleges, and universities	6.2	5.9	—	—
Health care and social assistance .....	4.7	4.4	1.9	1.0
Hospitals .....	6.6	6.1	2.9	1.0
Public administration .....	2.8	2.1	1.1	1.4
1 to 99 workers .....	5.5	4.3	—	—
1 to 49 workers .....	7.3	6.0	—	—
50 to 99 workers .....	7.3	6.1	—	—
100 workers or more .....	2.1	1.8	0.7	0.7
100 to 499 workers .....	3.3	2.6	1.5	1.4
500 workers or more .....	2.4	2.1	0.9	0.7

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, March 2016—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	3.8	3.4	0.6	1.5
Local government .....	2.0	1.6	1.0	0.7
<b>Geographic areas</b>				
Northeast .....	2.4	1.9	1.9	2.0
New England .....	4.7	3.0	—	—
Middle Atlantic .....	2.4	2.2	1.5	2.9
South .....	4.7	4.1	—	—
South Atlantic .....	5.5	5.3	—	—
East South Central .....	14.0	—	1.2	—
West South Central .....	5.8	—	2.2	—
Midwest .....	3.5	3.0	—	—
East North Central .....	4.9	4.4	—	—
West North Central .....	3.9	3.1	—	—
West .....	2.4	2.1	1.1	1.6
Mountain .....	6.1	—	—	—
Pacific .....	2.5	1.8	0.9	2.2

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016**

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 .....	\$16.10	0.5	\$17.97	0.5	\$17.00	\$10.84
<b>Worker characteristics</b>						
Management, professional, and related .....	17.72	0.6	24.17	0.6	18.28	12.25
Professional and related .....	19.33	0.6	25.71	0.6	19.86	12.71
Teachers .....	21.29	0.8	37.99	0.8	22.20	15.81
Primary, secondary, and special education school teachers .....	23.03	1.0	42.38	1.0	24.20	18.13
Service .....	24.57	1.0	27.50	1.0	26.75	13.32
Protective service .....	22.24	1.8	52.19	1.8	24.24	15.40
Sales and office .....	26.35	1.7	19.42	1.7	27.44	16.97
Office and administrative support .....	26.68	1.4	20.83	1.4	28.12	17.52
Natural resources, construction, and maintenance .....	33.90	1.9	94.20	1.9	35.23	31.06
Production, transportation, and material moving ...	44.29	—	—	—	—	—
Full time .....	16.44	0.5	19.85	0.5	17.31	10.58
Part time .....	38.39	1.6	47.61	1.6	41.64	39.87
Union .....	12.77	0.8	18.26	0.8	13.73	14.72
Nonunion .....	25.60	0.4	58.32	0.4	26.31	13.94
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	32.57	0.8	42.43	0.8	34.36	14.51
Lowest 10 percent .....	56.31	—	—	—	—	—
Second 25 percent .....	21.40	0.6	29.38	0.6	22.53	15.35
Third 25 percent .....	20.10	1.1	23.08	1.1	21.70	16.07
Highest 25 percent .....	17.26	0.7	26.41	0.7	17.67	12.14
Highest 10 percent .....	27.22	1.0	32.46	1.0	29.07	18.96
<b>Establishment characteristics</b>						
Service-providing industries .....	16.30	0.4	18.23	0.4	17.15	10.93
Education and health services .....	18.58	0.5	25.79	0.5	19.36	12.94
Educational services .....	19.58	0.6	27.60	0.6	20.34	13.77
Elementary and secondary schools .....	20.15	0.7	34.28	0.7	20.98	14.74
Junior colleges, colleges, and universities .....	48.20	0.7	17.70	0.7	49.72	23.03
Health care and social assistance .....	37.07	0.6	81.47	0.6	37.47	19.11
Hospitals .....	53.03	0.9	86.04	0.9	54.08	23.52
Public administration .....	17.24	0.9	37.40	0.9	18.40	15.71
1 to 99 workers .....	53.08	1.7	74.87	1.7	57.48	27.28
1 to 49 workers .....	55.22	2.7	104.12	2.7	60.60	30.26
50 to 99 workers .....	75.25	3.0	105.11	3.0	80.51	46.00
100 workers or more .....	15.95	0.5	18.36	0.5	16.72	11.18
100 to 499 workers .....	42.52	1.3	55.92	1.3	43.70	18.71
500 workers or more .....	15.77	0.4	18.17	0.4	16.61	12.99

