

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012

(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	62	10	6	21	59	13	1	26
Worker characteristics								
Management, professional, and related	79	8	3	9	77	11	1	11
Management, business, and financial	82	11	2	5	84	9	1	6
Professional and related	78	7	4	10	75	11	1	13
Teachers	85	1	3	11	75	11	(²)	13
Primary, secondary, and special education school teachers	96	1	1	2	83	14	—	—
Registered nurses	78	4	4	14	74	8	1	17
Service	37	9	9	44	34	13	2	51
Protective service	66	2	10	22	63	5	6	26
Sales and office	62	11	8	19	58	15	1	26
Sales and related	53	10	14	23	46	17	1	36
Office and administrative support	68	11	5	16	65	14	1	20
Natural resources, construction, and maintenance	65	13	3	19	61	18	1	20
Construction, extraction, farming, fishing, and forestry	60	12	4	23	53	—	—	26
Installation, maintenance, and repair	70	14	1	15	67	16	—	—
Production, transportation, and material moving	62	13	5	19	63	13	1	24
Production	67	16	2	15	70	13	1	17
Transportation and material moving	58	12	8	23	56	13	1	30
Full time	76	12	2	10	75	13	1	11
Part time	20	4	18	57	12	12	2	74
Union	92	2	2	3	84	10	1	4
Nonunion	57	12	7	24	55	14	1	30
Average wage within the following categories: ³								
Lowest 25 percent	27	10	14	49	24	13	2	61
Lowest 10 percent	13	8	17	62	11	10	2	77
Second 25 percent	64	13	5	18	62	15	1	22
Third 25 percent	76	11	3	10	73	14	1	12
Highest 25 percent	86	7	2	5	83	10	1	6
Highest 10 percent	88	7	2	3	86	9	1	4
Establishment characteristics								
Goods-producing industries	72	13	2	12	71	14	1	13
Service-providing industries	60	10	7	23	57	13	1	28
Education and health services	72	8	5	15	67	13	1	18
Educational services	83	3	3	10	75	11	1	13
Elementary and secondary schools	87	2	4	8	75	13	1	10
Junior colleges, colleges, and universities	85	2	3	11	81	5	1	13
Healthcare and social assistance	64	12	6	18	62	14	2	23
Hospitals	86	2	3	8	85	4	1	11
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—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	28	45	1	27	49	23	6	22
Worker characteristics								
Management, professional, and related	42	46	1	11	61	27	3	9
Management, business, and financial	39	55	(²)	6	72	21	2	5
Professional and related	44	42	1	13	56	30	3	11
Teachers	72	14	2	12	34	52	1	13
Primary, secondary, and special education school teachers	90	7	1	2	27	70	—	—
Registered nurses	38	44	1	17	67	15	4	14
Service	17	30	1	52	27	20	9	44
Protective service	50	18	2	30	32	36	9	23
Sales and office	22	51	1	26	55	19	7	20
Sales and related	11	52	2	35	49	14	13	24
Office and administrative support	28	51	1	20	58	21	4	17
Natural resources, construction, and maintenance	30	49	(²)	21	53	26	3	19
Construction, extraction, farming, fishing, and forestry	31	41	—	—	45	27	4	23
Installation, maintenance, and repair	28	55	—	—	60	24	1	15
Production, transportation, and material moving	25	51	1	23	50	25	5	20
Production	22	60	—	—	61	21	2	15
Transportation and material moving	27	42	2	29	40	29	7	24
Full time	34	54	(²)	12	61	27	2	10
Part time	8	16	3	73	14	10	16	60
Union	80	15	1	4	44	51	1	4
Nonunion	19	50	1	30	50	18	6	25
Average wage within the following categories: ³								
Lowest 25 percent	7	30	2	61	23	15	12	50
Lowest 10 percent	3	17	2	78	11	10	16	64
Second 25 percent	22	54	1	22	53	24	5	19
Third 25 percent	34	53	(²)	12	60	28	2	10
Highest 25 percent	50	44	1	6	66	28	2	5
Highest 10 percent	51	44	1	5	69	25	2	4
Establishment characteristics								
Goods-producing industries	27	59	—	—	66	20	2	12
Service-providing industries	28	42	1	29	47	24	6	24
Education and health services	42	38	1	18	46	34	4	16
Educational services	69	18	3	11	34	52	1	13
Elementary and secondary schools	81	7	4	8	23	65	1	11
Junior colleges, colleges, and universities	51	35	1	12	60	26	1	12
Healthcare and social assistance	23	53	(²)	24	56	20	6	18
Hospitals	48	41	1	10	72	16	3	8
Public administration	83	6	2	9	32	56	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—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
1 to 99 workers	43	15	8	34	41	17	1	41
1 to 49 workers	39	15	8	38	36	18	1	45
50 to 99 workers	56	14	9	21	56	14	2	28
100 workers or more	80	6	4	10	77	9	1	13
100 to 499 workers	74	9	6	12	69	13	2	16
500 workers or more	86	4	3	8	84	5	1	10
Geographic areas								
New England	64	10	4	22	62	12	1	24
Middle Atlantic	64	9	5	22	57	16	1	26
East North Central	64	10	7	20	64	9	1	25
West North Central	64	7	9	21	63	8	1	28
South Atlantic	62	10	6	22	59	13	1	27
East South Central	66	11	5	18	66	—	—	22
West South Central	61	11	7	21	61	11	1	27
Mountain	59	11	7	23	57	14	1	28
Pacific	59	13	5	23	53	19	1	27

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—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
1 to 99 workers	10	48	1	41	38	20	8	34
1 to 49 workers	8	45	(²)	46	35	19	8	38
50 to 99 workers	15	55	1	29	49	21	7	23
100 workers or more	44	42	1	13	60	26	4	11
100 to 499 workers	27	55	1	16	60	22	5	13
500 workers or more	61	29	1	9	59	31	2	9
Geographic areas								
New England	28	46	1	25	50	24	4	22
Middle Atlantic	32	41	1	26	49	24	4	23
East North Central	31	43	2	25	53	20	6	21
West North Central	27	44	2	27	51	20	7	22
South Atlantic	25	47	1	27	53	19	6	22
East South Central	33	44	—	—	46	31	5	18
West South Central	25	48	(²)	28	49	24	7	21
Mountain	21	50	1	29	48	22	6	23
Pacific	29	43	1	27	43	29	5	24

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 Less than 0.5.

³ 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. 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/glossary20112012.htm.