

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	71	14	14	1
Worker characteristics				
Management, professional, and related	71	12	15	1
Management, business, and financial	75	11	13	1
Professional and related	69	13	17	1
Service	70	16	–	–
Protective service	60	–	25	–
Sales and office	67	19	12	1
Sales and related	59	28	11	2
Office and administrative support	71	15	13	1
Natural resources, construction, and maintenance	72	–	17	–
Construction, extraction, farming, fishing, and forestry	70	–	19	–
Installation, maintenance, and repair	74	10	15	1
Production, transportation, and material moving ...	75	9	15	1
Production	77	10	12	(³)
Transportation and material moving	71	–	19	–
Full time	72	13	14	1
Part time	61	24	–	–
Union	76	5	16	3
Nonunion	70	15	14	1
Average wage within the following categories: ⁴				
Lowest 25 percent	68	21	–	–
Lowest 10 percent	81	13	–	–
Second 25 percent	70	16	13	1
Third 25 percent	73	11	15	1
Highest 25 percent	71	12	16	2
Highest 10 percent	72	12	15	1
Establishment characteristics				
Goods-producing industries	74	10	14	1
Construction	80	–	12	–
Manufacturing	74	11	14	1
Service-providing industries	70	14	14	1
Trade, transportation, and utilities	64	20	–	–
Wholesale trade	80	–	14	–
Retail trade	53	35	–	–
Transportation and warehousing	65	–	25	–
Utilities	65	–	27	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	81	—	12	—
Financial activities	69	17	12	2
Finance and insurance	66	19	12	3
Credit intermediation and related activities	70	20	9	1
Insurance carriers and related activities	61	19	15	5
Real estate and rental and leasing	81	6	—	—
Professional and business services	75	—	16	—
Professional and technical services	74	—	17	—
Administrative and waste services	74	—	16	—
Education and health services	71	—	15	—
Educational services	77	15	7	1
Junior colleges, colleges, and universities	73	18	8	1
Health care and social assistance	70	—	17	—
Leisure and hospitality	70	21	—	—
Accommodation and food services	66	25	—	—
Other services	75	—	14	—
1 to 99 workers	75	10	14	1
1 to 49 workers	74	11	15	1
50 to 99 workers	78	—	11	—
100 workers or more	68	16	15	1
100 to 499 workers	70	14	15	1
500 workers or more	65	18	15	2
Geographic areas				
Northeast	74	12	12	2
New England	78	11	10	1
Middle Atlantic	72	13	13	2
South	73	14	13	1
South Atlantic	73	15	—	—
East South Central	80	12	—	—
West South Central	69	13	18	1
Midwest	70	13	16	1
East North Central	71	—	15	—
West North Central	69	—	19	—
West	67	15	17	1
Mountain	64	19	—	—
Pacific	68	13	18	1

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Less than 0.5.

⁴ 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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.