

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2017**

(All workers = 100 percent)

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	71	58	82	70	52	74
<b>Worker characteristics</b>						
Management, professional, and related .....	88	75	86	88	67	76
Management, business, and financial .....	95	82	86	95	73	77
Professional and related .....	85	73	86	85	64	76
Teachers .....	84	73	87	84	63	75
Primary, secondary, and special education school teachers .....	95	82	86	95	70	74
Registered nurses .....	86	72	83	86	63	73
Service .....	44	32	73	44	29	66
Protective service .....	68	57	84	68	51	75
Sales and office .....	68	55	80	68	49	72
Sales and related .....	55	41	75	54	37	69
Office and administrative support .....	77	63	82	76	55	73
Natural resources, construction, and maintenance .....	74	62	84	74	59	79
Construction, extraction, farming, fishing, and forestry .....	68	58	86	67	56	83
Installation, maintenance, and repair .....	81	66	82	81	62	77
Production, transportation, and material moving .....	76	61	81	75	56	74
Production .....	82	68	83	81	62	76
Transportation and material moving .....	70	55	78	69	50	72
Full time .....	88	73	83	88	65	75
Part time .....	20	14	68	19	12	61
Union .....	95	85	90	94	76	81
Nonunion .....	67	53	80	67	48	72
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	37	25	68	37	23	63
Lowest 10 percent .....	24	15	62	24	14	57
Second 25 percent .....	75	59	79	75	53	72
Third 25 percent .....	87	73	84	87	67	77
Highest 25 percent .....	94	82	88	93	73	78
Highest 10 percent .....	94	83	89	94	73	78
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	73	86	85	67	80
Service-providing industries .....	68	55	81	68	49	72
Education and health services .....	79	66	83	79	58	73
Educational services .....	86	75	87	86	66	77
Elementary and secondary schools .....	88	75	86	88	66	75
Junior colleges, colleges, and universities .....	90	80	89	90	72	80
Health care and social assistance .....	75	59	79	75	52	70
Hospitals .....	91	80	87	91	68	75
Public administration .....	90	82	91	90	75	83

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2017—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	44	35	79	25	20	80	69	51	74
<b>Worker characteristics</b>									
Management, professional, and related .....	60	48	81	34	28	81	86	66	76
Management, business, and financial .....	66	53	80	38	30	80	94	72	77
Professional and related .....	58	47	81	33	27	82	84	63	76
Teachers .....	53	43	81	30	24	81	81	62	76
Primary, secondary, and special education school teachers .....	58	47	82	33	27	82	91	68	75
Registered nurses .....	62	48	78	33	26	80	85	62	73
Service .....	25	18	72	14	11	76	42	28	67
Protective service .....	46	37	80	31	25	81	65	51	78
Sales and office .....	40	31	78	21	17	80	67	48	72
Sales and related .....	27	20	73	15	12	81	53	37	69
Office and administrative support .....	48	38	79	25	20	80	75	55	73
Natural resources, construction, and maintenance .....	40	32	81	25	21	83	73	58	79
Construction, extraction, farming, fishing, and forestry .....	32	28	88	22	20	92	66	55	82
Installation, maintenance, and repair .....	47	36	77	28	22	76	79	60	77
Production, transportation, and material moving .....	46	36	79	27	21	79	74	55	74
Production .....	49	39	80	26	21	79	80	61	76
Transportation and material moving .....	43	33	79	28	22	78	69	49	72
Full time .....	55	43	80	31	25	81	86	64	75
Part time .....	12	8	67	6	5	71	19	12	61
Union .....	73	63	86	54	47	86	93	76	81
Nonunion .....	39	30	77	20	16	77	65	47	72
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	18	12	68	9	6	70	35	22	64
Lowest 10 percent .....	10	6	63	7	4	62	23	13	58
Second 25 percent .....	42	33	78	23	19	79	73	53	72
Third 25 percent .....	55	45	80	32	26	82	85	65	77
Highest 25 percent .....	68	55	82	41	33	82	92	72	78
Highest 10 percent .....	71	57	81	43	36	83	93	72	78
<b>Establishment characteristics</b>									
Goods-producing industries .....	52	44	83	32	27	84	84	66	80
Service-providing industries .....	42	33	78	24	19	79	67	49	73
Education and health services .....	52	41	79	27	22	82	77	56	73
Educational services .....	55	45	81	32	25	80	85	65	77
Elementary and secondary schools .....	53	43	81	32	26	82	87	65	75
Junior colleges, colleges, and universities .....	62	50	80	33	25	77	89	71	80
Health care and social assistance .....	50	39	77	24	20	83	72	50	70
Hospitals .....	69	54	78	34	29	84	91	69	76
Public administration .....	60	53	88	42	38	88	89	74	84

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2017—continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	57	44	77	57	41	71
1 to 49 workers .....	53	40	76	53	37	71
50 to 99 workers .....	70	55	79	70	50	72
100 workers or more .....	84	71	84	84	63	75
100 to 499 workers .....	80	66	82	79	58	74
500 workers or more .....	90	78	87	90	69	77
<b>Geographic areas</b>						
Northeast .....	71	59	83	71	52	74
New England .....	70	57	81	70	49	70
Middle Atlantic .....	72	60	84	71	53	75
South .....	72	57	80	71	52	74
South Atlantic .....	71	57	80	70	51	73
East South Central .....	74	59	80	74	56	75
West South Central .....	72	57	80	71	53	74
Midwest .....	71	56	79	71	50	70
East North Central .....	71	55	78	70	49	70
West North Central .....	71	57	81	71	50	71
West .....	69	59	86	69	54	78
Mountain .....	69	58	84	68	52	76
Pacific .....	69	60	86	69	54	79

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2017—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	30	23	75	17	13	76	55	40	72
1 to 49 workers .....	26	19	76	15	11	76	51	36	71
50 to 99 workers .....	44	32	74	25	19	77	67	49	72
100 workers or more .....	57	46	81	33	27	82	83	63	75
100 to 499 workers .....	51	40	80	28	23	81	78	58	74
500 workers or more .....	66	54	82	39	32	83	89	69	77
<b>Geographic areas</b>									
Northeast .....	49	39	81	26	22	82	70	51	74
New England .....	46	37	79	13	10	79	68	48	70
Middle Atlantic .....	49	40	81	31	26	83	70	53	75
South .....	37	28	75	20	15	76	69	51	74
South Atlantic .....	41	31	77	22	17	76	68	50	74
East South Central .....	32	25	76	16	13	79	73	55	75
West South Central .....	34	25	72	17	13	76	70	52	74
Midwest .....	44	35	78	24	19	78	69	49	70
East North Central .....	44	34	78	26	20	79	69	49	70
West North Central .....	46	36	79	20	15	75	70	49	71
West .....	50	41	82	34	28	84	68	53	78
Mountain .....	44	37	83	25	21	82	67	52	77
Pacific .....	53	43	81	38	32	84	69	54	78

<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.

<sup>2</sup> Includes workers in private industry and state and local 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 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2017**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	80	20	68	32
<b>Worker characteristics</b>				
Management, professional, and related .....	81	19	69	31
Management, business, and financial .....	80	20	70	30
Professional and related .....	82	18	68	32
Teachers .....	84	16	65	35
Primary, secondary, and special education school teachers .....	84	16	64	36
Registered nurses .....	80	20	70	30
Service .....	80	20	65	35
Protective service .....	87	13	77	23
Sales and office .....	79	21	66	34
Sales and related .....	77	23	63	37
Office and administrative support .....	80	20	67	33
Natural resources, construction, and maintenance	80	20	68	32
Construction, extraction, farming, fishing, and forestry .....	80	20	68	32
Installation, maintenance, and repair .....	80	20	68	32
Production, transportation, and material moving ...	80	20	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	71	29
Full time .....	80	20	68	32
Part time .....	78	22	63	37
Union .....	87	13	80	20
Nonunion .....	79	21	65	35
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	77	23	60	40
Lowest 10 percent .....	75	25	57	43
Second 25 percent .....	80	20	67	33
Third 25 percent .....	81	19	70	30
Highest 25 percent .....	81	19	71	29
Highest 10 percent .....	81	19	73	27
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	72	28
Service-providing industries .....	80	20	67	33
Education and health services .....	82	18	65	35
Educational services .....	84	16	66	34
Elementary and secondary schools .....	84	16	64	36
Junior colleges, colleges, and universities	84	16	70	30
Health care and social assistance .....	80	20	65	35
Hospitals .....	83	17	73	27
Public administration .....	88	12	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2017—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	79	21	64	36
1 to 49 workers .....	79	21	65	35
50 to 99 workers .....	78	22	64	36
100 workers or more .....	81	19	70	30
100 to 499 workers .....	80	20	67	33
500 workers or more .....	83	17	74	26
<b>Geographic areas</b>				
Northeast .....	82	18	74	26
New England .....	78	22	73	27
Middle Atlantic .....	83	17	74	26
South .....	80	20	64	36
South Atlantic .....	79	21	66	34
East South Central .....	81	19	66	34
West South Central .....	79	21	61	39
Midwest .....	79	21	69	31
East North Central .....	79	21	70	30
West North Central .....	80	20	68	32
West .....	81	19	69	31
Mountain .....	79	21	66	34
Pacific .....	82	18	70	30

<sup>1</sup> Includes workers in private industry and state and local 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 2017.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2017**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$453.93	16	\$568.50	84	\$432.08	\$130.46
<b>Worker characteristics</b>							
Management, professional, and related .....	100	467.79	16	555.17	84	451.15	128.13
Management, business, and financial .....	100	444.67	12	544.41	88	430.51	126.60
Professional and related .....	100	478.45	18	558.67	82	461.27	128.88
Teachers .....	100	512.82	21	563.99	79	498.94	136.27
Primary, secondary, and special education school teachers .....	100	510.17	24	552.38	76	497.13	142.90
Registered nurses .....	100	461.79	15	549.75	85	445.64	127.05
Service .....	100	454.90	17	572.72	83	429.86	130.80
Protective service .....	100	544.95	22	553.48	78	542.46	106.56
Sales and office .....	100	440.57	14	596.18	86	415.58	130.62
Sales and related .....	100	410.49	9	657.77	91	385.87	129.39
Office and administrative support .....	100	452.68	16	581.92	84	428.50	131.16
Natural resources, construction, and maintenance	100	445.44	22	564.55	78	414.70	141.42
Construction, extraction, farming, fishing, and forestry .....	100	450.88	30	577.04	70	404.42	151.43
Installation, maintenance, and repair .....	100	441.04	16	546.81	84	421.88	134.42
Production, transportation, and material moving ...	100	442.22	16	566.53	84	419.16	130.19
Production .....	100	429.96	14	511.41	86	417.62	128.01
Transportation and material moving .....	100	456.32	19	611.51	81	421.05	132.86
Full time .....	100	453.52	16	556.55	84	434.20	129.96
Part time .....	100	460.76	20	726.42	80	395.11	139.20
Union .....	100	552.33	33	620.16	67	520.01	129.95
Nonunion .....	100	428.22	12	531.48	88	414.44	130.56
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	422.83	15	622.75	85	387.78	140.55
Lowest 10 percent .....	100	416.24	14	764.87	86	359.46	139.86
Second 25 percent .....	100	438.85	15	552.15	85	418.42	129.81
Third 25 percent .....	100	461.12	17	553.37	83	442.78	128.71
Highest 25 percent .....	100	471.33	17	573.95	83	451.03	128.43
Highest 10 percent .....	100	467.53	17	567.73	83	448.20	131.61
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	435.31	17	528.78	83	417.91	132.85
Service-providing industries .....	100	458.18	16	577.33	84	435.32	129.91
Education and health services .....	100	485.80	16	567.69	84	470.36	129.20
Educational services .....	100	511.13	20	567.25	80	497.08	129.47
Elementary and secondary schools .....	100	508.04	23	550.81	77	495.19	135.83
Junior colleges, colleges, and universities	100	521.09	14	605.08	86	507.84	116.91
Health care and social assistance .....	100	464.38	12	568.28	88	449.76	129.00
Hospitals .....	100	490.25	13	552.68	87	480.93	115.85
Public administration .....	100	570.63	22	584.88	78	566.48	101.13

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2017—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$435.47	17	\$545.82	83	\$413.38	\$138.36
1 to 49 workers .....	100	434.77	19	544.99	81	409.54	138.36
50 to 99 workers .....	100	436.87	13	548.21	87	420.54	138.37
100 workers or more .....	100	465.75	16	584.03	84	443.89	125.47
100 to 499 workers .....	100	455.49	14	620.42	86	427.66	129.97
500 workers or more .....	100	476.43	17	551.46	83	461.28	120.65
<b>Geographic areas</b>							
Northeast .....	100	479.36	20	576.03	80	455.97	133.40
New England .....	100	456.39	12	584.72	88	439.80	148.21
Middle Atlantic .....	100	486.36	22	574.65	78	461.57	128.27
South .....	100	441.44	15	557.61	85	421.50	129.15
South Atlantic .....	100	451.75	12	581.55	88	433.84	130.06
East South Central .....	100	441.66	15	517.34	85	428.99	120.63
West South Central .....	100	424.90	19	549.10	81	396.11	132.26
Midwest .....	100	445.88	13	584.11	87	425.72	132.66
East North Central .....	100	451.45	12	600.59	88	431.99	134.77
West North Central .....	100	434.13	16	557.75	84	411.90	128.02
West .....	100	460.70	19	564.93	81	436.89	127.93
Mountain .....	100	433.59	15	549.71	85	413.42	126.41
Pacific .....	100	473.55	21	570.17	79	448.81	128.69

<sup>1</sup> Includes workers in private industry and state and local 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 2017.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2017**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	69	17	12	2
<b>Worker characteristics</b>				
Management, professional, and related .....	66	19	12	3
Management, business, and financial .....	71	17	10	2
Professional and related .....	64	20	13	3
Teachers .....	65	25	7	3
Primary, secondary, and special education school teachers .....	67	23	6	4
Registered nurses .....	60	21	17	2
Service .....	74	16	8	2
Protective service .....	69	19	4	8
Sales and office .....	66	23	10	2
Sales and related .....	60	30	10	1
Office and administrative support .....	68	20	10	2
Natural resources, construction, and maintenance .....	73	10	16	1
Construction, extraction, farming, fishing, and forestry .....	74	9	15	1
Installation, maintenance, and repair .....	72	11	17	1
Production, transportation, and material moving .....	75	10	13	1
Production .....	80	9	10	1
Transportation and material moving .....	70	12	17	2
Full time .....	69	17	12	2
Part time .....	59	26	11	4
Union .....	70	13	12	6
Nonunion .....	69	18	12	1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	72	18	—	—
Lowest 10 percent .....	82	12	—	—
Second 25 percent .....	68	19	12	1
Third 25 percent .....	70	16	12	2
Highest 25 percent .....	67	17	12	3
Highest 10 percent .....	68	18	11	3
<b>Establishment characteristics</b>				
Goods-producing industries .....	76	10	13	1
Service-providing industries .....	67	19	11	2
Education and health services .....	65	21	10	3
Educational services .....	64	27	6	3
Elementary and secondary schools .....	67	22	7	4
Junior colleges, colleges, and universities .....	57	36	6	1
Health care and social assistance .....	67	17	—	—
Hospitals .....	57	25	15	2
Public administration .....	64	21	7	9

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2017—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	73	13	12	2
1 to 49 workers .....	73	12	13	2
50 to 99 workers .....	75	14	10	1
100 workers or more .....	66	21	11	2
100 to 499 workers .....	70	18	11	2
500 workers or more .....	62	23	12	3
<b>Geographic areas</b>				
Northeast .....	69	17	11	3
New England .....	77	13	9	1
Middle Atlantic .....	67	18	12	3
South .....	69	20	—	—
South Atlantic .....	65	23	—	—
East South Central .....	75	19	—	—
West South Central .....	71	16	12	( <sup>5</sup> )
Midwest .....	70	15	14	1
East North Central .....	71	14	14	1
West North Central .....	70	16	14	1
West .....	67	16	13	4
Mountain .....	64	21	—	—
Pacific .....	68	14	13	5

<sup>1</sup> Includes workers in private industry and state and local 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 2017.

