

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019

(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	59	9	8	23	55	14	2	30
Worker characteristics								
Management, professional, and related	79	7	5	9	76	10	1	13
Management, business, and financial	86	8	2	4	82	12	(¹)	6
Professional and related	75	7	6	12	73	9	1	16
Service	33	10	10	47	28	15	2	55
Protective service	42	—	—	27	31	—	—	42
Sales and office	58	9	14	19	52	16	3	30
Sales and related	46	8	23	24	37	17	3	43
Office and administrative support	67	9	9	16	61	15	3	21
Natural resources, construction, and maintenance	58	14	3	24	51	21	1	27
Construction, extraction, farming, fishing, and forestry	53	15	4	27	43	25	1	31
Installation, maintenance, and repair	63	14	2	21	60	—	—	23
Production, transportation, and material moving ...	66	10	6	18	62	14	1	23
Production	70	10	3	16	67	13	1	18
Transportation and material moving	62	9	8	20	57	14	1	27
Full time	73	11	4	12	69	15	1	14
Part time	17	4	22	57	11	10	3	76
Union	88	5	3	4	82	12	1	5
Nonunion	56	10	9	25	52	14	2	32
Average wage within the following categories: ²								
Lowest 25 percent	26	10	16	48	21	14	2	62
Lowest 10 percent	15	9	16	60	14	10	1	75
Second 25 percent	60	10	7	22	55	16	2	28
Third 25 percent	75	10	4	10	70	16	1	13
Highest 25 percent	84	7	3	6	81	10	1	8
Highest 10 percent	87	7	2	5	84	9	1	6
Establishment characteristics								
Goods-producing industries	74	11	2	13	69	16	1	14
Construction	53	17	4	25	42	29	1	28
Manufacturing	83	9	2	7	81	10	1	8
Service-providing industries	56	9	9	25	52	14	2	33
Trade, transportation, and utilities	60	8	16	16	52	16	3	29
Wholesale trade	74	13	4	9	70	17	1	12
Retail trade	47	8	25	20	37	17	5	40
Transportation and warehousing	77	5	4	14	71	—	—	18
Utilities	98	—	—	—	94	4	—	—

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019—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	15	53	1	31	56	13	8	23
Worker characteristics								
Management, professional, and related	23	64	1	13	77	9	4	9
Management, business, and financial	24	70	—	—	84	10	2	5
Professional and related	22	60	1	17	73	9	6	12
Service	6	37	1	56	29	14	9	48
Protective service	—	45	—	45	39	—	—	27
Sales and office	13	54	1	32	55	12	14	19
Sales and related	8	46	2	45	43	11	22	24
Office and administrative support	16	60	1	23	64	12	8	16
Natural resources, construction, and maintenance	—	55	—	27	53	20	3	25
Construction, extraction, farming, fishing, and forestry	—	49	—	31	46	22	4	28
Installation, maintenance, and repair	16	61	—	23	60	17	2	21
Production, transportation, and material moving ...	19	57	1	23	60	16	6	18
Production	—	63	—	19	68	13	3	16
Transportation and material moving	21	51	1	27	52	20	8	21
Full time	19	66	(¹)	15	70	15	3	12
Part time	6	16	2	76	13	8	21	57
Union	64	29	1	5	56	38	2	5
Nonunion	11	56	1	33	56	11	9	25
Average wage within the following categories: ²								
Lowest 25 percent	3	33	1	63	24	12	16	48
Lowest 10 percent	1	23	1	75	14	10	16	60
Second 25 percent	11	60	1	28	57	14	7	23
Third 25 percent	20	66	(¹)	14	71	15	4	10
Highest 25 percent	32	60	(¹)	8	80	11	3	6
Highest 10 percent	33	61	—	—	84	10	1	5
Establishment characteristics								
Goods-producing industries	20	65	(¹)	15	71	14	2	13
Construction	—	56	—	29	46	24	4	25
Manufacturing	23	68	(¹)	8	82	10	2	7
Service-providing industries	14	51	1	34	53	13	9	26
Trade, transportation, and utilities	15	53	2	30	52	15	16	16
Wholesale trade	9	78	1	12	73	14	4	9
Retail trade	9	46	3	42	41	13	25	20
Transportation and warehousing	31	51	—	—	59	23	4	15
Utilities	69	29	—	—	98	—	—	—

