

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
Worker characteristics								
Management, professional, and related	78	9	4	9	75	12	1	13
Management, business, and financial	85	10	1	3	84	12	(¹)	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: ²								
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
Establishment characteristics								
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
Worker characteristics								
Management, professional, and related	25	61	(¹)	13	74	13	4	9
Management, business, and financial	28	67	—	—	83	12	1	3
Professional and related	23	59	(¹)	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	(¹)	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: ²								
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	(¹)	15	69	16	4	11
Highest 25 percent	35	58	(¹)	8	80	12	2	5
Highest 10 percent	35	59	—	—	82	11	3	4
Establishment characteristics								
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
Geographic areas								
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	(¹)	12	79	9	4	8
Finance and insurance	47	45	(¹)	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	(¹)	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	(¹)	26	61	13	7	19
Leisure and hospitality	3	28	(¹)	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	(¹)	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
Geographic areas								
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

¹ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.