<sup>5</sup> Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2017**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,074.50	8	\$1,437.26	92	\$1,043.22	\$533.48
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,094.39	6	1,387.97	94	1,075.20	522.31
Management, business, and financial .....	100	1,106.58	5	1,401.44	95	1,091.44	490.42
Professional and related .....	100	1,088.76	7	1,383.45	93	1,067.56	537.30
Teachers .....	100	1,029.37	6	1,438.28	94	1,002.55	567.90
Primary, secondary, and special education school teachers .....	100	1,002.61	7	1,440.35	93	967.79	594.77
Registered nurses .....	100	1,154.54	8	1,515.92	92	1,121.83	528.69
Service .....	100	1,032.00	10	1,503.15	90	981.59	567.15
Protective service .....	100	1,263.42	10	1,508.18	90	1,234.83	404.33
Sales and office .....	100	1,018.78	6	1,403.67	94	994.21	549.28
Sales and related .....	100	959.55	5	1,434.40	95	933.01	560.52
Office and administrative support .....	100	1,042.64	6	1,393.24	94	1,019.12	544.70
Natural resources, construction, and maintenance	100	1,072.31	15	1,461.25	85	1,014.33	579.50
Construction, extraction, farming, fishing, and forestry .....	100	1,047.97	22	1,521.09	78	941.05	610.40
Installation, maintenance, and repair .....	100	1,091.47	9	1,361.14	91	1,065.85	557.77
Production, transportation, and material moving ...	100	1,137.74	11	1,474.43	89	1,094.69	489.38
Production .....	100	1,144.21	9	1,462.51	91	1,110.29	456.17
Transportation and material moving .....	100	1,130.31	13	1,484.35	87	1,076.00	529.19
Full time .....	100	1,078.03	8	1,430.54	92	1,049.34	526.62
Part time .....	100	1,014.54	15	1,494.82	85	930.30	660.11
Union .....	100	1,333.59	25	1,509.72	75	1,277.30	459.41
Nonunion .....	100	1,007.15	4	1,314.22	96	995.34	548.64
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	914.38	8	1,410.38	92	872.77	636.49
Lowest 10 percent .....	100	835.30	8	1,395.78	92	786.69	638.89
Second 25 percent .....	100	1,029.99	7	1,392.78	93	1,001.35	544.17
Third 25 percent .....	100	1,106.64	8	1,442.91	92	1,076.58	518.16
Highest 25 percent .....	100	1,141.92	9	1,471.84	91	1,112.27	498.62
Highest 10 percent .....	100	1,164.57	9	1,430.78	91	1,140.93	484.27
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,136.29	11	1,452.80	89	1,100.29	486.37
Service-providing industries .....	100	1,060.44	7	1,432.40	93	1,030.62	543.88
Education and health services .....	100	1,058.77	6	1,461.99	94	1,031.28	577.73
Educational services .....	100	1,050.07	6	1,484.64	94	1,020.92	549.43
Elementary and secondary schools .....	100	1,001.51	8	1,468.72	92	961.07	588.64
Junior colleges, colleges, and universities	100	1,139.84	3	1,477.74	97	1,129.39	477.02
Health care and social assistance .....	100	1,066.27	6	1,443.03	94	1,040.22	602.17
Hospitals .....	100	1,222.95	7	1,521.09	93	1,200.35	474.53
Public administration .....	100	1,252.79	8	1,484.91	92	1,233.68	402.03

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2017—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$1,003.03	8	\$1,367.64	92	\$973.23	\$589.87
1 to 49 workers .....	100	990.75	9	1,339.17	91	958.60	588.29
50 to 99 workers .....	100	1,027.33	6	1,449.69	94	1,001.34	592.91
100 workers or more .....	100	1,119.30	8	1,477.60	92	1,087.39	497.90
100 to 499 workers .....	100	1,058.46	6	1,489.40	94	1,029.65	539.84
500 workers or more .....	100	1,182.16	10	1,470.08	90	1,149.62	452.70
<b>Geographic areas</b>							
Northeast .....	100	1,193.59	13	1,464.18	87	1,152.25	483.76
New England .....	100	1,178.23	7	1,453.60	93	1,158.70	477.02
Middle Atlantic .....	100	1,198.42	15	1,465.61	85	1,150.01	486.10
South .....	100	993.56	5	1,453.79	95	970.37	564.33
South Atlantic .....	100	1,039.09	5	1,471.89	95	1,014.21	557.18
East South Central .....	100	978.60	6	1,400.74	94	952.99	518.22
West South Central .....	100	929.57	3	1,454.61	97	911.60	598.71
Midwest .....	100	1,097.50	8	1,393.12	92	1,074.29	520.19
East North Central .....	100	1,114.00	7	1,402.42	93	1,092.07	511.03
West North Central .....	100	1,063.08	8	1,375.36	92	1,036.93	539.43
West .....	100	1,082.60	9	1,426.92	91	1,047.61	534.50
Mountain .....	100	995.47	7	1,358.88	93	966.15	544.03
Pacific .....	100	1,123.98	10	1,450.91	90	1,087.41	529.85

<sup>1</sup> Includes workers in private industry and state and local 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 2017.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2017**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	69	17	12	2
<b>Worker characteristics</b>				
Management, professional, and related .....	68	18	12	3
Management, business, and financial .....	71	16	11	2
Professional and related .....	66	18	12	3
Teachers .....	68	22	8	3
Primary, secondary, and special education school teachers .....	71	19	7	3
Registered nurses .....	62	20	17	2
Service .....	73	16	9	2
Protective service .....	72	16	5	7
Sales and office .....	65	22	11	2
Sales and related .....	57	30	—	—
Office and administrative support .....	68	19	11	2
Natural resources, construction, and maintenance .....	73	10	16	1
Construction, extraction, farming, fishing, and forestry .....	74	9	15	1
Installation, maintenance, and repair .....	73	11	16	1
Production, transportation, and material moving .....	76	10	14	1
Production .....	80	9	11	( <sup>4</sup> )
Transportation and material moving .....	70	11	17	2
Full time .....	70	16	12	2
Part time .....	59	25	11	4
Union .....	70	12	12	6
Nonunion .....	69	18	12	1
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	72	17	—	—
Lowest 10 percent .....	83	11	—	—
Second 25 percent .....	69	18	12	1
Third 25 percent .....	71	15	12	2
Highest 25 percent .....	68	17	12	3
Highest 10 percent .....	68	18	11	3
<b>Establishment characteristics</b>				
Goods-producing industries .....	77	10	13	1
Service-providing industries .....	68	18	12	2
Education and health services .....	67	20	10	3
Educational services .....	67	23	7	3
Elementary and secondary schools .....	70	19	7	3
Junior colleges, colleges, and universities .....	60	32	7	2
Health care and social assistance .....	67	17	—	—
Hospitals .....	58	25	15	3
Public administration .....	67	19	6	8

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2017—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	73	12	13	2
1 to 49 workers .....	72	12	15	2
50 to 99 workers .....	75	13	11	2
100 workers or more .....	67	19	11	2
100 to 499 workers .....	71	17	10	1
500 workers or more .....	63	22	12	3
<b>Geographic areas</b>				
Northeast .....	70	16	11	3
New England .....	78	12	8	1
Middle Atlantic .....	67	18	12	4
South .....	71	18	10	1
South Atlantic .....	67	22	—	—
East South Central .....	76	17	—	—
West South Central .....	73	13	13	( <sup>4</sup> )
Midwest .....	70	14	14	1
East North Central .....	71	14	14	1
West North Central .....	68	15	16	1
West .....	66	17	13	4
Mountain .....	64	22	—	—
Pacific .....	67	14	14	5

<sup>1</sup> Includes workers in private industry and state and local 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> Less than 0.5.

<sup>5</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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2017**

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

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 .....	\$40.00	\$74.40	\$116.08	\$163.10	\$231.83	\$191.73	\$292.61	\$442.70	\$685.00	\$1024.00
<b>Worker characteristics</b>										
Management, professional, and related .....	36.92	68.34	111.31	161.03	231.83	180.00	289.40	436.00	661.22	1021.27
Management, business, and financial .....	40.00	70.81	113.86	162.53	227.50	167.09	284.06	433.33	624.81	924.00
Professional and related .....	35.00	66.00	110.50	158.18	231.83	183.97	289.40	445.17	682.39	1078.79
Teachers .....	32.42	60.00	102.70	166.49	261.00	166.66	290.77	487.34	764.49	1086.42
Primary, secondary, and special education school teachers .....	32.63	60.00	104.70	173.34	276.80	155.00	306.56	519.00	844.00	1120.79
Registered nurses .....	40.00	69.81	110.39	165.38	275.00	192.50	263.00	429.00	721.36	1086.42
Service .....	37.66	75.82	114.65	178.84	238.11	199.75	313.50	515.47	783.00	1089.27
Protective service .....	30.95	52.52	93.00	129.00	203.99	177.94	242.67	353.00	531.20	662.90
Sales and office .....	44.79	79.35	123.22	162.53	221.70	209.20	309.00	456.50	687.72	1027.70
Sales and related .....	54.92	85.23	126.00	161.94	215.00	217.90	298.63	433.54	640.18	998.00
Office and administrative support .....	38.00	75.00	122.73	163.08	229.65	205.59	312.00	459.60	712.64	1038.85
Natural resources, construction, and maintenance	43.33	75.55	125.00	182.64	252.68	198.00	298.00	478.08	765.69	1101.56
Construction, extraction, farming, fishing, and forestry .....	43.40	80.49	137.05	191.41	261.73	217.90	337.00	503.30	794.20	1015.84
Installation, maintenance, and repair .....	43.33	73.62	121.33	167.03	240.74	186.00	287.41	434.75	699.47	1204.66
Production, transportation, and material moving ...	44.29	78.51	116.02	158.25	210.40	167.51	274.48	379.90	581.00	923.72
Production .....	43.33	75.01	115.83	156.53	210.40	159.75	257.66	370.36	547.63	850.45
Transportation and material moving .....	45.62	84.50	117.00	163.10	212.11	198.00	281.67	405.00	629.53	998.00
Full time .....	40.00	74.00	116.00	162.50	230.65	188.30	289.48	439.17	678.16	1020.45
Part time .....	—	90.11	123.44	199.33	258.30	241.12	358.84	534.46	783.00	1106.41
Union .....	36.19	72.89	108.40	157.91	214.00	159.72	242.67	365.94	559.53	896.39
Nonunion .....	40.00	75.00	117.00	164.15	234.95	196.78	303.34	458.42	712.64	1051.65
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	50.00	85.00	123.00	178.84	275.18	224.16	348.98	537.41	852.86	1098.00
Lowest 10 percent .....	44.29	85.00	119.60	201.07	259.44	248.91	353.00	546.74	896.00	1123.28
Second 25 percent .....	40.00	75.00	116.08	159.40	226.40	199.40	300.00	452.67	722.30	1086.42
Third 25 percent .....	37.66	71.50	112.02	162.53	226.62	183.97	281.67	437.04	641.87	970.06
Highest 25 percent .....	38.76	70.00	114.85	161.94	225.44	177.50	279.32	416.00	614.26	948.14
Highest 10 percent .....	42.51	76.00	116.08	162.53	231.15	174.19	280.06	403.30	584.00	948.14
<b>Establishment characteristics</b>										
Goods-producing industries .....	43.33	74.00	116.08	161.94	233.66	179.40	271.14	388.55	598.99	896.99
Service-providing industries .....	38.12	74.61	116.08	163.71	231.83	194.26	300.00	457.78	710.67	1053.00
Education and health services .....	35.00	68.36	105.33	163.32	256.75	205.59	310.76	507.15	818.67	1090.00
Educational services .....	33.63	60.00	101.62	163.62	247.00	180.00	289.22	480.88	716.80	1040.79
Elementary and secondary schools .....	31.00	59.24	100.00	166.72	270.00	166.66	306.23	538.82	835.00	1120.79
Junior colleges, colleges, and universities .....	34.06	59.18	96.07	152.51	211.17	191.73	241.00	411.00	550.22	733.00
Health care and social assistance .....	36.06	75.00	108.00	162.96	268.94	216.67	333.67	542.40	914.26	1106.41
Hospitals .....	36.06	69.57	106.85	144.64	191.97	194.55	265.58	390.01	548.76	802.53
Public administration .....	23.31	50.00	84.00	128.00	182.00	140.23	209.20	342.24	505.14	698.84

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2017—continued**

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

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 .....	\$47.69	\$83.60	\$123.28	\$169.03	\$250.00	\$210.00	\$326.16	\$487.50	\$787.53	\$1118.57
1 to 49 workers .....	50.00	87.10	127.00	172.86	240.04	219.75	340.58	487.50	783.00	1110.81
50 to 99 workers .....	46.49	80.17	114.83	163.71	266.64	192.59	290.00	490.50	830.05	1200.58
100 workers or more .....	37.00	67.17	111.28	158.06	221.50	180.00	274.48	414.00	623.51	948.14
100 to 499 workers .....	41.00	71.41	112.97	161.94	230.65	186.00	289.40	442.70	688.25	1015.84
500 workers or more .....	34.16	62.18	108.35	154.31	205.14	160.10	253.50	384.18	545.29	765.60
<b>Geographic areas</b>										
Northeast .....	50.00	81.25	118.00	166.49	229.65	167.51	278.39	391.75	553.58	894.37
New England .....	61.40	99.67	130.00	179.06	247.20	198.00	308.12	404.72	553.59	796.62
Middle Atlantic .....	46.19	74.00	115.29	162.01	215.54	157.00	270.00	388.42	553.58	914.62
South .....	35.00	72.10	117.70	164.37	235.63	196.78	306.56	480.88	744.90	1081.30
South Atlantic .....	35.00	71.50	114.85	161.88	236.04	191.73	292.17	457.16	721.01	1047.10
East South Central .....	30.00	61.06	108.33	153.22	229.97	184.17	291.36	414.00	685.00	1013.80
West South Central .....	40.00	79.00	123.62	169.03	244.00	216.08	348.00	519.61	843.34	1106.41
Midwest .....	43.33	75.60	116.08	159.40	234.95	199.00	289.22	434.75	677.67	975.02
East North Central .....	47.36	80.75	119.00	160.00	228.70	183.27	280.46	424.67	642.46	963.27
West North Central .....	37.17	69.38	110.00	157.90	240.32	209.20	293.59	465.54	720.00	1043.70
West .....	35.59	69.57	110.39	162.53	226.41	191.73	280.06	455.01	693.00	1033.49
Mountain .....	38.76	68.35	108.34	164.37	217.00	195.00	296.45	436.88	690.46	1024.00
Pacific .....	33.88	70.28	111.31	162.53	234.35	186.00	280.00	460.36	704.17	1033.49

<sup>1</sup> Includes workers in private industry and state and local 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 2017.