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, March 2016—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 .....	\$28.02	0.3	\$32.49	0.3	\$28.39	\$15.59
Local government .....	17.09	0.6	18.93	0.6	18.11	10.79
<b>Geographic areas</b>						
Northeast .....	16.83	0.8	16.13	0.8	20.88	12.00
New England .....	58.85	1.1	88.97	1.1	59.07	32.62
Middle Atlantic .....	11.10	1.0	14.35	1.0	14.93	8.69
South .....	28.58	0.2	98.59	0.2	28.57	16.85
South Atlantic .....	31.36	—	—	—	—	—
East South Central .....	62.52	—	—	0.0	62.52	16.06
West South Central .....	38.12	—	—	—	—	—
Midwest .....	22.57	1.6	64.82	1.6	22.94	22.13
East North Central .....	18.98	1.7	72.22	1.7	21.07	24.59
West North Central .....	40.32	—	—	—	—	—
West .....	25.03	1.2	49.30	1.2	26.16	25.62
Mountain .....	46.51	1.6	109.16	1.6	50.58	41.64
Pacific .....	22.20	1.6	45.65	1.6	22.44	31.94

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, State and local government  
workers, March 2016**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	1.9	1.6	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	2.2	1.8	0.8	0.7
Professional and related .....	2.2	1.9	0.9	0.6
Teachers .....	2.4	2.1	1.2	0.9
Primary, secondary, and special education school teachers .....	2.3	1.8	1.4	1.1
Service .....	2.1	1.8	1.0	0.5
Protective service .....	3.2	2.9	1.5	1.2
Sales and office .....	2.8	2.4	1.0	1.2
Office and administrative support .....	2.8	2.4	1.0	1.2
Natural resources, construction, and maintenance	3.2	2.3	1.9	1.1
Production, transportation, and material moving ...	3.8	3.0	2.5	1.3
Full time .....	1.9	1.6	0.7	0.6
Part time .....	3.0	2.8	1.9	0.7
Union .....	1.5	1.0	1.0	0.7
Nonunion .....	3.3	2.9	0.7	0.8
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	3.2	2.6	1.1	1.3
Lowest 10 percent .....	4.3	3.5	—	—
Second 25 percent .....	2.5	2.1	0.9	0.7
Third 25 percent .....	2.3	1.7	1.0	0.8
Highest 25 percent .....	1.9	1.7	1.0	0.9
Highest 10 percent .....	2.6	1.9	1.7	1.2
<b>Establishment characteristics</b>				
Service-providing industries .....	1.9	1.6	0.6	0.5
Education and health services .....	2.4	2.1	0.9	0.6
Educational services .....	2.6	2.3	0.9	0.6
Elementary and secondary schools .....	2.2	1.8	1.2	0.6
Junior colleges, colleges, and universities	7.1	6.9	—	—
Health care and social assistance .....	4.4	3.9	—	—
Hospitals .....	6.0	5.3	—	—
Public administration .....	2.5	1.9	1.1	1.2
1 to 99 workers .....	4.5	3.3	—	—
1 to 49 workers .....	5.5	4.2	—	—
50 to 99 workers .....	6.3	—	2.4	—
100 workers or more .....	1.9	1.6	0.7	0.5
100 to 499 workers .....	2.9	2.3	1.5	1.2
500 workers or more .....	2.3	2.0	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, March 2016—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	4.2	3.8	0.7	1.4
Local government .....	1.7	1.3	0.9	0.5
<b>Geographic areas</b>				
Northeast .....	2.4	1.8	1.8	2.0
New England .....	4.5	2.8	—	—
Middle Atlantic .....	2.6	2.1	1.5	3.0
South .....	3.8	3.5	—	—
South Atlantic .....	4.3	4.2	—	—
East South Central .....	13.9	—	0.9	—
West South Central .....	3.5	—	2.4	—
Midwest .....	3.3	2.7	2.0	0.7
East North Central .....	4.1	3.7	2.3	0.1
West North Central .....	5.3	2.9	—	—
West .....	2.1	1.6	0.8	1.3
Mountain .....	4.4	—	2.3	—
Pacific .....	2.5	1.5	0.8	1.8

