

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	76	(⁴)	12	(⁴)	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	76	(⁴)	12	1	(⁴)	11	(⁴)
Management, business, and financial	100	79	—	10	1	(⁴)	10	—
Professional and related	100	74	—	14	(⁴)	—	11	(⁴)
Service	100	79	—	9	1	—	12	—
Protective service	100	68	—	8	—	—	21	—
Sales and office	100	72	(⁴)	17	(⁴)	(⁴)	10	(⁴)
Sales and related	100	63	—	23	—	—	13	—
Office and administrative support	100	76	—	14	(⁴)	(⁴)	9	—
Natural resources, construction, and maintenance	100	81	—	6	—	—	12	—
Construction, extraction, farming, fishing, and forestry	100	83	—	4	—	—	10	—
Installation, maintenance, and repair	100	79	—	8	—	—	13	—
Production, transportation, and material moving ...	100	80	—	6	(⁴)	—	13	—
Production	100	79	—	8	—	—	12	—
Transportation and material moving	100	81	—	4	—	—	14	—
Full time	100	76	(⁴)	11	(⁴)	(⁴)	11	(⁴)
Part time	100	73	(⁴)	17	—	—	9	—
Union	100	79	—	6	—	(⁴)	13	—
Nonunion	100	76	(⁴)	12	(⁴)	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	77	—	11	—	—	11	—
Lowest 10 percent	100	86	—	6	—	—	8	—
Second 25 percent	100	73	—	14	(⁴)	—	12	(⁴)
Third 25 percent	100	77	(⁴)	11	(⁴)	(⁴)	11	(⁴)
Highest 25 percent	100	77	(⁴)	10	(⁴)	(⁴)	11	(⁴)
Highest 10 percent	100	76	—	10	1	(⁴)	13	—
Establishment characteristics								
Goods-producing industries	100	80	—	7	(⁴)	—	12	—
Construction	100	83	—	4	—	—	10	—
Manufacturing	100	79	—	8	(⁴)	—	12	—
Service-providing industries	100	75	(⁴)	13	(⁴)	(⁴)	11	(⁴)
Trade, transportation, and utilities	100	69	—	16	—	—	14	—
Wholesale trade	100	82	—	7	—	—	10	—
Retail trade	100	58	—	27	—	—	15	—
Transportation and warehousing	100	74	—	6	—	—	19	—
Utilities	100	92	—	—	—	—	—	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	84	—	9	—	—	7	—
Financial activities	100	76	—	17	(⁴)	1	6	—
Finance and insurance	100	73	—	19	(⁴)	1	6	—
Credit intermediation and related activities	100	78	—	17	1	—	4	—
Insurance carriers and related activities	100	69	—	20	—	—	9	—
Real estate and rental and leasing	100	87	—	—	—	—	—	—
Professional and business services	100	80	—	8	—	—	11	—
Professional and technical services	100	81	—	7	—	—	12	—
Administrative and waste services	100	82	—	—	—	—	5	—
Education and health services	100	76	—	13	1	(⁴)	9	—
Educational services	100	78	—	9	1	—	9	—
Junior colleges, colleges, and universities	100	75	—	13	2	—	9	—
Healthcare and social assistance	100	76	—	14	(⁴)	—	9	—
Leisure and hospitality	100	77	—	9	—	—	13	—
Accommodation and food services	100	78	—	10	—	—	—	—
Other services	100	71	—	8	—	—	18	—
1 to 99 workers	100	78	—	9	—	(⁴)	12	(⁴)
1 to 49 workers	100	77	—	9	—	—	13	(⁴)
50 to 99 workers	100	81	—	7	—	—	11	—
100 workers or more	100	75	(⁴)	14	(⁴)	(⁴)	10	(⁴)
100 to 499 workers	100	76	—	13	(⁴)	—	10	—
500 workers or more	100	73	—	14	1	(⁴)	11	—
Geographic areas								
New England	100	83	—	8	—	—	9	—
Middle Atlantic	100	77	—	10	—	1	11	—
East North Central	100	74	—	15	(⁴)	—	11	—
West North Central	100	73	—	12	—	—	14	—
South Atlantic	100	78	—	10	—	—	11	—
East South Central	100	76	—	10	—	—	14	—
West South Central	100	75	—	15	(⁴)	—	10	—
Mountain	100	72	—	13	—	—	15	—
Pacific	100	77	—	11	(⁴)	—	11	—

¹ A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5.

⁵ 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.