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2017**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	62	8	8	22	58	13	1	28
<b>Worker characteristics</b>								
Management, professional, and related .....	81	7	4	8	77	11	1	11
Management, business, and financial .....	86	9	1	3	84	11	( <sup>2</sup> )	4
Professional and related .....	79	6	5	10	74	11	1	14
Teachers .....	82	1	3	14	74	10	1	16
Primary, secondary, and special education school teachers .....	94	—	—	5	82	13	—	—
Registered nurses .....	82	4	6	7	75	11	1	13
Service .....	36	8	11	45	33	11	2	54
Protective service .....	66	—	—	20	64	4	6	25
Sales and office .....	60	8	12	20	54	13	2	31
Sales and related .....	46	8	21	25	40	14	2	44
Office and administrative support .....	68	8	7	17	63	13	2	23
Natural resources, construction, and maintenance .....	61	13	4	22	55	19	1	24
Construction, extraction, farming, fishing, and forestry .....	56	12	6	27	47	20	2	31
Installation, maintenance, and repair .....	67	14	2	17	63	18	1	19
Production, transportation, and material moving .....	66	9	5	20	62	13	1	24
Production .....	71	10	3	16	67	14	1	18
Transportation and material moving .....	62	8	7	23	57	13	1	29
Full time .....	78	10	3	10	73	14	1	11
Part time .....	16	3	22	59	11	8	2	79
Union .....	92	3	3	3	85	9	1	5
Nonunion .....	58	9	8	25	53	13	1	32
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	29	8	16	47	23	13	2	62
Lowest 10 percent .....	17	7	18	59	14	10	2	75
Second 25 percent .....	64	10	6	19	60	15	1	24
Third 25 percent .....	78	8	4	10	74	13	1	12
Highest 25 percent .....	88	6	2	4	84	10	1	6
Highest 10 percent .....	88	5	3	4	84	9	1	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	73	12	2	13	69	16	1	15
Service-providing industries .....	61	7	8	23	56	12	1	31
Education and health services .....	74	5	6	15	68	11	1	20
Educational services .....	84	2	4	10	77	10	1	13
Elementary and secondary schools .....	86	2	4	8	75	13	1	11
Junior colleges, colleges, and universities .....	88	2	3	7	86	4	1	9
Health care and social assistance .....	67	8	7	18	62	12	1	24
Hospitals .....	89	2	3	6	88	3	1	8
Public administration .....	89	1	2	8	83	7	( <sup>2</sup> )	10

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	27	44	1	28	51	19	7	22
<b>Worker characteristics</b>								
Management, professional, and related .....	41	47	1	11	64	23	3	9
Management, business, and financial .....	37	59	( <sup>2</sup> )	5	77	18	1	4
Professional and related .....	43	42	1	14	59	26	4	11
Teachers .....	70	14	2	14	39	45	1	15
Primary, secondary, and special education school teachers .....	87	8	—	—	34	61	—	—
Registered nurses .....	37	49	—	—	72	14	6	8
Service .....	15	29	1	55	27	17	10	46
Protective service .....	54	14	2	29	33	36	11	21
Sales and office .....	20	48	2	31	53	15	11	21
Sales and related .....	9	45	2	44	43	11	20	26
Office and administrative support .....	26	50	2	23	59	17	6	18
Natural resources, construction, and maintenance .....	27	47	( <sup>2</sup> )	25	52	22	4	22
Construction, extraction, farming, fishing, and forestry .....	29	38	1	32	42	26	5	27
Installation, maintenance, and repair .....	25	56	—	—	61	19	2	17
Production, transportation, and material moving ... ..	24	51	1	24	57	18	5	20
Production .....	22	59	—	19	68	14	3	16
Transportation and material moving .....	26	43	1	29	47	22	7	24
Full time .....	33	54	( <sup>2</sup> )	12	65	23	3	10
Part time .....	7	12	4	77	12	8	20	61
Union .....	80	14	2	4	45	50	1	5
Nonunion .....	18	49	1	33	53	14	8	25
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	7	30	2	62	25	12	15	48
Lowest 10 percent .....	3	20	1	75	14	10	17	59
Second 25 percent .....	21	54	1	24	55	20	5	20
Third 25 percent .....	35	52	1	13	64	23	3	10
Highest 25 percent .....	49	44	1	6	70	24	2	5
Highest 10 percent .....	47	47	1	6	74	20	2	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	26	59	( <sup>2</sup> )	15	68	17	2	13
Service-providing industries .....	27	41	1	31	49	19	8	24
Education and health services .....	41	39	1	19	52	27	5	16
Educational services .....	70	16	3	11	40	46	2	12
Elementary and secondary schools .....	81	7	3	9	28	60	1	11
Junior colleges, colleges, and universities .....	57	33	2	8	66	23	2	9
Health care and social assistance .....	21	53	( <sup>2</sup> )	25	60	14	7	19
Hospitals .....	45	46	1	8	78	13	2	7
Public administration .....	85	5	2	8	35	55	1	9

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	46	12	10	33	41	16	1	41
1 to 49 workers .....	40	12	10	38	36	17	1	46
50 to 99 workers .....	60	10	9	21	56	13	1	29
100 workers or more .....	79	4	6	11	74	9	1	15
100 to 499 workers .....	73	6	8	14	66	13	1	20
500 workers or more .....	87	2	3	7	85	5	1	9
<b>Geographic areas</b>								
Northeast .....	64	7	8	21	58	12	1	28
New England .....	64	5	9	21	58	11	2	29
Middle Atlantic .....	64	8	7	21	58	13	1	28
South .....	63	8	8	21	60	11	2	27
South Atlantic .....	63	7	8	22	60	11	1	28
East South Central .....	65	8	7	19	57	17	1	25
West South Central .....	62	10	9	20	61	10	2	27
Midwest .....	64	6	9	21	60	10	1	29
East North Central .....	63	7	9	21	60	11	1	28
West North Central .....	66	5	9	21	61	9	1	29
West .....	59	10	6	26	52	17	1	30
Mountain .....	60	8	6	25	55	14	1	30
Pacific .....	58	11	5	26	50	19	1	30

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	13	44	1	42	40	18	9	34
1 to 49 workers .....	10	43	1	47	36	16	9	38
50 to 99 workers .....	21	48	1	29	49	21	8	22
100 workers or more .....	40	43	1	15	63	20	5	11
100 to 499 workers .....	27	52	2	19	60	19	7	14
500 workers or more .....	56	33	1	9	67	23	3	8
<b>Geographic areas</b>								
Northeast .....	30	41	1	28	51	20	7	22
New England .....	—	43	—	30	51	19	8	22
Middle Atlantic .....	31	40	2	27	51	20	6	23
South .....	27	44	1	28	52	19	8	21
South Atlantic .....	29	42	1	29	55	16	8	22
East South Central .....	24	49	1	25	55	19	6	20
West South Central .....	26	46	1	28	47	24	8	20
Midwest .....	26	45	1	28	55	15	8	21
East North Central .....	26	45	1	28	55	15	8	21
West North Central .....	26	45	1	28	55	16	8	21
West .....	25	44	1	30	47	22	5	26
Mountain .....	20	48	1	31	50	18	6	26
Pacific .....	27	42	1	30	45	24	5	26

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Less than 0.5.

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2017**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	48	8	47	58
<b>Establishment characteristics</b>				
Goods-producing industries .....	39	9	38	50
Construction .....	30	10	29	42
Manufacturing .....	50	8	49	60
Service-providing industries .....	49	8	48	59
Trade, transportation, and utilities .....	54	10	53	61
Wholesale trade .....	67	–	67	79
Retail trade .....	50	7	48	54
Transportation and warehousing .....	47	19	44	54
Utilities .....	95	–	95	98
Information .....	83	52	83	90
Financial activities .....	65	20	65	75
Finance and insurance .....	78	26	77	79
Credit intermediation and related activities .....	87	39	86	93
Insurance carriers and related activities .....	63	9	63	56
Real estate and rental and leasing .....	44	–	44	68
Professional and business services .....	52	2	52	62
Professional and technical services .....	59	–	59	68
Administrative and waste services .....	37	–	36	49
Education and health services .....	49	4	48	64
Junior colleges, colleges, and universities .....	96	–	95	99
Health care and social assistance .....	49	4	49	65
Leisure and hospitality .....	24	–	24	32
Accommodation and food services .....	24	–	24	29
Other services .....	34	–	32	47
1 to 99 workers .....	46	7	45	57
1 to 49 workers .....	45	7	44	55
50 to 99 workers .....	75	16	73	85
100 workers or more .....	89	31	86	94
100 to 499 workers .....	88	28	85	93
500 workers or more .....	94	50	94	97

See footnotes at end of table.

**Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2017—continued**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
Northeast .....	54	10	52	62
New England .....	63	9	61	56
Middle Atlantic .....	50	10	49	64
South .....	43	7	43	56
South Atlantic .....	47	9	47	55
East South Central .....	34	—	34	65
West South Central .....	42	5	41	52
Midwest .....	48	10	47	57
East North Central .....	42	10	41	60
West North Central .....	60	—	60	51
West .....	51	7	50	59
Mountain .....	55	4	55	62
Pacific .....	48	9	46	58

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

Note: Dash indicates no establishments 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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2017**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	54	80	67	49	72
<b>Worker characteristics</b>						
Management, professional, and related .....	87	73	85	86	65	75
Management, business, and financial .....	95	81	85	95	73	76
Professional and related .....	82	69	84	82	61	74
Service .....	39	26	67	39	23	61
Protective service .....	41	24	60	41	21	52
Sales and office .....	67	52	78	66	47	71
Sales and related .....	55	41	75	54	37	69
Office and administrative support .....	75	60	80	74	53	71
Natural resources, construction, and maintenance	73	60	83	72	57	79
Construction, extraction, farming, fishing, and forestry .....	65	56	85	65	54	83
Installation, maintenance, and repair .....	80	65	81	79	60	76
Production, transportation, and material moving ...	75	60	80	75	55	74
Production .....	81	67	83	81	62	76
Transportation and material moving .....	69	53	77	69	49	71
Full time .....	86	69	81	85	63	73
Part time .....	19	13	66	19	11	60
Union .....	94	84	90	93	79	84
Nonunion .....	65	51	78	65	46	71
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	33	22	66	33	20	60
Lowest 10 percent .....	22	14	61	22	12	55
Second 25 percent .....	71	54	76	71	49	69
Third 25 percent .....	85	70	83	85	64	76
Highest 25 percent .....	92	80	87	92	72	78
Highest 10 percent .....	94	82	88	94	73	78
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	73	86	85	67	80
Construction .....	67	55	82	67	52	78
Manufacturing .....	93	81	87	92	74	80
Service-providing industries .....	64	50	78	64	45	70
Trade, transportation, and utilities .....	68	52	76	67	47	70
Wholesale trade .....	86	71	83	86	64	75
Retail trade .....	55	38	69	53	35	65
Transportation and warehousing .....	84	67	80	83	61	73
Utilities .....	99	90	91	98	77	79

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	42	32	77	23	18	79	66	48	73
<b>Worker characteristics</b>									
Management, professional, and related .....	60	48	80	34	27	80	85	64	75
Management, business, and financial .....	66	52	79	36	29	79	94	72	76
Professional and related .....	57	46	80	32	26	81	81	60	75
Service .....	21	14	66	11	8	71	37	23	62
Protective service .....	27	15	54	—	—	—	34	21	61
Sales and office .....	39	30	77	20	16	79	65	46	71
Sales and related .....	27	20	73	15	12	81	53	37	69
Office and administrative support .....	46	36	78	23	18	78	73	52	71
Natural resources, construction, and maintenance .....	37	30	80	24	19	82	71	56	79
Construction, extraction, farming, fishing, and forestry .....	29	25	87	20	18	92	64	53	83
Installation, maintenance, and repair .....	45	34	76	27	20	75	77	59	76
Production, transportation, and material moving .....	45	36	79	27	21	78	74	55	74
Production .....	49	39	80	26	21	79	80	61	76
Transportation and material moving .....	41	32	78	27	21	77	68	48	71
Full time .....	53	41	78	30	23	79	84	62	74
Part time .....	11	7	65	6	4	68	18	11	60
Union .....	73	62	86	55	47	84	93	78	84
Nonunion .....	38	29	76	20	15	77	63	45	71
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	16	10	66	8	6	68	31	19	61
Lowest 10 percent .....	10	6	64	6	4	65	22	12	56
Second 25 percent .....	40	30	76	21	16	78	69	48	69
Third 25 percent .....	52	41	79	30	24	80	83	63	76
Highest 25 percent .....	67	54	81	39	31	81	91	71	78
Highest 10 percent .....	70	55	80	41	33	81	93	72	78
<b>Establishment characteristics</b>									
Goods-producing industries .....	52	43	83	32	27	84	83	66	80
Construction .....	30	25	84	18	16	88	65	51	78
Manufacturing .....	63	53	83	39	32	83	92	73	80
Service-providing industries .....	39	30	76	21	17	77	63	44	71
Trade, transportation, and utilities .....	35	27	76	21	16	77	66	46	70
Wholesale trade .....	48	39	82	30	24	81	84	63	75
Retail trade .....	23	16	69	12	9	76	53	34	65
Transportation and warehousing .....	54	43	79	34	25	75	82	60	73
Utilities .....	69	60	88	48	39	81	98	78	80