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$2.64	\$6.85	\$1.91	\$4.67	\$9.40	\$14.99	\$7.14	\$19.27	\$38.61	\$45.48
<b>Worker characteristics</b>										
Management, professional, and related .....	0.96	5.86	2.09	7.04	14.06	14.62	13.80	25.17	7.40	37.52
Professional and related .....	0.30	5.99	1.80	6.70	15.88	18.71	14.69	29.50	13.71	31.40
Teachers .....	0.66	7.62	3.14	8.39	23.10	33.50	17.45	28.41	39.50	35.49
Primary, secondary, and special education school teachers .....	1.56	6.18	4.73	9.25	15.43	28.13	22.25	43.09	43.82	53.16
Service .....	6.98	4.07	2.89	4.81	10.50	22.98	10.54	14.52	29.02	44.63
Protective service .....	5.39	3.99	5.15	4.66	18.22	26.40	17.84	15.52	44.66	63.19
Sales and office .....	1.25	4.75	5.91	8.07	14.48	—	14.05	17.07	23.25	42.26
Office and administrative support .....	0.98	4.88	6.02	8.11	14.48	—	14.68	17.72	25.37	45.57
Natural resources, construction, and maintenance .....	7.20	4.77	9.06	10.39	54.15	17.42	24.76	16.00	29.55	192.60
Production, transportation, and material moving ...	3.58	10.65	3.32	11.69	46.83	18.31	11.31	34.58	96.56	95.59
Full time .....	2.72	6.64	1.82	4.16	8.54	14.15	7.48	19.76	39.62	37.11
Part time .....	—	16.33	11.27	14.19	26.86	25.04	16.32	57.54	139.00	103.90
Union .....	4.03	3.45	2.25	4.98	16.71	17.59	9.74	10.99	40.37	60.08
Nonunion .....	0.00	2.34	8.80	3.17	17.60	1.36	18.96	43.68	4.28	56.30
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	0.02	3.56	10.47	6.36	27.32	3.20	21.07	56.03	15.92	45.47
Lowest 10 percent .....	0.00	—	—	15.03	36.35	41.94	64.80	32.58	12.07	55.72
Second 25 percent .....	2.79	5.25	3.73	5.10	17.50	22.20	14.26	16.73	24.77	95.16
Third 25 percent .....	2.73	4.90	1.85	3.88	14.44	—	11.58	17.54	43.62	51.87
Highest 25 percent .....	3.10	4.98	3.24	6.27	13.58	12.01	10.13	12.83	34.61	35.39
Highest 10 percent .....	5.20	7.32	6.28	10.54	33.11	—	15.50	12.89	47.51	78.74
<b>Establishment characteristics</b>										
Service-providing industries .....	2.54	6.73	1.97	4.64	9.46	15.52	7.11	19.89	39.06	46.54
Education and health services .....	0.05	5.88	2.42	7.77	14.23	16.53	17.23	31.17	20.97	34.31
Educational services .....	0.04	5.16	2.80	9.41	16.17	13.66	14.55	30.43	44.35	38.34
Elementary and secondary schools .....	0.94	6.30	4.04	9.73	15.77	15.64	19.34	32.46	45.86	33.63
Junior colleges, colleges, and universities .....	0.00	—	—	16.00	16.82	33.29	16.66	57.32	133.21	13.08
Health care and social assistance .....	—	—	0.79	9.59	14.34	34.09	11.29	48.21	37.55	88.38
Hospitals .....	3.74	—	6.20	3.14	—	—	59.04	75.11	40.09	104.73
Public administration .....	2.37	0.86	4.55	6.37	5.97	—	19.76	16.87	41.93	56.93
1 to 99 workers .....	4.92	8.65	7.98	3.81	17.92	25.92	24.42	55.98	18.97	91.99
1 to 49 workers .....	5.75	—	12.54	17.72	9.48	23.76	27.04	61.48	35.08	85.59
50 to 99 workers .....	—	13.25	10.97	12.62	20.78	—	—	104.16	34.52	189.97
100 workers or more .....	2.49	6.86	2.71	6.17	12.87	15.28	8.97	20.73	32.16	48.08
100 to 499 workers .....	3.48	7.04	5.90	11.27	24.97	28.05	13.64	37.93	28.52	46.48
500 workers or more .....	3.45	9.16	2.23	6.81	15.46	18.54	8.95	18.35	41.12	51.11

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, March 2016—continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$1.61	\$5.29	\$10.59	\$6.16	\$5.69	–	\$21.79	\$49.74	\$79.88	\$62.67
Local government .....	4.10	2.88	2.93	7.50	10.56	\$8.79	13.15	23.71	30.76	28.94
<b>Geographic areas</b>										
Northeast .....	2.42	9.96	7.70	5.22	13.13	17.50	21.14	13.57	15.64	63.77
New England .....	10.15	17.63	6.71	9.44	27.91	35.51	9.04	19.22	20.38	85.98
Middle Atlantic .....	5.15	16.18	0.23	8.16	12.84	10.63	22.48	5.72	20.70	94.96
South .....	0.71	5.60	8.14	6.92	13.89	1.68	25.17	43.14	12.42	44.65
South Atlantic .....	–	9.19	3.93	4.16	5.85	23.81	30.82	38.48	5.47	64.75
East South Central .....	0.00	0.00	8.37	–	33.92	63.17	42.88	36.25	3.50	–
West South Central .....	–	6.27	11.82	6.50	14.64	72.79	40.42	1.89	36.69	29.31
Midwest .....	–	11.43	1.70	5.49	30.89	–	6.45	26.74	81.52	124.33
East North Central .....	7.16	6.10	2.66	5.03	45.48	28.50	2.56	23.56	93.94	187.84
West North Central .....	4.33	–	13.44	20.06	35.82	–	21.02	107.47	74.05	151.03
West .....	3.58	2.83	8.48	22.30	24.90	10.03	32.98	35.68	77.92	69.98
Mountain .....	6.17	( <sup>3</sup> )	11.90	–	46.27	13.88	3.01	66.04	202.37	123.68
Pacific .....	4.35	9.73	10.43	25.84	34.10	9.70	–	43.16	58.79	96.62

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

<sup>3</sup> Less than 0.005.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.