Table 8. Medical plans, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

|                                                  | Single coverage                  |                       |                             |                     |                                   |                     |                     |       |  |
|--------------------------------------------------|----------------------------------|-----------------------|-----------------------------|---------------------|-----------------------------------|---------------------|---------------------|-------|--|
| Employee monthly contribution                    | Total with contributory coverage | Flat dollar<br>amount | Composite rate <sup>1</sup> | Varies <sup>2</sup> | Flexible<br>benefits <sup>3</sup> | Percent of earnings | Exists, but unknown | Other |  |
| All workers                                      | 100                              | 75                    | 1                           | 6                   | 1                                 | (4)                 | 15                  | 1     |  |
| Worker characteristics                           |                                  |                       |                             |                     |                                   |                     |                     |       |  |
| Management, professional, and related            | 100                              | 75                    | _                           | 7                   | 2                                 | (4)                 | 13                  | 1     |  |
| Management, business, and financial              | 100                              | 74                    | _                           | 8                   | 2                                 | (4)                 | 14                  | 1     |  |
| Professional and related                         | 100                              | 74<br>76              | _                           | 6                   | 2                                 | `_'                 | 12                  | 1     |  |
| Service                                          | 100                              | 71                    | (4)                         | 5                   | 1                                 | _                   | _                   | 2     |  |
| Sales and office                                 | 100                              | 73                    | (4)                         | 6                   | 1                                 | (4)                 | 19                  | 1     |  |
| Sales and related                                | 100                              | 69                    |                             | 5                   | (4)                               |                     | 24                  | 1     |  |
| Office and administrative support                | 100                              | 75                    | (4)                         | 7                   | 1 1                               | _                   | 16                  | 1     |  |
| Natural resources, construction, and maintenance | 100                              | 79                    |                             | 5                   | (4)                               | _                   | 13                  | 2     |  |
| Construction, extraction, farming, fishing, and  |                                  |                       |                             | · ·                 | ` '                               |                     |                     | _     |  |
| forestry                                         | 100                              | 77                    | _                           | 6                   | _                                 | _                   | 14                  | _     |  |
| Installation, maintenance, and repair            | 100                              | 80                    | _                           | 5                   | 1                                 | _                   | 13                  | 1     |  |
| Production, transportation, and material moving  | 100                              | 81                    | 1 1                         | 4                   | 1                                 | _                   | 12                  | 1     |  |
| Production                                       | 100                              | 82                    |                             | 5                   | 1                                 | _                   | 12                  | (4)   |  |
| Transportation and material moving               | 100                              | 80                    | -                           | 4                   | 1                                 | _                   | 13                  | 2     |  |
| Full time                                        | 100                              | 76                    | 1 1                         | 6                   | 1                                 | (4)                 | 15                  | 1     |  |
| Part time                                        | 100                              | 72                    |                             | 4                   | l i                               |                     | 21                  | 1     |  |
|                                                  |                                  | · <del>-</del>        |                             | •                   |                                   |                     |                     | •     |  |
| Jnion                                            | 100                              | 78                    | _                           | 2                   | _                                 | _                   | 13                  | 4     |  |
| Nonunion                                         | 100                              | 75                    | 1 1                         | 6                   | 1                                 | (4)                 | 16                  | 1     |  |
|                                                  |                                  |                       |                             | -                   |                                   |                     |                     |       |  |
| Average wage within the following percentiles:5  | 400                              | 07                    |                             | _                   |                                   |                     |                     |       |  |
| Less than 10                                     | 100                              | 67                    | _                           | 5                   |                                   | _                   | _                   | _     |  |
| 10 to under 25                                   | 100                              | 73                    | _                           | 4                   | 1                                 | _                   | 21                  | -     |  |
| 25 to under 50                                   | 100                              | 77<br>77              |                             | 5                   | 1                                 |                     | 16                  | 1     |  |
| 50 to under 75                                   | 100                              | 77                    | (4)                         | 6                   | 1                                 | (4)                 | 14                  | 1     |  |
| 75 to under 90                                   | 100                              | 76<br>70              | -                           | 7                   | 2                                 | (4)                 | 13                  | 2     |  |
| 90 or greater                                    | 100                              | 73                    | -                           | 7                   | 3                                 | (4)                 | 14                  | 1     |  |
| Establishment characteristics                    |                                  |                       |                             |                     |                                   |                     |                     |       |  |
| Goods-producing industries                       | 100                              | 80                    | _                           | 4                   | 1                                 | _                   | 12                  | _     |  |
| Construction                                     | 100                              | 77                    | _                           | 6                   | _                                 | _                   | 15                  | _     |  |
| Manufacturing                                    | 100                              | 81                    | _                           | 4                   | 1                                 | _                   | 12                  | _     |  |