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	94	81	86	94	71	76
Financial activities .....	88	74	84	88	67	76
Finance and insurance .....	93	79	85	93	70	75
Credit intermediation and related activities .....	95	79	83	95	70	74
Insurance carriers and related activities .....	89	75	85	88	67	76
Real estate and rental and leasing .....	74	61	82	74	56	76
Professional and business services .....	65	53	80	65	47	72
Professional and technical services .....	82	70	86	82	63	77
Administrative and waste services .....	42	30	70	42	26	62
Education and health services .....	74	58	79	73	51	69
Educational services .....	75	63	84	75	56	74
Junior colleges, colleges, and universities .....	90	77	85	90	70	78
Health care and social assistance .....	73	57	78	73	50	68
Leisure and hospitality .....	32	21	66	32	20	62
Accommodation and food services .....	30	19	62	30	17	58
Other services .....	48	38	78	48	35	73
1 to 99 workers .....	55	42	76	55	39	70
1 to 49 workers .....	51	39	75	51	36	70
50 to 99 workers .....	67	52	77	67	47	71
100 workers or more .....	83	69	83	82	61	74
100 to 499 workers .....	79	64	81	78	57	73
500 workers or more .....	89	76	86	89	67	76
<b>Geographic areas</b>						
Northeast .....	69	56	81	68	50	73
New England .....	67	53	79	67	46	70
Middle Atlantic .....	69	57	82	69	51	74
South .....	68	53	78	68	48	71
South Atlantic .....	68	53	78	67	47	71
East South Central .....	71	54	77	70	51	72
West South Central .....	67	53	79	67	48	72
Midwest .....	69	53	77	68	47	69
East North Central .....	69	53	76	69	47	69
West North Central .....	68	54	80	68	48	71
West .....	66	55	84	66	51	77
Mountain .....	66	55	83	66	50	76
Pacific .....	66	56	84	66	51	78

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	76	57	75	57	42	73	93	71	76
Financial activities .....	66	50	77	29	23	77	87	66	76
Finance and insurance .....	75	57	76	31	23	75	92	70	76
Credit intermediation and related activities .....	77	57	74	31	22	71	94	69	74
Insurance carriers and related activities .....	68	54	79	32	25	77	88	66	76
Real estate and rental and leasing .....	38	30	80	25	21	83	72	55	77
Professional and business services .....	39	30	78	22	16	74	64	46	72
Professional and technical services .....	49	41	83	30	24	78	82	63	77
Administrative and waste services .....	21	14	69	13	9	72	41	26	64
Education and health services .....	50	38	76	23	19	81	71	49	69
Educational services .....	52	40	76	26	19	74	75	56	74
Junior colleges, colleges, and universities .....	62	48	77	32	21	66	89	69	77
Health care and social assistance .....	49	38	76	23	19	83	70	48	68
Leisure and hospitality .....	17	11	68	11	8	70	30	19	64
Accommodation and food services .....	16	10	62	10	7	65	28	17	59
Other services .....	27	19	72	16	14	86	47	34	73
1 to 99 workers .....	28	21	74	16	12	75	53	38	71
1 to 49 workers .....	24	18	75	14	10	75	50	35	70
50 to 99 workers .....	41	29	72	22	17	75	64	46	71
100 workers or more .....	57	46	79	32	26	81	81	60	74
100 to 499 workers .....	50	40	79	27	22	80	77	56	73
500 workers or more .....	69	55	80	39	32	82	88	67	75
<b>Geographic areas</b>									
Northeast .....	45	36	79	23	18	80	67	49	73
New England .....	44	34	77	13	10	79	65	45	70
Middle Atlantic .....	46	36	79	26	21	80	68	50	74
South .....	37	28	75	20	15	77	65	47	72
South Atlantic .....	40	30	75	21	16	76	64	46	71
East South Central .....	33	25	76	18	14	79	70	50	72
West South Central .....	34	25	72	18	14	78	65	47	72
Midwest .....	42	32	76	23	17	76	68	47	70
East North Central .....	41	31	76	23	18	77	68	47	69
West North Central .....	43	33	77	22	16	75	67	48	71
West .....	45	36	81	29	24	82	65	50	77
Mountain .....	40	33	82	25	20	82	64	49	76
Pacific .....	47	38	81	31	25	81	65	51	78

<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.

<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 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2017**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	79	21	67	33
<b>Worker characteristics</b>				
Management, professional, and related .....	80	20	68	32
Management, business, and financial .....	79	21	70	30
Professional and related .....	80	20	68	32
Service .....	77	23	62	38
Protective service .....	81	19	73	27
Sales and office .....	78	22	65	35
Sales and related .....	77	23	64	36
Office and administrative support .....	78	22	65	35
Natural resources, construction, and maintenance .....	79	21	68	32
Construction, extraction, farming, fishing, and forestry .....	79	21	68	32
Installation, maintenance, and repair .....	79	21	68	32
Production, transportation, and material moving .....	79	21	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	71	29
Full time .....	79	21	68	32
Part time .....	77	23	62	38
Union .....	87	13	83	17
Nonunion .....	77	23	65	35
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	75	25	59	41
Lowest 10 percent .....	74	26	59	41
Second 25 percent .....	78	22	66	34
Third 25 percent .....	79	21	68	32
Highest 25 percent .....	80	20	71	29
Highest 10 percent .....	80	20	72	28
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	72	28
Construction .....	79	21	66	34
Manufacturing .....	80	20	74	26
Service-providing industries .....	78	22	66	34
Trade, transportation, and utilities .....	78	22	67	33
Wholesale trade .....	77	23	68	32
Retail trade .....	76	24	61	39
Transportation and warehousing .....	83	17	74	26
Utilities .....	87	13	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2017—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	80	20	76	24
Financial activities .....	79	21	70	30
Finance and insurance .....	79	21	71	29
Credit intermediation and related activities .....	79	21	70	30
Insurance carriers and related activities .....	80	20	73	27
Real estate and rental and leasing .....	77	23	63	37
Professional and business services .....	78	22	65	35
Professional and technical services .....	80	20	65	35
Administrative and waste services .....	74	26	60	40
Education and health services .....	79	21	64	36
Educational services .....	80	20	66	34
Junior colleges, colleges, and universities .....	80	20	69	31
Health care and social assistance .....	79	21	63	37
Leisure and hospitality .....	77	23	64	36
Accommodation and food services .....	74	26	61	39
Other services .....	80	20	66	34
1 to 99 workers .....	78	22	63	37
1 to 49 workers .....	78	22	64	36
50 to 99 workers .....	77	23	62	38
100 workers or more .....	80	20	70	30
100 to 499 workers .....	79	21	66	34
500 workers or more .....	81	19	76	24
<b>Geographic areas</b>				
Northeast .....	81	19	72	28
New England .....	78	22	72	28
Middle Atlantic .....	82	18	72	28
South .....	78	22	64	36
South Atlantic .....	78	22	66	34
East South Central .....	78	22	66	34
West South Central .....	77	23	61	39
Midwest .....	78	22	69	31
East North Central .....	78	22	70	30
West North Central .....	78	22	67	33
West .....	80	20	67	33
Mountain .....	78	22	65	35
Pacific .....	81	19	68	32

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$433.91	15	\$569.18	85	\$410.86	\$134.13
<b>Worker characteristics</b>							
Management, professional, and related .....	100	444.53	14	549.75	86	427.48	130.69
Management, business, and financial .....	100	428.23	11	529.67	89	415.57	130.79
Professional and related .....	100	454.46	16	558.40	84	435.13	130.62
Service .....	100	415.13	15	581.58	85	385.61	138.99
Protective service .....	100	406.44	—	—	—	—	—
Sales and office .....	100	425.48	13	602.59	87	400.02	134.65
Sales and related .....	100	409.68	9	661.15	91	384.85	129.15
Office and administrative support .....	100	433.07	14	584.91	86	407.75	137.45
Natural resources, construction, and maintenance	100	432.78	22	562.66	78	400.37	147.49
Construction, extraction, farming, fishing, and forestry .....	100	438.17	30	578.01	70	386.64	160.51
Installation, maintenance, and repair .....	100	428.63	15	540.89	85	409.42	138.92
Production, transportation, and material moving ...	100	436.17	16	563.45	84	413.07	130.85
Production .....	100	427.65	14	509.61	86	415.54	128.35
Transportation and material moving .....	100	446.64	19	609.69	81	409.82	134.12
Full time .....	100	433.03	15	553.32	85	412.96	133.81
Part time .....	100	447.37	19	756.05	81	377.05	139.37
Union .....	100	542.49	40	641.54	60	479.02	126.26
Nonunion .....	100	415.83	11	524.27	89	403.13	135.02
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	414.23	13	671.37	87	376.28	141.07
Lowest 10 percent .....	100	421.09	14	834.52	86	355.61	139.01
Second 25 percent .....	100	421.15	14	549.68	86	400.14	137.74
Third 25 percent .....	100	436.48	15	542.70	85	418.07	132.41
Highest 25 percent .....	100	448.36	16	574.90	84	425.38	130.35
Highest 10 percent .....	100	443.12	15	568.48	85	421.85	128.88
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	434.54	17	527.94	83	417.38	133.18
Construction .....	100	432.27	30	569.69	70	381.14	166.35
Manufacturing .....	100	435.49	13	501.18	87	426.40	124.41
Service-providing industries .....	100	433.73	14	582.37	86	408.97	134.41
Trade, transportation, and utilities .....	100	436.16	15	636.66	85	399.53	135.35
Wholesale trade .....	100	412.75	13	559.04	87	391.27	137.49
Retail trade .....	100	429.46	14	743.56	86	376.44	146.24
Transportation and warehousing .....	100	462.09	19	574.67	81	435.10	118.24
Utilities .....	100	512.24	20	504.82	80	514.09	98.89

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information .....	100	\$442.09	14	\$592.94	86	\$417.18	\$119.25
Financial activities .....	100	417.36	9	574.09	91	402.54	123.25
Finance and insurance .....	100	412.71	8	530.79	92	402.38	118.68
Credit intermediation and related activities .....	100	411.86	7	525.17	93	403.95	118.76
Insurance carriers and related activities .....	100	415.64	11	529.24	89	402.15	116.21
Real estate and rental and leasing .....	100	435.48	—	—	—	—	—
Professional and business services .....	100	409.99	14	531.55	86	389.43	134.60
Professional and technical services .....	100	428.96	19	517.09	81	408.24	133.44
Administrative and waste services .....	100	389.14	9	584.57	91	368.69	146.07
Education and health services .....	100	462.04	11	583.53	89	446.72	133.55
Educational services .....	100	481.13	12	654.25	88	458.77	135.12
Junior colleges, colleges, and universities .....	100	488.84	7	652.57	93	476.43	131.87
Health care and social assistance .....	100	458.46	11	569.91	89	444.46	133.26
Leisure and hospitality .....	100	400.46	22	523.20	78	365.65	149.13
Accommodation and food services .....	100	382.95	16	537.79	84	353.42	153.41
Other services .....	100	461.39	30	589.70	70	403.28	175.02
1 to 99 workers .....	100	423.04	17	539.53	83	401.04	141.95
1 to 49 workers .....	100	426.29	19	544.45	81	400.77	140.72
50 to 99 workers .....	100	415.80	12	522.94	88	401.60	144.50
100 workers or more .....	100	442.13	14	595.38	86	418.07	128.38
100 to 499 workers .....	100	438.78	13	640.37	87	407.90	133.11
500 workers or more .....	100	446.66	14	537.28	86	431.97	121.92
<b>Geographic areas</b>							
Northeast .....	100	463.99	19	579.90	81	437.64	131.24
New England .....	100	441.38	15	585.06	85	418.89	145.01
Middle Atlantic .....	100	470.89	20	578.83	80	443.83	126.69
South .....	100	423.56	12	557.34	88	404.72	135.96
South Atlantic .....	100	433.89	12	580.26	88	414.10	137.12
East South Central .....	100	416.05	14	515.47	86	401.29	130.23
West South Central .....	100	410.52	13	544.46	87	390.93	137.05
Midwest .....	100	424.01	12	593.31	88	401.42	136.20
East North Central .....	100	431.54	12	609.09	88	408.32	137.23
West North Central .....	100	407.77	13	561.08	87	386.42	133.97
West .....	100	434.93	18	555.92	82	409.29	131.30
Mountain .....	100	419.12	14	550.96	86	397.44	134.55
Pacific .....	100	442.56	20	557.69	80	415.37	129.64

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2017**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	70	16	13	1
<b>Worker characteristics</b>				
Management, professional, and related .....	68	16	14	2
Management, business, and financial .....	72	15	11	2
Professional and related .....	65	–	16	–
Service .....	77	14	8	1
Protective service .....	72	18	11	–
Sales and office .....	67	22	10	1
Sales and related .....	60	30	10	1
Office and administrative support .....	70	18	10	1
Natural resources, construction, and maintenance	73	9	17	1
Construction, extraction, farming, fishing, and forestry .....	73	9	17	1
Installation, maintenance, and repair .....	73	9	17	1
Production, transportation, and material moving ...	76	10	13	1
Production .....	80	9	11	1
Transportation and material moving .....	71	11	17	1
Full time .....	71	15	13	1
Part time .....	60	26	–	–
Union .....	73	9	16	2
Nonunion .....	70	16	12	1
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	72	17	–	–
Lowest 10 percent .....	82	12	–	–
Second 25 percent .....	70	18	12	1
Third 25 percent .....	72	14	13	1
Highest 25 percent .....	69	15	14	2
Highest 10 percent .....	69	17	12	1
<b>Establishment characteristics</b>				
Goods-producing industries .....	76	10	13	1
Construction .....	81	–	11	–
Manufacturing .....	76	11	12	1
Service-providing industries .....	69	17	12	1
Trade, transportation, and utilities .....	63	22	–	–
Wholesale trade .....	80	–	12	–
Retail trade .....	50	38	–	–
Transportation and warehousing .....	65	–	22	–
Utilities .....	72	–	–	–

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2017—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	76	—	17	—
Financial activities .....	62	25	12	2
Finance and insurance .....	58	29	11	2
Credit intermediation and related activities .....	61	30	—	—
Insurance carriers and related activities .....	58	24	14	4
Real estate and rental and leasing .....	76	—	—	—
Professional and business services .....	76	11	—	—
Professional and technical services .....	73	14	—	—
Administrative and waste services .....	84	7	10	—
Education and health services .....	69	15	—	—
Educational services .....	75	18	—	—
Junior colleges, colleges, and universities .....	66	27	—	—
Health care and social assistance .....	68	—	15	—
Leisure and hospitality .....	78	17	—	—
Accommodation and food services .....	75	19	—	—
Other services .....	73	—	—	—
1 to 99 workers .....	75	—	13	—
1 to 49 workers .....	73	—	14	—
50 to 99 workers .....	78	11	—	—
100 workers or more .....	67	19	13	1
100 to 499 workers .....	71	17	11	1
500 workers or more .....	62	21	15	2
<b>Geographic areas</b>				
Northeast .....	71	16	12	2
New England .....	77	13	9	1
Middle Atlantic .....	69	17	—	—
South .....	72	16	—	—
South Atlantic .....	70	16	—	—
East South Central .....	83	10	—	—
West South Central .....	69	18	13	( <sup>4</sup> )
Midwest .....	70	14	15	1
East North Central .....	70	14	15	1
West North Central .....	70	—	15	—
West .....	69	17	13	1
Mountain .....	62	22	—	—
Pacific .....	72	14	13	1

<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 2017.

