

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

(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	\$875.16	10	\$1,159.08	90	\$844.96	\$427.45
Worker characteristics							
Management, professional, and related	100	920.05	9	1,236.04	91	890.68	429.63
Management, business, and financial	100	914.14	7	1,223.33	93	889.95	422.19
Professional and related	100	922.58	9	1,240.41	91	891.00	432.88
Teachers	100	885.24	12	1,258.98	88	835.08	504.32
Primary, secondary, and special education school teachers	100	879.14	14	1,255.94	86	818.10	532.42
Registered nurses	100	965.62	5	1,165.98	95	955.36	397.79
Service	100	811.16	10	1,191.89	90	768.41	487.27
Protective service	100	1,005.54	10	1,263.33	90	978.23	418.28
Sales and office	100	830.06	8	1,038.93	92	812.85	426.69
Sales and related	100	738.08	7	954.06	93	722.05	437.10
Office and administrative support	100	868.97	8	1,070.28	92	851.68	422.24
Natural resources, construction, and maintenance	100	863.76	17	1,147.22	83	805.78	439.30
Construction, extraction, farming, fishing, and forestry	100	844.47	23	1,081.82	77	771.89	466.26
Installation, maintenance, and repair	100	879.87	12	1,257.47	88	830.31	419.78
Production, transportation, and material moving ...	100	896.52	11	1,132.35	89	866.50	367.32
Production	100	896.63	9	1,173.63	91	867.96	339.21
Transportation and material moving	100	896.40	14	1,098.65	86	864.69	402.07
Full time	100	881.67	9	1,192.84	91	849.48	424.87
Part time	100	774.78	13	791.96	87	772.14	468.94
Union	100	1,064.71	26	1,167.29	74	1,029.55	375.00
Nonunion	100	822.74	5	1,147.96	95	804.86	438.84
Average wage within the following categories: ²							
Lowest 25 percent	100	687.82	7	846.49	93	676.63	509.28
Lowest 10 percent	100	617.02	11	723.92	89	603.83	552.92
Second 25 percent	100	815.41	8	1,093.68	92	792.35	427.84
Third 25 percent	100	892.69	9	1,138.12	91	867.11	411.37
Highest 25 percent	100	961.87	12	1,256.07	88	921.48	412.78
Highest 10 percent	100	1,012.42	13	1,291.95	87	970.65	398.84
Establishment characteristics							
Goods-producing industries	100	906.70	14	1,140.10	86	870.08	353.15
Service-providing industries	100	868.35	9	1,165.41	91	839.83	442.63
Education and health services	100	871.52	8	1,159.68	92	846.06	477.46
Educational services	100	861.24	10	1,236.50	90	819.12	493.33
Elementary and secondary schools	100	843.26	13	1,246.31	87	781.66	540.61
Junior colleges, colleges, and universities	100	929.85	4	1,207.00	96	919.34	390.51
Healthcare and social assistance	100	881.30	6	1,041.31	94	870.66	462.98
Hospitals	100	1,033.49	5	1,238.38	95	1,023.57	377.73
Public administration	100	1,035.34	10	1,153.44	90	1,022.69	346.07

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—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	\$776.07	11	\$1,145.52	89	\$731.29	\$478.41
1 to 49 workers	100	764.29	11	1,164.02	89	712.78	477.93
50 to 99 workers	100	801.70	10	1,097.18	90	770.68	479.44
100 workers or more	100	931.40	9	1,168.39	91	908.15	399.12
100 to 499 workers	100	881.61	7	1,121.57	93	862.82	427.08
500 workers or more	100	973.23	10	1,196.02	90	947.55	374.82
Geographic areas							
New England	100	990.80	7	1,075.23	93	983.99	398.85
Middle Atlantic	100	987.60	19	1,197.03	81	937.37	404.61
East North Central	100	946.62	12	1,125.34	88	922.06	365.86
West North Central	100	880.07	10	1,158.42	90	850.60	408.63
South Atlantic	100	796.35	3	1,248.24	97	781.68	448.71
East South Central	100	741.20	5	1,158.37	95	721.41	442.12
West South Central	100	769.57	5	1,107.79	95	752.18	472.93
Mountain	100	822.29	9	1,132.41	91	792.42	451.15
Pacific	100	884.88	11	1,148.62	89	851.49	452.66

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20112012.htm.