

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

(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	\$1,069.16	7	\$1,480.03	93	\$1,037.19	\$564.99
Worker characteristics							
Management, professional, and related	100	1,088.91	6	1,394.99	94	1,070.75	554.19
Management, business, and financial	100	1,084.23	4	1,378.48	96	1,073.28	528.77
Professional and related	100	1,091.86	7	1,400.44	93	1,069.10	570.82
Service	100	925.47	7	1,457.94	93	882.22	633.12
Protective service	100	985.77	—	—	—	—	—
Sales and office	100	1,033.83	4	1,420.07	96	1,017.84	572.77
Sales and related	100	998.47	3	1,403.88	97	985.11	565.17
Office and administrative support	100	1,049.67	4	1,425.41	96	1,032.67	576.22
Natural resources, construction, and maintenance	100	1,077.61	14	1,511.59	86	1,008.31	588.35
Construction, extraction, farming, fishing, and forestry	100	1,054.86	22	1,591.24	78	904.16	620.61
Installation, maintenance, and repair	100	1,096.11	7	1,312.33	93	1,079.51	566.29
Production, transportation, and material moving ...	100	1,157.94	11	1,581.24	89	1,106.65	521.87
Production	100	1,166.57	11	1,530.79	89	1,121.23	494.96
Transportation and material moving	100	1,148.36	11	1,640.20	89	1,090.57	551.55
Full time	100	1,077.03	7	1,476.32	93	1,047.28	559.60
Part time	100	943.19	12	1,514.94	88	866.70	656.19
Union	100	1,395.68	32	1,584.27	68	1,306.85	432.49
Nonunion	100	1,018.19	3	1,324.45	97	1,007.58	579.54
Average wage within the following categories: ¹							
Lowest 25 percent	100	893.18	5	1,452.15	95	863.94	648.43
Lowest 10 percent	100	951.99	5	1,518.68	95	918.30	612.51
Second 25 percent	100	1,017.77	5	1,385.94	95	997.49	582.77
Third 25 percent	100	1,080.67	8	1,472.22	92	1,046.43	573.10
Highest 25 percent	100	1,160.83	9	1,533.15	91	1,125.04	512.34
Highest 10 percent	100	1,159.27	8	1,459.25	92	1,133.85	488.27
Establishment characteristics							
Goods-producing industries	100	1,151.99	11	1,523.24	89	1,107.04	497.34
Construction	100	1,020.75	19	1,582.74	81	891.41	632.44
Manufacturing	100	1,195.09	9	1,476.65	91	1,168.77	457.44
Service-providing industries	100	1,044.33	6	1,457.28	94	1,017.29	584.27
Trade, transportation, and utilities	100	1,070.74	9	1,531.43	91	1,027.60	578.78
Wholesale trade	100	1,058.70	7	1,301.09	93	1,040.55	547.95
Retail trade	100	931.19	7	1,482.23	93	891.14	660.82
Transportation and warehousing	100	1,231.70	12	1,677.78	88	1,168.71	509.14
Utilities	100	1,442.07	—	—	—	—	—

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 2018—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	\$1,208.47	10	\$1,398.67	90	\$1,186.96	\$437.84
Financial activities	100	1,084.10	3	1,482.22	97	1,072.42	479.47
Finance and insurance	100	1,089.23	2	1,435.46	98	1,081.29	452.10
Credit intermediation and related activities	100	1,039.05	1	1,299.43	99	1,036.30	467.76
Insurance carriers and related activities	100	1,141.54	3	1,465.17	97	1,130.59	440.23
Real estate and rental and leasing	100	1,060.18	—	—	—	—	—
Professional and business services	100	972.82	3	1,273.64	97	962.20	575.82
Professional and technical services	100	974.20	4	1,180.35	96	964.61	587.59
Administrative and waste services	100	913.89	2	1,597.55	98	897.79	609.80
Education and health services	100	1,053.33	5	1,523.81	95	1,028.52	649.70
Educational services	100	1,147.76	3	1,657.18	97	1,134.37	583.55
Junior colleges, colleges, and universities	100	1,259.10	2	1,686.19	98	1,248.60	545.64
Health care and social assistance	100	1,037.00	5	1,512.93	95	1,009.64	661.49
Leisure and hospitality	100	937.34	—	—	—	—	—
Accommodation and food services	100	900.05	7	1,488.76	93	855.18	663.78
Other services	100	1,081.60	—	—	—	—	—
1 to 99 workers	100	989.01	7	1,388.99	93	959.36	629.35
1 to 49 workers	100	991.48	8	1,367.81	92	960.47	613.39
50 to 99 workers	100	983.30	5	1,459.87	95	956.87	665.24
100 workers or more	100	1,126.31	7	1,540.17	93	1,093.01	518.84
100 to 499 workers	100	1,047.86	6	1,585.98	94	1,015.02	580.63
500 workers or more	100	1,228.88	10	1,504.53	90	1,199.38	434.56
Geographic areas							
Northeast	100	1,171.90	9	1,474.52	91	1,142.73	505.54
New England	100	1,185.79	7	1,444.37	93	1,166.10	500.27
Middle Atlantic	100	1,167.39	9	1,481.93	91	1,134.96	507.29
South	100	1,010.06	4	1,526.52	96	987.33	605.87
South Atlantic	100	1,019.92	5	1,525.12	95	992.68	615.02
East South Central	100	1,032.25	5	1,586.38	95	1,004.73	572.79
West South Central	100	983.76	3	1,478.79	97	970.97	606.47
Midwest	100	1,101.32	9	1,503.48	91	1,061.82	541.53
East North Central	100	1,123.03	10	1,493.52	90	1,081.77	534.17
West North Central	100	1,053.79	7	1,536.62	93	1,019.73	557.07
West	100	1,041.32	9	1,428.81	91	1,004.75	573.19
Mountain	100	1,016.18	8	1,437.08	92	982.00	583.48
Pacific	100	1,053.04	9	1,425.64	91	1,015.54	568.31

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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