<sup>4</sup> Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,060.25	8	\$1,435.46	92	\$1,026.74	\$546.83
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,092.27	6	1,365.28	94	1,075.55	531.80
Management, business, and financial .....	100	1,096.12	4	1,376.96	96	1,083.75	501.48
Professional and related .....	100	1,089.92	7	1,360.80	93	1,070.41	550.83
Service .....	100	964.40	11	1,509.91	89	897.15	619.07
Protective service .....	100	1,077.07	—	—	—	—	—
Sales and office .....	100	999.59	6	1,405.59	94	973.83	563.23
Sales and related .....	100	958.29	5	1,434.83	95	931.48	560.07
Office and administrative support .....	100	1,019.46	6	1,393.65	94	994.41	564.76
Natural resources, construction, and maintenance	100	1,056.83	16	1,454.69	84	993.60	599.13
Construction, extraction, farming, fishing, and forestry .....	100	1,029.34	24	1,518.38	76	904.52	642.28
Installation, maintenance, and repair .....	100	1,077.35	9	1,344.42	91	1,051.68	571.00
Production, transportation, and material moving ...	100	1,134.04	11	1,473.33	89	1,089.76	489.03
Production .....	100	1,142.66	10	1,466.12	90	1,107.95	455.41
Transportation and material moving .....	100	1,123.44	14	1,479.54	86	1,066.31	532.37
Full time .....	100	1,064.68	8	1,428.91	92	1,034.14	539.01
Part time .....	100	991.14	15	1,486.78	85	900.90	679.83
Union .....	100	1,374.51	35	1,527.68	65	1,293.63	441.62
Nonunion .....	100	1,008.53	4	1,299.60	96	996.84	558.61
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	898.73	8	1,388.40	92	855.48	644.17
Lowest 10 percent .....	100	868.33	9	1,396.69	91	812.03	622.62
Second 25 percent .....	100	1,015.57	8	1,391.62	92	982.82	563.91
Third 25 percent .....	100	1,076.22	8	1,430.34	92	1,045.84	543.00
Highest 25 percent .....	100	1,136.56	9	1,486.03	91	1,103.50	502.71
Highest 10 percent .....	100	1,137.29	8	1,423.64	92	1,114.51	481.88
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,137.03	11	1,453.23	89	1,100.77	486.95
Construction .....	100	999.13	22	1,505.80	78	884.04	680.02
Manufacturing .....	100	1,179.27	8	1,416.03	92	1,158.01	435.11
Service-providing industries .....	100	1,037.65	8	1,428.37	92	1,005.58	563.93
Trade, transportation, and utilities .....	100	1,050.46	10	1,451.93	90	1,006.32	565.77
Wholesale trade .....	100	1,080.97	8	1,444.32	92	1,048.97	521.43
Retail trade .....	100	920.36	8	1,434.66	92	872.55	644.50
Transportation and warehousing .....	100	1,191.04	14	1,476.84	86	1,142.13	494.18
Utilities .....	100	1,374.05	—	—	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information .....	100	\$1,193.57	12	\$1,500.65	88	\$1,152.71	\$407.12
Financial activities .....	100	1,079.92	3	1,427.99	97	1,069.99	481.64
Finance and insurance .....	100	1,090.75	2	1,376.37	98	1,084.01	444.43
Credit intermediation and related activities .....	100	1,048.18	2	1,284.96	98	1,044.26	462.49
Insurance carriers and related activities .....	100	1,126.69	3	1,418.47	97	1,117.15	431.51
Real estate and rental and leasing .....	100	1,037.72	—	—	—	—	—
Professional and business services .....	100	950.02	5	1,253.41	95	935.56	553.66
Professional and technical services .....	100	956.65	5	1,113.58	95	948.51	561.01
Administrative and waste services .....	100	916.60	4	1,590.95	96	886.53	600.53
Education and health services .....	100	1,060.55	6	1,477.73	94	1,033.68	617.52
Educational services .....	100	1,110.17	4	1,618.04	96	1,089.69	562.56
Junior colleges, colleges, and universities .....	100	1,167.41	3	1,624.74	97	1,152.55	537.23
Health care and social assistance .....	100	1,051.00	6	1,461.57	94	1,022.61	628.38
Leisure and hospitality .....	100	978.51	—	—	—	—	—
Accommodation and food services .....	100	923.40	—	—	—	—	—
Other services .....	100	1,077.31	13	1,229.12	87	1,053.57	648.45
1 to 99 workers .....	100	986.90	8	1,346.57	92	957.79	608.91
1 to 49 workers .....	100	979.13	9	1,329.27	91	946.88	601.44
50 to 99 workers .....	100	1,003.99	6	1,405.94	94	981.00	624.81
100 workers or more .....	100	1,114.48	9	1,491.89	91	1,078.41	500.30
100 to 499 workers .....	100	1,039.76	7	1,495.44	93	1,006.34	554.88
500 workers or more .....	100	1,215.02	11	1,488.99	89	1,180.23	423.20
<b>Geographic areas</b>							
Northeast .....	100	1,154.18	12	1,467.88	88	1,113.68	500.99
New England .....	100	1,144.82	9	1,456.01	91	1,118.88	490.82
Middle Atlantic .....	100	1,157.15	13	1,470.18	87	1,111.93	504.40
South .....	100	1,016.54	6	1,450.19	94	989.45	577.80
South Atlantic .....	100	1,056.10	7	1,468.06	93	1,026.71	574.36
East South Central .....	100	1,004.01	7	1,398.21	93	975.12	527.68
West South Central .....	100	958.84	4	1,448.40	96	937.82	608.74
Midwest .....	100	1,069.21	8	1,404.70	92	1,041.32	528.05
East North Central .....	100	1,085.35	8	1,412.38	92	1,057.45	519.41
West North Central .....	100	1,034.68	8	1,386.96	92	1,007.05	546.42
West .....	100	1,040.91	10	1,415.71	90	1,001.06	554.16
Mountain .....	100	980.47	8	1,351.03	92	948.57	563.91
Pacific .....	100	1,070.00	11	1,439.39	89	1,027.03	549.34

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebbs/glossary20162017.htm](http://www.bls.gov/ncs/ebbs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2017**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	70	15	13	1
<b>Worker characteristics</b>				
Management, professional, and related .....	69	15	14	2
Management, business, and financial .....	72	15	11	2
Professional and related .....	67	—	15	—
Service .....	75	15	—	—
Protective service .....	71	18	11	—
Sales and office .....	66	21	12	1
Sales and related .....	57	30	—	—
Office and administrative support .....	70	17	12	1
Natural resources, construction, and maintenance	73	9	17	1
Construction, extraction, farming, fishing, and forestry .....	73	—	18	—
Installation, maintenance, and repair .....	73	9	16	1
Production, transportation, and material moving ...	76	9	14	1
Production .....	80	8	11	( <sup>3</sup> )
Transportation and material moving .....	72	—	17	—
Full time .....	71	15	13	1
Part time .....	60	26	—	—
Union .....	73	9	16	2
Nonunion .....	70	16	13	1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	72	16	—	—
Lowest 10 percent .....	82	—	6	—
Second 25 percent .....	69	17	13	1
Third 25 percent .....	72	13	14	1
Highest 25 percent .....	69	15	14	2
Highest 10 percent .....	69	17	13	2
<b>Establishment characteristics</b>				
Goods-producing industries .....	77	10	13	1
Construction .....	81	—	12	—
Manufacturing .....	77	11	12	1
Service-providing industries .....	69	17	13	1
Trade, transportation, and utilities .....	63	22	15	1
Wholesale trade .....	78	—	14	—
Retail trade .....	50	38	—	—
Transportation and warehousing .....	66	—	21	—
Utilities .....	70	8	22	—

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2017—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	73	—	17	—
Financial activities .....	63	24	11	2
Finance and insurance .....	59	28	11	2
Credit intermediation and related activities .....	61	29	—	—
Insurance carriers and related activities .....	60	23	13	4
Real estate and rental and leasing .....	78	—	—	—
Professional and business services .....	76	—	12	—
Professional and technical services .....	75	12	—	—
Administrative and waste services .....	79	—	14	—
Education and health services .....	69	15	—	—
Educational services .....	74	18	—	—
Junior colleges, colleges, and universities .....	66	26	—	—
Health care and social assistance .....	68	—	15	—
Leisure and hospitality .....	76	17	7	—
Accommodation and food services .....	73	19	—	—
Other services .....	73	—	15	—
1 to 99 workers .....	74	—	14	—
1 to 49 workers .....	72	—	15	—
50 to 99 workers .....	78	—	11	—
100 workers or more .....	68	18	13	1
100 to 499 workers .....	72	16	11	1
500 workers or more .....	62	21	15	2
<b>Geographic areas</b>				
Northeast .....	71	16	12	2
New England .....	78	13	8	1
Middle Atlantic .....	69	16	—	—
South .....	72	14	11	2
South Atlantic .....	72	15	—	—
East South Central .....	82	9	—	—
West South Central .....	68	15	16	( <sup>3</sup> )
Midwest .....	69	14	16	1
East North Central .....	70	—	15	—
West North Central .....	67	—	19	—
West .....	68	17	14	1
Mountain .....	61	23	—	—
Pacific .....	71	15	—	—

<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> Less than 0.5.

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2017**

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

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 .....	\$44.92	\$80.00	\$120.69	\$165.92	\$234.95	\$198.00	\$302.80	\$454.36	\$707.25	\$1038.76
<b>Worker characteristics</b>										
Management, professional, and related .....	40.00	74.61	116.08	162.53	231.83	192.59	303.34	444.33	682.08	1038.76
Management, business, and financial .....	44.92	77.19	116.08	162.53	228.77	174.19	300.00	433.33	633.79	948.14
Professional and related .....	39.91	72.89	116.08	162.43	231.83	195.00	312.54	458.30	706.23	1086.42
Service .....	44.29	85.00	120.51	185.00	258.77	215.00	356.50	574.11	904.56	1106.41
Protective service .....	–	93.00	106.24	129.00	168.58	216.08	280.00	458.00	509.16	687.72
Sales and office .....	50.00	84.92	127.00	164.37	226.40	219.75	324.04	460.36	720.00	1038.85
Sales and related .....	54.92	85.17	126.00	161.94	215.00	215.00	298.63	433.54	640.18	1013.74
Office and administrative support .....	45.64	83.79	127.50	165.92	238.93	219.75	333.67	471.28	744.90	1051.65
Natural resources, construction, and maintenance	50.00	80.49	129.92	185.10	261.73	211.79	302.25	490.50	774.75	1118.57
Construction, extraction, farming, fishing, and forestry .....	51.67	89.80	144.00	210.14	268.94	247.83	360.11	539.06	847.91	1085.27
Installation, maintenance, and repair .....	48.00	77.30	123.50	169.00	252.68	187.42	289.42	440.00	737.00	1205.75
Production, transportation, and material moving ...	47.00	78.54	116.08	158.82	210.40	167.51	274.48	379.90	578.86	896.99
Production .....	43.33	75.01	116.02	156.53	210.40	159.75	257.66	370.00	544.49	844.52
Transportation and material moving .....	51.33	87.00	120.73	164.67	212.11	198.00	286.57	405.00	629.53	1002.92
Full time .....	44.92	79.79	120.38	164.37	234.35	196.78	300.00	448.50	691.17	1033.49
Part time .....	–	93.00	125.71	217.00	253.50	268.00	358.84	536.20	783.00	1106.41
Union .....	43.33	81.14	114.65	157.91	206.70	192.10	270.00	374.93	547.73	822.96
Nonunion .....	45.00	80.00	121.33	166.74	238.11	199.75	312.52	460.00	722.30	1078.79
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	54.62	87.32	125.58	185.06	274.52	232.18	353.23	536.20	850.84	1098.00
Lowest 10 percent .....	50.57	85.00	116.08	173.01	259.44	205.84	340.58	503.08	954.32	1209.08
Second 25 percent .....	50.00	82.42	122.00	164.37	245.32	216.00	309.00	459.60	765.69	1106.41
Third 25 percent .....	41.00	76.56	117.02	164.15	226.41	196.78	297.27	453.84	678.74	1013.71
Highest 25 percent .....	44.29	75.31	119.17	162.76	225.44	185.21	297.27	425.70	621.92	948.14
Highest 10 percent .....	44.79	77.92	118.69	161.94	225.44	183.74	290.00	405.45	587.22	938.40
<b>Establishment characteristics</b>										
Goods-producing industries .....	43.33	75.01	116.50	161.94	233.66	179.40	274.48	388.55	599.62	896.99
Construction .....	47.36	93.70	137.63	207.64	268.94	253.97	381.33	553.58	854.83	1101.56
Manufacturing .....	42.25	71.41	108.42	156.52	198.40	155.69	252.46	357.51	515.96	779.99
Service-providing industries .....	45.50	82.59	121.45	166.49	235.63	205.59	324.30	470.46	746.30	1081.30
Trade, transportation, and utilities .....	52.10	83.27	122.00	166.74	222.63	203.50	290.00	435.00	687.14	1016.18
Wholesale trade .....	64.63	87.75	128.87	168.58	217.42	219.75	297.27	429.08	649.40	878.91
Retail trade .....	50.57	81.43	127.20	171.30	262.17	205.84	330.00	496.83	790.74	1200.58
Transportation and warehousing .....	51.33	80.82	111.31	159.40	200.00	174.19	280.00	386.01	606.91	1043.70
Utilities .....	–	54.74	87.00	135.00	204.75	132.35	211.77	349.00	550.22	878.83