See footnotes at end of table.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

|                                               | Single coverage                  |                       |                             |                     |                                   |                     |                     |                  |  |  |
|-----------------------------------------------|----------------------------------|-----------------------|-----------------------------|---------------------|-----------------------------------|---------------------|---------------------|------------------|--|--|
| Employee monthly contribution                 | Total with contributory coverage | Flat dollar<br>amount | Composite rate <sup>1</sup> | Varies <sup>2</sup> | Flexible<br>benefits <sup>3</sup> | Percent of earnings | Exists, but unknown | Other            |  |  |
| Service-providing industries                  | 100                              | 74                    | _                           | 6                   | 1                                 | (4)                 | 16                  | 1                |  |  |
| Trade, transportation, and utilities          |                                  | 74                    | (4)                         | 5                   | 1 1                               |                     | 19                  | 1                |  |  |
| Wholesale trade                               | 100                              | 79                    |                             | 9                   |                                   | _                   | 10                  |                  |  |  |
| Retail trade                                  | 100                              | 70                    | _                           | 4                   | _                                 | _                   | 24                  | _                |  |  |
| Transportation and warehousing                |                                  | 75                    | _                           |                     | _                                 | _                   | 20                  | _                |  |  |
| Utilities                                     |                                  | 81                    | _                           | _                   | 5                                 | _                   | 6                   | _                |  |  |
| Information                                   | 100                              | 88                    | _                           | 4                   | _                                 | _                   | 5                   | _                |  |  |
| Financial activities                          | 100                              | 77                    | 1 1                         | 6                   | 3                                 | 1                   | 13                  | 1                |  |  |
| Finance and insurance                         |                                  | 76                    |                             | 6                   | 3                                 | i                   | 13                  | ( <sup>4</sup> ) |  |  |
| Credit intermediation and related activities  | 100                              | 81                    |                             | 3                   | 3                                 |                     | 12                  |                  |  |  |
| Insurance carriers and related activities     | 100                              | 71                    | _                           | 6                   | 4                                 | ( <sup>4</sup> )    | 17                  | _                |  |  |
| Real estate and rental and leasing            | 100                              | 82                    | _                           | _                   |                                   |                     |                     | _                |  |  |
| Professional and business services            | 100                              | 71                    | _                           | 7                   | 2                                 | _                   | 16                  | _                |  |  |
| Professional and technical services           | 100                              | 74                    | _                           | 6                   |                                   | _                   | 17                  | _                |  |  |
| Administrative and waste services             | 100                              | 68                    | _                           | 7                   | _                                 | _                   | 14                  | _                |  |  |
| Education and health services                 | 100                              | 77                    | _                           | 9                   | 2                                 | _                   | 11                  | 1                |  |  |
| Educational services                          | 100                              | 76                    | _                           | 15                  | 2                                 | _                   | 5                   |                  |  |  |
| Junior colleges, colleges, and universities   | 100                              | 73                    | _                           | 17                  | 2                                 | _                   | 6                   | _                |  |  |
| Health care and social assistance             | 100                              | 77                    | _                           | 7                   | 2                                 | _                   | 12                  | 1                |  |  |
| Leisure and hospitality                       | 100                              | 58                    | _                           | 6                   |                                   | _                   |                     |                  |  |  |
| Accommodation and food services               |                                  | 59                    | _                           | 7                   | _                                 | _                   | _                   | _                |  |  |
| Other services                                | 100                              | 77                    | _                           | <u>-</u>            | _                                 | _                   | 14                  | _                |  |  |
| 1 to 99 workers                               | 100                              | 79                    | _                           | 6                   | (4)                               | _                   | 13                  | 1                |  |  |
| 1 to 49 workers                               | 100                              | 78                    | _                           | 8                   | (4)                               | _                   | 12                  | 1                |  |  |
| 50 to 99 workers                              | 100                              | 81                    | _                           | 3                   |                                   | _                   | 13                  | 2                |  |  |
| 100 workers or more                           | 100                              | 73                    | 1                           | 6                   | 2                                 | (4)                 | 17                  | 1                |  |  |
| 100 to 499 workers                            | 100                              | 78                    | _                           | 4                   | 1                                 |                     | 15                  | 1                |  |  |
| 500 workers or more                           | 100                              | 68                    | -                           | 7                   | 3                                 | (4)                 | 19                  | 2                |  |  |
| Geographic areas                              |                                  |                       |                             |                     |                                   |                     |                     |                  |  |  |
| Metropolitan areas                            | 100                              | 76                    | 1                           | 6                   | 1                                 | (4)                 | 14                  | 1                |  |  |
| Nonmetropolitan areas                         |                                  | 73                    |                             | 5                   |                                   |                     | -                   | 1                |  |  |
| New England                                   | 100                              | 78                    | _                           | 7                   | 1                                 | _                   | 13                  | _                |  |  |
| Middle Atlantic                               |                                  | 75                    | 1                           | 5                   | _                                 | 1                   | 16                  | 2                |  |  |
| East North Central                            | 100                              | 77                    | _                           | 4                   | 3                                 | _                   | 15                  | _                |  |  |
| West North Central                            | 100                              | 77                    | _                           | 8                   | _                                 | _                   | 13                  | _                |  |  |
| South Atlantic                                | 100                              | 80                    | _                           | 4                   | -                                 | _                   | 13                  | 1                |  |  |
| East South Central                            | 100                              | 62                    | _                           | 4                   | -                                 | _                   | _                   | 1                |  |  |
| West South Central                            | 100                              | 70                    | _                           | 12                  | -                                 | _                   | 15                  | _                |  |  |
| Mountain                                      | 100                              | 73                    | -                           | 10                  | -                                 | _                   | 16                  | 1                |  |  |
| Pacific                                       | 100                              | 76                    | _                           | 5                   | 2                                 | _                   | 11                  | 3                |  |  |
| Average monthly employer premium <sup>6</sup> | \$279.98                         | \$278.13              | \$261.39                    | \$292.53            | \$282.47                          | \$262.48            | \$279.65            | \$352.91         |  |  |

<sup>&</sup>lt;sup>1</sup> A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." 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.

<sup>&</sup>lt;sup>2</sup> 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 percent.

5 The percentile groupings are based on the average wage for each occupation

<sup>&</sup>lt;sup>6</sup> Average premium is for all workers.