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019—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	79	11	2	9	82	8	(1)	10
Financial activities	78	8	4	10	79	8	1	13
Finance and insurance	91	3	2	4	90	4	1	6
Credit intermediation and related activities	93	3	1	2	92	4	(1)	3
Insurance carriers and related activities	88	3	3	6	86	—	—	9
Real estate and rental and leasing	43	22	10	26	47	—	—	34
Professional and business services	59	12	5	24	55	16	1	28
Professional and technical services	76	10	6	8	70	16	—	—
Administrative and waste services	31	17	6	46	30	18	2	50
Education and health services	63	8	9	20	60	11	2	27
Educational services	70	5	3	22	66	—	—	25
Junior colleges, colleges, and universities	88	3	1	8	86	—	—	9
Health care and social assistance	62	8	10	20	59	11	3	27
Leisure and hospitality	27	9	8	56	22	14	(1)	63
Accommodation and food services	26	9	9	56	21	—	—	65
Other services	40	11	7	42	31	—	—	48
1 to 99 workers	43	12	11	34	38	17	2	43
1 to 49 workers	39	12	11	39	34	17	2	48
50 to 99 workers	55	14	11	19	52	17	2	29
100 workers or more	79	6	5	10	74	11	2	14
100 to 499 workers	73	8	7	12	68	14	2	17
500 workers or more	86	3	3	7	83	7	1	9
Geographic areas								
Northeast	60	9	8	24	52	16	1	30
New England	63	7	7	23	59	—	—	28
Middle Atlantic	58	10	8	24	50	18	1	31
South	57	10	9	24	54	14	2	31
South Atlantic	58	9	9	24	54	12	2	32
East South Central	59	11	—	—	52	17	2	28
West South Central	55	13	7	25	54	14	2	31
Midwest	60	8	10	23	57	11	2	30
East North Central	59	9	10	23	57	10	3	30
West North Central	63	5	9	23	57	11	1	31
West	61	11	7	21	55	17	1	27
Mountain	64	8	9	19	59	12	1	27
Pacific	60	12	6	22	53	19	1	27

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019—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	23	67	—	10	79	11	2	9
Financial activities	36	50	(¹)	14	77	9	4	10
Finance and insurance	46	47	(¹)	6	90	4	2	4
Credit intermediation and related activities	48	48	(¹)	4	92	4	1	3
Insurance carriers and related activities	45	46	—	—	87	3	3	6
Real estate and rental and leasing	6	59	—	35	42	23	10	26
Professional and business services	—	58	—	29	58	13	5	24
Professional and technical services	—	73	—	14	76	10	6	8
Administrative and waste services	—	44	—	51	29	19	5	47
Education and health services	16	55	1	28	59	12	9	21
Educational services	—	59	—	25	63	11	3	23
Junior colleges, colleges, and universities	16	75	—	—	86	5	1	8
Health care and social assistance	16	54	1	29	58	12	10	20
Leisure and hospitality	—	33	—	64	24	12	8	56
Accommodation and food services	—	33	—	65	24	11	9	56
Other services	—	41	—	49	38	13	6	43
1 to 99 workers	7	48	1	44	41	14	10	34
1 to 49 workers	6	45	1	49	38	13	10	39
50 to 99 workers	9	60	(¹)	30	52	17	11	19
100 workers or more	26	59	1	14	73	12	5	10
100 to 499 workers	15	66	1	17	68	13	6	12
500 workers or more	41	48	1	10	79	10	3	8
Geographic areas								
Northeast	20	49	1	30	54	14	7	24
New England	20	51	1	28	60	11	6	23
Middle Atlantic	19	49	1	31	53	15	8	24
South	14	54	1	32	55	13	8	24
South Atlantic	16	50	1	33	55	12	9	24
East South Central	14	55	(¹)	30	58	11	—	—
West South Central	10	58	(¹)	32	54	14	7	25
Midwest	15	52	1	32	57	11	10	23
East North Central	16	51	1	32	56	12	10	23
West North Central	—	55	—	32	59	9	8	24
West	15	57	1	27	57	15	6	22
Mountain	—	58	—	26	59	13	8	21
Pacific	15	57	1	27	56	16	5	22

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 2019.

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.