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2017—continued**

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

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 .....	\$47.67	\$70.00	\$116.08	\$150.00	\$190.00	\$183.90	\$290.00	\$354.73	\$496.83	\$638.00
Financial activities .....	49.50	72.97	121.16	150.00	205.00	205.84	324.61	444.55	588.82	914.62
Finance and insurance .....	50.00	70.12	117.65	144.26	186.01	203.76	312.52	427.42	509.90	749.94
Credit intermediation and related activities .....	51.00	74.00	119.45	141.55	185.77	211.79	324.61	455.05	537.41	758.35
Insurance carriers and related activities .....	42.00	65.67	116.08	139.67	189.00	189.93	280.01	404.15	496.83	723.53
Real estate and rental and leasing .....	—	—	125.00	160.01	288.69	219.75	356.18	537.41	829.36	1205.75
Professional and business services .....	37.66	86.97	127.50	163.08	219.46	186.36	300.00	462.50	687.04	1106.19
Professional and technical services .....	35.00	83.60	119.17	154.00	215.00	192.59	300.00	462.50	687.04	1118.57
Administrative and waste services .....	64.63	112.00	141.90	168.58	227.50	219.75	360.11	487.00	720.00	1118.00
Education and health services .....	42.90	79.26	112.51	173.00	270.00	230.50	344.77	550.84	927.96	1106.41
Educational services .....	51.33	79.37	115.92	166.49	249.00	269.28	352.00	484.75	763.60	946.76
Junior colleges, colleges, and universities .....	45.88	69.68	109.37	175.73	238.79	270.00	345.60	461.00	606.05	935.22
Health care and social assistance .....	41.17	79.26	112.51	173.33	275.00	224.30	342.03	555.00	948.14	1120.62
Leisure and hospitality .....	—	93.00	151.41	217.00	284.23	224.24	376.12	548.76	890.96	1082.26
Accommodation and food services .....	—	108.34	154.31	217.00	284.23	—	406.72	651.86	910.18	1203.20
Other services .....	54.77	93.00	139.75	225.00	320.16	—	343.72	485.27	935.22	1235.20
1 to 99 workers .....	52.10	86.97	127.00	173.75	258.30	221.84	339.00	496.83	829.36	1130.40
1 to 49 workers .....	53.40	90.16	127.75	176.50	240.32	234.37	342.03	490.06	783.00	1118.57
50 to 99 workers .....	50.06	83.27	123.28	173.01	275.00	200.00	312.30	511.69	890.96	1203.20
100 workers or more .....	41.17	74.00	116.08	161.66	221.60	179.00	280.06	414.98	625.50	946.76
100 to 499 workers .....	43.33	75.01	116.08	162.75	231.83	199.75	302.12	454.36	693.00	1015.84
500 workers or more .....	40.00	71.50	115.83	157.99	201.07	144.00	250.58	363.00	499.63	671.68
<b>Geographic areas</b>										
Northeast .....	50.00	81.00	118.76	164.72	229.65	177.86	280.00	397.50	595.47	923.72
New England .....	53.35	94.05	122.85	169.17	240.19	198.00	308.12	404.15	600.69	845.77
Middle Atlantic .....	47.02	75.53	116.50	162.50	217.42	167.51	276.75	394.52	587.16	970.06
South .....	40.00	81.14	123.28	168.58	243.87	198.00	302.25	470.17	787.53	1098.00
South Atlantic .....	40.00	80.99	123.00	168.58	251.46	200.00	300.00	461.00	751.62	1071.37
East South Central .....	38.12	78.00	118.76	154.00	235.63	153.00	281.13	406.26	735.83	1082.26
West South Central .....	44.92	86.85	125.80	170.72	247.46	211.79	345.60	506.07	882.95	1130.40
Midwest .....	50.06	78.98	123.00	163.10	234.95	205.40	308.66	455.18	681.00	957.68
East North Central .....	52.10	83.98	125.34	163.10	230.00	200.00	306.61	437.04	652.50	951.66
West North Central .....	44.31	73.15	117.65	162.53	240.74	216.67	320.75	478.08	720.00	1000.00
West .....	40.00	76.77	114.65	165.92	226.40	205.84	324.30	471.92	720.00	1078.79
Mountain .....	45.50	82.09	116.00	165.92	217.42	214.93	331.10	456.50	690.46	1051.65
Pacific .....	—	75.53	114.65	161.82	227.50	199.75	323.70	478.86	736.34	1078.79

<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 2017.

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2017**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	58	9	8	24	54	13	1	31
<b>Worker characteristics</b>								
Management, professional, and related .....	78	9	4	9	75	12	1	13
Management, business, and financial .....	85	10	1	3	84	12	( <sup>1</sup> )	4
Professional and related .....	74	8	6	12	70	12	1	17
Service .....	30	9	12	50	27	12	2	60
Protective service .....	37	—	—	35	36	—	—	45
Sales and office .....	57	9	13	21	52	14	2	32
Sales and related .....	46	8	21	25	40	14	2	44
Office and administrative support .....	65	9	7	19	60	14	2	24
Natural resources, construction, and maintenance .....	59	14	4	23	52	20	1	26
Construction, extraction, farming, fishing, and forestry .....	52	13	6	29	43	22	2	33
Installation, maintenance, and repair .....	65	15	3	18	61	19	1	20
Production, transportation, and material moving ...	65	9	5	20	61	14	1	24
Production .....	71	10	3	16	67	14	1	18
Transportation and material moving .....	60	8	7	24	55	13	1	30
Full time .....	74	12	3	11	70	15	1	13
Part time .....	16	3	22	60	10	8	2	80
Union .....	89	4	2	4	83	11	1	6
Nonunion .....	55	10	9	26	51	14	1	34
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	25	8	17	50	20	13	2	65
Lowest 10 percent .....	15	7	18	60	12	10	2	76
Second 25 percent .....	59	11	7	23	56	15	1	28
Third 25 percent .....	74	11	4	11	70	15	1	15
Highest 25 percent .....	85	7	2	5	82	11	1	7
Highest 10 percent .....	87	7	3	4	84	9	1	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	73	12	2	13	69	16	1	15
Construction .....	51	16	5	28	41	26	1	32
Manufacturing .....	83	10	1	6	82	11	1	7
Service-providing industries .....	55	9	9	27	51	13	1	35
Trade, transportation, and utilities .....	60	7	15	18	51	15	2	31
Wholesale trade .....	73	13	4	10	69	17	2	13
Retail trade .....	48	6	24	23	37	17	3	43
Transportation and warehousing .....	79	4	4	13	72	—	—	16
Utilities .....	96	—	—	—	95	—	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	17	50	1	32	54	13	8	25
<b>Worker characteristics</b>								
Management, professional, and related .....	25	61	( <sup>1</sup> )	13	74	13	4	9
Management, business, and financial .....	28	67	—	—	83	12	1	3
Professional and related .....	23	59	( <sup>1</sup> )	18	69	13	5	13
Service .....	6	32	1	61	27	12	11	50
Protective service .....	—	30	—	58	34	7	23	37
Sales and office .....	14	52	2	33	54	11	12	22
Sales and related .....	9	45	2	44	43	11	20	26
Office and administrative support .....	17	56	1	25	62	12	7	19
Natural resources, construction, and maintenance .....	—	51	—	27	53	19	4	24
Construction, extraction, farming, fishing, and forestry .....	—	42	—	35	43	22	6	30
Installation, maintenance, and repair .....	20	59	—	21	62	17	3	18
Production, transportation, and material moving ...	22	53	1	25	58	16	5	20
Production .....	21	60	—	19	68	13	3	16
Transportation and material moving .....	23	46	1	30	49	20	7	24
Full time .....	21	64	( <sup>1</sup> )	15	70	16	3	11
Part time .....	6	13	2	79	12	6	21	61
Union .....	70	24	1	5	54	40	1	5
Nonunion .....	12	53	1	34	54	11	9	27
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4	29	2	66	22	10	17	51
Lowest 10 percent .....	3	19	1	77	13	9	17	61
Second 25 percent .....	12	58	1	29	55	15	6	23
Third 25 percent .....	23	62	( <sup>1</sup> )	15	69	16	4	11
Highest 25 percent .....	35	58	( <sup>1</sup> )	8	80	12	2	5
Highest 10 percent .....	35	59	—	—	82	11	3	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	25	60	—	—	69	16	2	13
Construction .....	—	50	—	33	43	24	5	29
Manufacturing .....	28	64	—	8	80	12	1	6
Service-providing industries .....	16	48	1	35	51	13	9	27
Trade, transportation, and utilities .....	16	51	2	31	52	15	14	19
Wholesale trade .....	—	75	—	14	71	15	4	10
Retail trade .....	10	43	4	43	41	12	22	24
Transportation and warehousing .....	33	50	—	—	60	23	3	14
Utilities .....	76	23	—	—	96	—	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information .....	87	6	2	5	88	—	—	6
Financial activities .....	80	8	4	8	81	8	1	11
Finance and insurance .....	89	3	3	5	89	4	1	6
Credit intermediation and related activities .....	91	3	2	3	92	3	1	4
Insurance carriers and related activities .....	85	3	4	8	84	4	2	10
Real estate and rental and leasing .....	50	23	8	18	54	—	—	26
Professional and business services .....	53	12	8	27	51	14	2	33
Professional and technical services .....	70	12	6	12	67	—	—	17
Administrative and waste services .....	28	14	10	48	27	15	4	54
Education and health services .....	66	8	7	20	61	12	1	25
Educational services .....	69	5	2	23	66	—	—	24
Junior colleges, colleges, and universities .....	87	3	1	9	87	—	—	10
Health care and social assistance .....	65	8	7	19	60	13	1	26
Leisure and hospitality .....	23	9	10	58	20	—	—	68
Accommodation and food services .....	21	9	10	60	19	—	—	69
Other services .....	38	10	10	42	33	—	—	51
1 to 99 workers .....	43	12	10	35	39	16	1	43
1 to 49 workers .....	39	13	10	39	34	17	1	47
50 to 99 workers .....	56	11	10	23	53	14	1	32
100 workers or more .....	77	5	6	12	72	10	1	16
100 to 499 workers .....	71	7	8	14	65	13	2	21
500 workers or more .....	86	3	4	7	84	5	1	10
<b>Geographic areas</b>								
Northeast .....	60	8	8	24	55	13	1	31
New England .....	61	6	10	23	55	12	2	31
Middle Atlantic .....	60	9	7	24	55	14	1	30
South .....	58	10	9	23	56	12	2	31
South Atlantic .....	59	8	9	24	56	11	1	32
East South Central .....	61	—	—	22	54	17	1	28
West South Central .....	55	12	10	23	57	10	2	31
Midwest .....	61	7	9	22	57	11	1	31
East North Central .....	61	8	9	22	57	12	1	30
West North Central .....	62	5	9	23	58	10	1	31
West .....	54	12	6	28	47	19	1	33
Mountain .....	56	9	7	27	50	15	1	33
Pacific .....	53	13	6	29	45	20	1	33

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information .....	38	56	—	—	87	6	2	5
Financial activities .....	38	50	( <sup>1</sup> )	12	79	9	4	8
Finance and insurance .....	47	45	( <sup>1</sup> )	7	89	4	3	5
Credit intermediation and related activities .....	47	48	1	5	91	4	2	3
Insurance carriers and related activities .....	47	41	—	—	85	3	4	8
Real estate and rental and leasing .....	7	66	—	26	50	24	8	18
Professional and business services .....	—	52	—	35	52	14	8	27
Professional and technical services .....	—	68	—	18	70	12	6	12
Administrative and waste services .....	5	37	—	58	27	15	10	48
Education and health services .....	17	56	( <sup>1</sup> )	26	61	13	7	20
Educational services .....	—	59	—	25	60	15	2	23
Junior colleges, colleges, and universities .....	16	74	—	—	83	7	1	9
Health care and social assistance .....	17	56	( <sup>1</sup> )	26	61	13	7	19
Leisure and hospitality .....	3	28	( <sup>1</sup> )	68	21	11	10	59
Accommodation and food services .....	—	28	—	70	19	11	10	60
Other services .....	—	39	—	51	34	14	8	43
1 to 99 workers .....	8	47	1	44	41	15	10	35
1 to 49 workers .....	7	45	( <sup>1</sup> )	48	37	14	10	39
50 to 99 workers .....	13	54	1	32	51	16	9	24
100 workers or more .....	28	54	1	17	70	12	6	12
100 to 499 workers .....	19	59	1	21	65	13	8	15
500 workers or more .....	42	46	1	10	79	10	3	8
<b>Geographic areas</b>								
Northeast .....	21	47	1	31	54	14	8	24
New England .....	—	48	—	33	57	10	10	24
Middle Atlantic .....	22	47	1	30	54	15	7	24
South .....	16	51	1	32	55	13	9	24
South Atlantic .....	19	48	1	32	55	12	9	24
East South Central .....	—	57	—	29	58	12	8	22
West South Central .....	14	53	1	33	52	14	10	23
Midwest .....	18	50	1	31	58	11	9	22
East North Central .....	19	50	1	31	57	12	9	22
West North Central .....	—	51	—	32	59	9	9	23
West .....	15	51	1	34	50	16	6	29
Mountain .....	11	55	1	34	53	12	7	28
Pacific .....	17	49	1	34	48	17	5	29

<sup>1</sup> Less than 0.5.

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebbs/glossary20162017.htm](http://www.bls.gov/ncs/ebbs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2017**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	89	79	89	89	71	80
<b>Worker characteristics</b>						
Management, professional, and related .....	92	82	89	92	72	79
Professional and related .....	91	81	88	91	71	78
Teachers .....	92	80	87	92	71	77
Primary, secondary, and special education school teachers .....	99	85	86	99	75	76
Service .....	81	72	90	80	65	81
Protective service .....	89	82	92	89	73	82
Sales and office .....	89	80	90	89	73	83
Office and administrative support .....	90	81	90	90	74	83
Natural resources, construction, and maintenance .....	96	86	90	95	78	82
Production, transportation, and material moving .....	85	77	91	85	69	82
Full time .....	99	89	90	99	80	80
Part time .....	27	23	86	27	19	70
Union .....	95	86	90	95	73	77
Nonunion .....	84	74	89	83	69	83
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	72	63	88	72	58	80
Lowest 10 percent .....	59	50	85	59	46	78
Second 25 percent .....	93	84	90	93	76	81
Third 25 percent .....	97	87	89	97	78	81
Highest 25 percent .....	95	86	91	95	74	78
Highest 10 percent .....	93	87	94	93	74	80
<b>Establishment characteristics</b>						
Service-providing industries .....	89	79	89	89	71	80
Education and health services .....	90	79	88	90	70	78
Educational services .....	90	79	88	90	69	77
Elementary and secondary schools .....	90	78	86	90	68	76
Junior colleges, colleges, and universities .....	90	82	92	90	74	82
Health care and social assistance .....	91	83	91	91	77	84
Hospitals .....	91	84	92	91	77	84
Public administration .....	90	82	91	90	75	83
1 to 99 workers .....	86	77	90	85	68	80
1 to 49 workers .....	82	73	89	82	67	82
50 to 99 workers .....	89	80	90	89	69	78
100 workers or more .....	90	80	89	90	72	80
100 to 499 workers .....	86	78	90	86	69	80
500 workers or more .....	92	82	89	92	73	80

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	58	49	85	37	31	85	88	70	80
<b>Worker characteristics</b>									
Management, professional, and related .....	59	49	84	36	30	83	90	71	79
Professional and related .....	58	48	83	35	29	83	90	70	78
Teachers .....	56	45	81	33	27	81	90	69	77
Primary, secondary, and special education school teachers .....	58	47	81	36	29	81	97	74	76
Service .....	52	45	87	34	30	86	79	64	81
Protective service .....	60	54	89	43	38	89	88	73	83
Sales and office .....	58	50	87	39	34	88	88	73	83
Office and administrative support .....	59	51	87	39	34	88	89	74	83
Natural resources, construction, and maintenance .....	66	59	89	40	36	91	93	77	83
Production, transportation, and material moving .....	61	51	83	45	38	85	83	70	84
Full time .....	64	55	85	41	34	85	98	79	81
Part time .....	19	15	80	14	12	87	26	18	70
Union .....	74	63	85	54	47	88	94	73	77
Nonunion .....	44	37	84	23	18	79	82	68	83
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	37	31	83	20	16	80	71	57	80
Lowest 10 percent .....	27	22	81	12	9	74	58	45	78
Second 25 percent .....	66	56	86	42	36	87	92	75	82
Third 25 percent .....	60	51	86	39	33	85	96	78	81
Highest 25 percent .....	71	60	84	48	41	86	93	73	78
Highest 10 percent .....	75	64	86	55	48	87	92	73	80
<b>Establishment characteristics</b>									
Service-providing industries .....	58	49	85	37	31	85	88	70	80
Education and health services .....	57	47	82	33	28	82	89	69	78
Educational services .....	56	46	82	33	27	82	88	68	77
Elementary and secondary schools .....	54	44	82	33	27	82	88	67	75
Junior colleges, colleges, and universities .....	62	51	82	34	28	82	88	72	82
Health care and social assistance .....	61	51	83	34	29	85	91	77	84
Hospitals .....	61	51	84	30	26	87	91	77	84
Public administration .....	60	53	88	42	38	88	89	74	84
1 to 99 workers .....	59	47	81	39	32	82	84	68	81
1 to 49 workers .....	54	43	80	37	30	80	81	66	82
50 to 99 workers .....	63	51	82	40	34	85	87	69	79
100 workers or more .....	58	50	86	36	31	86	89	71	80
100 to 499 workers .....	54	46	85	34	29	86	85	68	80
500 workers or more .....	59	51	87	37	32	86	91	72	80

