

Table 42. Health-related benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	17	22	20
Worker characteristics			
Management, professional, and related	27	34	31
Management, business, and financial	31	30	27
Professional and related	26	36	32
Teachers	27	58	53
Primary, secondary, and special education school teachers	24	62	55
Registered nurses	22	23	18
Service	9	11	10
Protective service	17	43	39
Sales and office	16	18	17
Sales and related	12	10	9
Office and administrative support	19	23	22
Natural resources, construction, and maintenance	12	17	16
Construction, extraction, farming, fishing, and forestry	7	13	13
Installation, maintenance, and repair	16	20	18
Production, transportation, and material moving	13	19	17
Production	14	15	13
Transportation and material moving	12	22	20
Full time	21	26	24
Part time	6	7	7
Union	24	55	51
Nonunion	16	16	15
Average wage within the following categories: ⁴			
Lowest 25 percent	7	6	5
Lowest 10 percent	4	3	3
Second 25 percent	14	17	15
Third 25 percent	21	27	26
Highest 25 percent	31	40	36
Highest 10 percent	33	39	35
Establishment characteristics			
Goods-producing industries	14	17	15
Service-providing industries	18	23	20
Education and health services	22	32	28
Educational services	31	60	55
Elementary and secondary schools	23	60	54
Junior colleges, colleges, and universities	51	69	67
Health care and social assistance	16	14	11
Hospitals	27	30	23
Public administration	29	72	71

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	9	9
1 to 49 workers	8	7	7
50 to 99 workers	12	15	13
100 workers or more	26	34	30
100 to 499 workers	19	21	19
500 workers or more	35	49	44
Geographic areas			
Northeast	16	24	23
New England	16	23	22
Middle Atlantic	16	24	23
South	19	24	21
South Atlantic	19	23	19
East South Central	21	23	19
West South Central	19	26	24
Midwest	15	19	18
East North Central	15	19	17
West North Central	14	21	19
West	18	19	17
Mountain	19	16	14
Pacific	17	20	18

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

² A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.