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	96	89	93	96	82	86
Local government .....	87	76	88	87	67	78
<b>Geographic areas</b>						
Northeast .....	88	79	91	87	68	78
New England .....	89	79	89	88	64	73
Middle Atlantic .....	87	80	91	87	69	80
South .....	93	81	88	93	77	83
South Atlantic .....	91	81	89	91	75	83
East South Central .....	92	84	92	92	83	90
West South Central .....	96	80	84	96	78	81
Midwest .....	85	74	87	85	64	75
East North Central .....	83	73	88	83	64	77
West North Central .....	88	75	86	88	63	72
West .....	88	82	93	88	70	80
Mountain .....	86	77	90	86	67	78
Pacific .....	89	84	95	89	72	81

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	65	55	86	42	37	87	94	81	86
Local government .....	56	47	84	35	29	84	85	67	78
<b>Geographic areas</b>									
Northeast .....	68	61	89	48	42	88	86	68	79
New England .....	61	55	90	—	—	—	88	64	73
Middle Atlantic .....	70	62	89	59	52	89	86	69	81
South .....	38	30	80	19	14	71	91	76	83
South Atlantic .....	44	37	84	26	19	74	91	75	83
East South Central .....	30	23	77	10	8	77	92	82	89
West South Central .....	32	24	74	14	9	62	92	75	81
Midwest .....	60	52	86	31	26	85	82	61	75
East North Central .....	62	53	86	42	37	87	82	63	77
West North Central .....	58	51	87	—	7	—	82	58	70
West .....	80	68	84	62	56	90	88	70	80
Mountain .....	69	59	85	31	26	84	86	68	79
Pacific .....	86	72	84	77	70	91	88	71	80

<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.

<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 2017.

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2017**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	86	14	71	29
<b>Worker characteristics</b>				
Management, professional, and related .....	85	15	70	30
Professional and related .....	85	15	69	31
Teachers .....	84	16	66	34
Primary, secondary, and special education school teachers .....	84	16	65	35
Service .....	87	13	73	27
Protective service .....	88	12	78	22
Sales and office .....	88	12	72	28
Office and administrative support .....	88	12	72	28
Natural resources, construction, and maintenance .....	89	11	74	26
Production, transportation, and material moving .....	86	14	70	30
Full time .....	86	14	71	29
Part time .....	85	15	70	30
Union .....	86	14	76	24
Nonunion .....	87	13	66	34
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	87	13	66	34
Lowest 10 percent .....	87	13	60	40
Second 25 percent .....	87	13	74	26
Third 25 percent .....	86	14	69	31
Highest 25 percent .....	85	15	74	26
Highest 10 percent .....	85	15	75	25
<b>Establishment characteristics</b>				
Service-providing industries .....	86	14	71	29
Education and health services .....	85	15	67	33
Educational services .....	85	15	66	34
Elementary and secondary schools .....	84	16	64	36
Junior colleges, colleges, and universities .....	86	14	71	29
Health care and social assistance .....	87	13	74	26
Hospitals .....	87	13	75	25
Public administration .....	88	12	77	23
1 to 99 workers .....	87	13	73	27
1 to 49 workers .....	88	12	72	28
50 to 99 workers .....	86	14	73	27
100 workers or more .....	86	14	70	30
100 to 499 workers .....	87	13	71	29
500 workers or more .....	86	14	70	30

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2017—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	86	14	74	26
Local government .....	87	13	70	30
<b>Geographic areas</b>				
Northeast .....	84	16	82	18
New England .....	77	23	77	23
Middle Atlantic .....	87	13	84	16
South .....	86	14	63	37
South Atlantic .....	85	15	65	35
East South Central .....	88	12	63	37
West South Central .....	87	13	59	41
Midwest .....	87	13	73	27
East North Central .....	85	15	74	26
West North Central .....	90	10	72	28
West .....	87	13	75	25
Mountain .....	87	13	71	29
Pacific .....	87	13	77	23

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$536.13	22	\$566.64	78	\$527.53	\$113.95
<b>Worker characteristics</b>							
Management, professional, and related .....	100	526.07	21	564.14	79	515.87	121.13
Professional and related .....	100	522.84	21	559.04	79	513.06	125.42
Teachers .....	100	518.29	22	552.08	78	508.51	137.84
Primary, secondary, and special education school teachers .....	100	513.98	24	545.99	76	503.94	143.36
Service .....	100	548.09	23	559.29	77	544.69	109.52
Protective service .....	100	575.14	22	562.53	78	578.88	105.17
Sales and office .....	100	549.82	23	570.78	77	543.56	97.52
Office and administrative support .....	100	550.30	23	572.71	77	543.57	96.26
Natural resources, construction, and maintenance .....	100	550.34	25	577.06	75	541.44	87.68
Production, transportation, and material moving ...	100	563.22	21	610.63	79	550.30	116.08
Full time .....	100	535.61	22	565.07	78	527.42	113.07
Part time .....	100	549.23	28	597.21	72	530.45	137.91
Union .....	100	564.57	24	576.60	76	560.81	133.62
Nonunion .....	100	510.75	20	556.22	80	499.14	97.16
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	516.78	25	559.64	75	502.63	102.51
Lowest 10 percent .....	100	489.74	27	543.03	73	469.71	99.24
Second 25 percent .....	100	545.42	22	565.99	78	539.69	105.43
Third 25 percent .....	100	533.69	20	559.64	80	527.14	113.06
Highest 25 percent .....	100	546.41	22	580.05	78	537.08	130.74
Highest 10 percent .....	100	556.83	25	568.10	75	553.08	151.26
<b>Establishment characteristics</b>							
Service-providing industries .....	100	536.91	22	566.77	78	528.53	114.02
Education and health services .....	100	516.81	22	557.13	78	505.47	122.75
Educational services .....	100	518.41	22	556.33	78	507.65	127.91
Elementary and secondary schools .....	100	510.51	24	543.39	76	500.29	136.21
Junior colleges, colleges, and universities .....	100	538.11	17	594.74	83	526.43	108.05
Health care and social assistance .....	100	507.74	21	561.95	79	493.32	93.96
Hospitals .....	100	505.69	21	573.36	79	487.81	87.69
Public administration .....	100	570.63	22	584.88	78	566.48	101.13
1 to 99 workers .....	100	532.52	23	579.78	77	518.47	107.75
1 to 49 workers .....	100	529.05	28	548.80	72	521.27	108.19
50 to 99 workers .....	100	535.78	18	625.77	82	516.17	107.39
100 workers or more .....	100	537.19	22	562.58	78	530.14	115.73
100 to 499 workers .....	100	548.62	21	549.56	79	548.38	110.76
500 workers or more .....	100	532.00	22	568.16	78	521.72	118.02

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government .....	100	\$534.32	12	\$577.98	88	\$528.26	\$103.04
Local government .....	100	536.85	26	564.53	74	527.19	119.06
<b>Geographic areas</b>							
Northeast .....	100	546.41	24	562.81	76	541.34	143.46
New England .....	100	522.21	2	575.92	98	520.93	160.65
Middle Atlantic .....	100	553.76	30	562.50	70	549.99	136.16
South .....	100	503.78	22	558.13	78	487.84	102.19
South Atlantic .....	100	518.47	13	586.01	87	508.44	103.37
East South Central .....	100	526.32	19	521.56	81	527.44	86.52
West South Central .....	100	471.33	38	554.08	62	419.75	110.39
Midwest .....	100	556.04	17	552.99	83	556.68	113.57
East North Central .....	100	555.94	11	555.26	89	556.03	121.86
West North Central .....	100	556.22	29	551.30	71	558.25	93.81
West .....	100	569.80	23	593.61	77	562.58	112.55
Mountain .....	100	498.98	18	545.22	82	488.95	87.97
Pacific .....	100	600.87	25	608.37	75	598.28	124.47

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2017**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	62	26	7	6
<b>Worker characteristics</b>				
Management, professional, and related .....	61	27	6	5
Professional and related .....	61	28	6	5
Teachers .....	62	27	7	4
Primary, secondary, and special education school teachers .....	65	25	7	4
Service .....	66	22	5	7
Protective service .....	68	19	3	10
Sales and office .....	57	28	7	7
Office and administrative support .....	58	28	7	8
Natural resources, construction, and maintenance	71	18	8	3
Production, transportation, and material moving ...	60	22	15	4
Full time .....	62	26	6	6
Part time .....	53	25	12	10
Union .....	66	16	8	10
Nonunion .....	58	34	6	2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	60	30	6	4
Lowest 10 percent .....	62	32	—	—
Second 25 percent .....	63	25	6	6
Third 25 percent .....	62	27	6	5
Highest 25 percent .....	62	22	7	8
Highest 10 percent .....	61	24	7	9
<b>Establishment characteristics</b>				
Service-providing industries .....	62	26	7	6
Education and health services .....	60	30	6	4
Educational services .....	61	29	6	4
Elementary and secondary schools .....	65	24	7	4
Junior colleges, colleges, and universities	51	41	—	—
Health care and social assistance .....	54	38	—	—
Hospitals .....	55	40	—	—
Public administration .....	64	21	7	9
1 to 99 workers .....	62	23	9	6
1 to 49 workers .....	66	—	10	—
50 to 99 workers .....	58	28	9	5
100 workers or more .....	62	27	6	6
100 to 499 workers .....	63	26	6	6
500 workers or more .....	61	27	6	6

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2017—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	51	38	4	7
Local government .....	67	20	8	5
<b>Geographic areas</b>				
Northeast .....	64	20	7	9
New England .....	80	10	—	—
Middle Atlantic .....	57	24	6	13
South .....	56	38	—	—
South Atlantic .....	45	49	6	—
East South Central .....	49	51	—	—
West South Central .....	83	9	—	—
Midwest .....	73	20	5	2
East North Central .....	74	18	5	2
West North Central .....	69	23	—	—
West .....	61	13	10	17
Mountain .....	75	18	—	—
Pacific .....	54	11	13	23

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,132.28	7	\$1,445.97	93	\$1,109.11	\$480.14
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,099.66	7	1,434.28	93	1,074.30	498.33
Professional and related .....	100	1,086.65	7	1,425.10	93	1,062.34	512.50
Teachers .....	100	1,028.54	7	1,440.33	93	998.13	560.46
Primary, secondary, and special education school teachers .....	100	1,010.85	8	1,442.40	92	973.54	585.71
Service .....	100	1,183.50	7	1,478.43	93	1,162.22	456.07
Protective service .....	100	1,303.70	8	1,507.90	92	1,285.06	392.31
Sales and office .....	100	1,156.83	6	1,390.48	94	1,141.24	448.63
Office and administrative support .....	100	1,157.12	6	1,391.24	94	1,141.24	445.59
Natural resources, construction, and maintenance .....	100	1,197.18	7	1,564.79	93	1,169.47	432.54
Production, transportation, and material moving ...	100	1,210.94	7	1,509.18	93	1,187.68	496.15
Full time .....	100	1,130.86	7	1,437.99	93	1,108.83	478.14
Part time .....	100	1,169.22	12	1,564.69	88	1,116.66	535.13
Union .....	100	1,283.66	12	1,444.43	88	1,262.55	475.47
Nonunion .....	100	998.15	3	1,451.82	97	985.59	483.90
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	1,014.33	4	1,554.97	96	990.67	505.22
Lowest 10 percent .....	100	885.02	3	1,541.91	97	862.33	573.73
Second 25 percent .....	100	1,195.14	8	1,407.43	92	1,177.37	438.37
Third 25 percent .....	100	1,083.41	5	1,385.62	95	1,065.94	496.10
Highest 25 percent .....	100	1,223.25	10	1,467.16	90	1,196.95	477.55
Highest 10 percent .....	100	1,268.22	14	1,441.12	86	1,240.23	512.48
<b>Establishment characteristics</b>							
Service-providing industries .....	100	1,132.90	7	1,446.49	93	1,109.68	480.57
Education and health services .....	100	1,056.50	7	1,444.10	93	1,028.17	526.41
Educational services .....	100	1,035.46	7	1,466.34	93	1,003.66	546.14
Elementary and secondary schools .....	100	999.71	8	1,456.72	92	959.43	585.27
Junior colleges, colleges, and universities .....	100	1,125.16	3	1,393.48	97	1,117.08	445.04
Health care and social assistance .....	100	1,174.55	6	1,311.40	94	1,165.10	416.19
Hospitals .....	100	1,228.51	7	1,382.52	93	1,216.57	398.76
Public administration .....	100	1,252.79	8	1,484.91	92	1,233.68	402.03
1 to 99 workers .....	100	1,127.11	8	1,517.96	92	1,092.78	442.42
1 to 49 workers .....	100	1,117.32	9	1,445.40	91	1,086.55	444.63
50 to 99 workers .....	100	1,136.34	8	1,595.09	92	1,098.59	440.36
100 workers or more .....	100	1,133.77	6	1,420.28	94	1,113.74	490.85
100 to 499 workers .....	100	1,161.98	3	1,416.15	97	1,153.80	459.75
500 workers or more .....	100	1,121.02	8	1,421.00	92	1,094.66	505.67

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government .....	100	\$1,158.98	1	\$1,199.46	99	\$1,158.42	\$402.21
Local government .....	100	1,121.67	9	1,460.78	91	1,087.85	513.73
<b>Geographic areas</b>							
Northeast .....	100	1,360.30	21	1,455.61	79	1,335.06	402.13
New England .....	100	1,324.38	—	—	—	—	—
Middle Atlantic .....	100	1,371.21	27	1,456.58	73	1,340.09	394.79
South .....	100	914.46	1	1,522.39	99	907.92	520.23
South Atlantic .....	100	976.85	1	1,569.42	99	971.14	497.98
East South Central .....	100	894.55	—	—	—	—	—
West South Central .....	100	835.79	1	1,569.06	99	830.50	567.70
Midwest .....	100	1,240.24	5	1,308.55	95	1,236.41	481.50
East North Central .....	100	1,265.81	3	1,257.81	97	1,266.05	468.89
West North Central .....	100	1,193.02	—	—	—	—	—
West .....	100	1,257.86	8	1,486.47	92	1,239.03	453.66
Mountain .....	100	1,061.68	5	1,409.31	95	1,041.67	458.56
Pacific .....	100	1,345.78	9	1,508.42	91	1,330.53	451.38

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2017**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	66	23	6	5
<b>Worker characteristics</b>				
Management, professional, and related .....	64	24	6	5
Professional and related .....	65	24	6	4
Teachers .....	66	23	7	3
Primary, secondary, and special education school teachers .....	68	21	7	4
Service .....	71	18	5	6
Protective service .....	72	16	3	8
Sales and office .....	62	25	7	7
Office and administrative support .....	62	24	7	7
Natural resources, construction, and maintenance .....	74	17	6	4
Production, transportation, and material moving ...	62	20	12	6
Full time .....	66	23	6	5
Part time .....	57	22	—	—
Union .....	66	16	8	10
Nonunion .....	65	28	5	2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	67	24	6	3
Lowest 10 percent .....	70	25	—	—
Second 25 percent .....	66	23	6	6
Third 25 percent .....	66	24	6	4
Highest 25 percent .....	64	20	8	8
Highest 10 percent .....	64	21	8	8
<b>Establishment characteristics</b>				
Service-providing industries .....	65	23	6	5
Education and health services .....	64	26	6	4
Educational services .....	65	24	7	4
Elementary and secondary schools .....	69	21	7	4
Junior colleges, colleges, and universities .....	57	34	6	2
Health care and social assistance .....	59	34	—	—
Hospitals .....	60	35	—	—
Public administration .....	67	19	6	8
1 to 99 workers .....	63	22	10	5
1 to 49 workers .....	66	18	11	6
50 to 99 workers .....	61	26	9	4
100 workers or more .....	66	23	5	5
100 to 499 workers .....	68	22	5	5
500 workers or more .....	66	23	6	6

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2017—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	54	36	3	7
Local government .....	71	17	8	4
<b>Geographic areas</b>				
Northeast .....	64	19	7	9
New England .....	80	10	—	—
Middle Atlantic .....	58	23	6	13
South .....	65	30	—	—
South Atlantic .....	51	43	5	—
East South Central .....	57	42	—	—
West South Central .....	89	6	—	—
Midwest .....	75	17	5	2
East North Central .....	76	16	—	—
West North Central .....	73	19	—	—
West .....	59	14	11	16
Mountain .....	76	15	—	—
Pacific .....	52	13	14	21

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2017**

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

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 .....	\$25.00	\$50.00	\$87.67	\$135.94	\$205.14	\$166.66	\$241.12	\$395.47	\$598.70	\$954.37
<b>Worker characteristics</b>										
Management, professional, and related .....	28.68	50.00	90.91	144.83	232.00	157.22	241.12	404.72	638.14	981.98
Professional and related .....	29.20	51.45	95.42	150.00	238.80	166.66	248.84	421.56	651.25	1008.76
Teachers .....	30.66	54.17	100.00	166.72	278.60	137.57	261.60	484.80	723.76	1098.92
Primary, secondary, and special education school teachers .....	30.66	54.88	101.05	173.34	305.60	137.57	273.00	501.74	812.92	1173.02
Service .....	28.60	50.00	86.67	130.80	205.14	180.00	245.77	390.00	590.48	848.98
Protective service .....	–	50.00	88.31	130.00	203.99	177.94	226.59	347.41	531.20	656.87
Sales and office .....	19.90	40.00	80.74	115.29	177.01	114.47	219.00	374.30	590.48	842.37
Office and administrative support .....	19.83	38.78	79.12	115.29	176.16	113.75	216.67	375.19	590.48	842.37
Natural resources, construction, and maintenance .....	21.75	38.00	77.54	114.40	160.34	150.00	242.00	358.09	531.20	796.95
Production, transportation, and material moving ...	–	40.78	86.36	131.92	199.78	–	270.40	385.00	651.25	998.00
Full time .....	24.34	50.00	87.50	135.94	203.99	157.22	241.00	395.47	593.00	942.00
Part time .....	38.00	69.63	104.56	150.85	275.66	199.40	301.52	432.14	710.78	1123.28
Union .....	33.88	63.50	101.17	161.93	238.94	125.00	230.00	355.04	573.00	974.90
Nonunion .....	20.00	40.00	81.08	123.62	177.01	180.00	253.50	433.08	627.73	918.67
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	20.00	42.06	84.00	125.00	188.00	180.00	257.88	452.67	656.87	974.90
Lowest 10 percent .....	20.00	38.00	84.00	123.62	182.77	209.20	320.29	579.33	722.00	1053.96
Second 25 percent .....	23.31	46.00	84.00	127.17	188.00	140.23	221.00	363.12	574.84	809.52
Third 25 percent .....	21.42	49.32	88.60	135.94	206.42	173.18	254.52	433.08	647.63	974.90
Highest 25 percent .....	32.00	63.70	99.92	162.75	254.11	125.00	226.59	363.70	568.48	974.90
Highest 10 percent .....	34.16	68.92	115.29	184.50	–	121.72	241.00	396.60	590.27	1387.71
<b>Establishment characteristics</b>										
Service-providing industries .....	24.98	50.00	87.67	135.94	205.14	166.18	242.00	396.60	600.00	949.00
Education and health services .....	28.68	50.00	94.08	149.57	238.80	173.18	255.00	456.88	669.87	1029.95
Educational services .....	30.66	51.45	97.68	160.46	247.00	157.22	264.98	476.04	710.78	1059.70
Elementary and secondary schools .....	30.00	54.17	99.92	169.98	276.80	149.94	300.00	519.43	825.82	1146.07
Junior colleges, colleges, and universities .....	30.66	50.00	85.00	130.00	186.16	171.00	211.00	346.00	507.15	663.73
Health care and social assistance .....	–	–	85.00	110.81	144.58	210.80	253.50	385.00	531.44	667.00
Hospitals .....	–	29.20	81.08	100.12	135.94	210.80	253.50	385.00	507.15	601.00
Public administration .....	23.31	50.00	84.00	128.00	182.00	140.23	209.20	342.24	505.14	698.84
1 to 99 workers .....	21.75	51.45	88.62	123.44	177.74	102.00	202.24	352.22	583.64	796.95
1 to 49 workers .....	20.00	43.40	100.00	149.57	203.40	–	218.43	413.51	593.00	796.95
50 to 99 workers .....	33.23	57.03	87.99	105.18	165.91	113.00	193.33	306.56	531.20	697.83
100 workers or more .....	28.00	49.56	85.76	137.14	214.54	180.00	248.28	400.00	620.43	972.00
100 to 499 workers .....	23.83	50.00	85.00	135.94	214.54	140.23	209.20	355.04	590.92	990.00
500 workers or more .....	28.68	47.91	88.17	137.72	215.00	199.40	276.25	433.08	627.73	940.00

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2017—continued**

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

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 .....	\$29.20	\$50.00	\$87.99	\$124.00	\$170.00	\$171.00	\$211.00	\$340.00	\$507.15	\$593.00
Local government .....	23.83	50.00	87.67	143.96	228.70	152.98	255.00	432.00	663.73	1024.44
<b>Geographic areas</b>										
Northeast .....	54.17	84.59	117.21	177.01	233.73	—	253.73	384.18	469.10	590.88
New England .....	73.97	119.18	162.75	184.50	250.00	208.15	306.55	412.94	494.22	590.88
Middle Atlantic .....	44.98	68.09	115.29	160.34	215.20	—	196.50	353.50	452.67	587.50
South .....	20.00	38.00	79.12	128.00	182.77	186.00	312.79	501.86	651.25	956.00
South Atlantic .....	20.00	37.28	73.75	110.50	163.34	180.00	253.50	419.08	598.70	796.95
East South Central .....	16.25	—	—	116.00	163.62	219.00	342.24	480.88	667.00	—
West South Central .....	30.00	52.39	92.80	157.10	242.00	219.00	350.66	546.74	666.44	1020.00
Midwest .....	28.68	51.45	86.00	118.32	193.33	133.99	211.00	321.52	647.00	1146.07
East North Central .....	30.00	65.45	88.31	126.86	216.00	133.99	211.00	289.06	583.00	1156.12
West North Central .....	24.98	32.42	67.71	100.12	172.04	—	215.33	387.85	716.22	1146.07
West .....	29.20	45.53	83.03	134.00	226.62	—	203.98	318.60	586.84	924.00
Mountain .....	16.75	38.78	54.47	89.20	164.61	140.23	211.60	322.80	641.00	974.90
Pacific .....	34.26	52.65	102.81	168.14	268.44	89.31	199.29	303.60	560.96	913.06

<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 2017.

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/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2017**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	88	1	4	8	81	8	1	10
<b>Worker characteristics</b>								
Management, professional, and related .....	91	1	3	5	82	9	1	8
Professional and related .....	90	1	3	6	81	10	1	8
Teachers .....	91	1	3	5	81	11	( 1 )	8
Primary, secondary, and special education school teachers .....	99	—	—	—	86	13	—	—
Service .....	78	2	5	14	74	7	1	18
Protective service .....	89	—	—	8	85	—	—	10
Sales and office .....	88	1	3	8	81	7	1	11
Office and administrative support .....	89	1	3	8	82	—	—	10
Natural resources, construction, and maintenance .....	95	—	3	—	89	6	—	—
Production, transportation, and material moving ...	85	—	6	10	79	6	—	—
Full time .....	99	( 1 )	( 1 )	1	91	8	( 1 )	1
Part time .....	23	4	23	50	19	8	4	68
Union .....	94	1	3	2	88	8	1	4
Nonunion .....	82	1	4	12	75	9	1	16
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	70	2	8	20	64	8	1	26
Lowest 10 percent .....	56	3	11	30	51	8	1	40
Second 25 percent .....	92	1	2	5	86	7	1	6
Third 25 percent .....	97	( 1 )	1	2	87	10	—	—
Highest 25 percent .....	95	( 1 )	2	3	87	8	—	—
Highest 10 percent .....	92	—	4	—	84	9	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	88	1	4	8	81	8	1	11
Education and health services .....	89	1	4	6	81	9	1	9
Educational services .....	89	1	4	6	80	10	1	9
Elementary and secondary schools .....	89	1	4	6	78	12	1	9
Junior colleges, colleges, and universities .....	88	2	4	6	85	—	—	9
Health care and social assistance .....	91	—	—	6	87	—	—	9
Hospitals .....	91	—	—	6	87	—	—	9
Public administration .....	89	1	2	8	83	7	( 1 )	10
1 to 99 workers .....	84	2	4	11	74	12	1	14
1 to 49 workers .....	81	1	5	14	69	—	—	17
50 to 99 workers .....	86	2	3	8	78	11	1	11
100 workers or more .....	89	1	3	7	83	7	1	9
100 to 499 workers .....	85	1	5	8	77	10	1	13
500 workers or more .....	91	1	3	6	86	6	1	8

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	83	6	3	8	35	54	1	10
<b>Worker characteristics</b>								
Management, professional, and related .....	86	6	3	6	38	54	1	7
Professional and related .....	85	6	3	6	37	54	1	8
Teachers .....	89	3	2	6	36	56	1	7
Primary, secondary, and special education school teachers .....	98	—	—	—	32	67	—	—
Service .....	73	7	5	15	28	52	3	17
Protective service .....	86	3	3	8	32	58	2	9
Sales and office .....	83	6	3	9	36	53	1	10
Office and administrative support .....	84	6	2	8	36	54	1	9
Natural resources, construction, and maintenance .....	87	8	2	2	38	57	—	—
Production, transportation, and material moving ...	81	4	6	10	26	59	—	—
Full time .....	93	6	( <sup>1</sup> )	1	40	59	—	—
Part time .....	21	6	19	54	7	20	9	64
Union .....	92	4	3	2	33	62	1	4
Nonunion .....	76	8	3	13	37	47	2	15
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	64	8	7	21	26	46	4	24
Lowest 10 percent .....	50	9	8	33	19	40	6	35
Second 25 percent .....	86	7	2	5	38	55	1	6
Third 25 percent .....	93	5	1	2	38	60	( <sup>1</sup> )	2
Highest 25 percent .....	90	5	2	3	40	55	1	4
Highest 10 percent .....	88	5	3	4	43	50	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	83	6	3	8	35	53	1	10
Education and health services .....	84	6	3	7	37	53	1	9
Educational services .....	86	4	4	7	34	56	1	9
Elementary and secondary schools .....	88	1	4	7	26	64	1	9
Junior colleges, colleges, and universities .....	79	10	3	7	57	33	2	8
Health care and social assistance .....	71	20	2	7	54	37	—	—
Hospitals .....	66	24	2	7	59	32	—	—
Public administration .....	85	5	2	8	35	55	1	9
1 to 99 workers .....	79	6	3	11	26	59	1	13
1 to 49 workers .....	76	5	4	14	23	59	2	16
50 to 99 workers .....	82	7	3	9	29	59	1	10
100 workers or more .....	84	6	3	7	38	52	1	9
100 to 499 workers .....	82	4	5	9	28	58	2	12
500 workers or more .....	85	7	2	6	43	49	1	7

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government .....	95	1	( <sup>1</sup> )	4	90	6	( <sup>1</sup> )	4
Local government .....	85	1	5	9	77	9	1	13
<b>Geographic areas</b>								
Northeast .....	86	1	6	7	80	7	2	11
New England .....	83	—	—	10	80	—	—	11
Middle Atlantic .....	87	( <sup>1</sup> )	7	6	80	7	2	11
South .....	92	1	2	5	82	11	—	—
South Atlantic .....	90	1	2	7	84	—	—	8
East South Central .....	91	—	—	5	74	18	—	8
West South Central .....	95	—	—	3	82	13	—	—
Midwest .....	84	1	6	9	80	5	1	15
East North Central .....	82	1	7	10	79	4	1	16
West North Central .....	87	—	—	7	81	—	—	12
West .....	87	1	2	10	79	—	—	12
Mountain .....	85	—	—	13	82	—	—	14
Pacific .....	88	1	3	8	78	11	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2017—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government .....	90	6	( <sup>1</sup> )	4	48	48	—	—
Local government .....	80	6	4	10	31	55	2	12
<b>Geographic areas</b>								
Northeast .....	82	5	5	8	30	57	—	—
New England .....	76	12	—	—	15	73	—	—
Middle Atlantic .....	84	3	6	7	35	52	—	—
South .....	87	5	2	6	41	52	1	6
South Atlantic .....	86	5	2	8	55	36	1	8
East South Central .....	86	6	—	—	39	53	—	8
West South Central .....	90	6	1	4	20	76	—	—
Midwest .....	77	7	5	10	38	47	3	12
East North Central .....	76	7	6	11	44	40	4	13
West North Central .....	80	8	4	8	28	60	2	11
West .....	82	6	2	10	28	59	—	—
Mountain .....	77	—	—	13	33	53	—	—
Pacific .....	84	5	2	9	26	63	—	—

<sup>1</sup> Less than 0.5.

<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 2017.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20162017.htm](http://www.bls.gov/ncs/ebs/glossary20162017.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.