

**Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008**

(All workers with family coverage medical plans = 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	\$708.83	13	\$875.90	87	\$684.72	\$330.99
<b>Worker characteristics</b>							
Management, professional, and related .....	100	756.93	10	890.61	90	742.71	330.88
Management, business, and financial .....	100	729.53	9	897.40	91	712.99	316.15
Professional and related .....	100	772.79	10	887.09	90	760.11	339.50
Service .....	100	610.49	9	719.07	91	599.36	350.84
Sales and office .....	100	677.65	9	846.51	91	661.04	352.05
Sales and related .....	100	630.45	9	760.35	91	618.16	347.95
Office and administrative support .....	100	701.43	9	887.66	91	682.75	354.13
Natural resources, construction, and maintenance .....	100	702.57	25	890.16	75	640.86	329.44
Construction, extraction, farming, fishing, and forestry .....	100	685.01	34	855.48	66	597.17	339.22
Installation, maintenance, and repair .....	100	718.93	16	958.31	84	672.90	322.26
Production, transportation, and material moving ...	100	739.82	17	921.07	83	702.32	288.01
Production .....	100	785.01	17	964.87	83	747.84	278.45
Transportation and material moving .....	100	680.80	17	864.00	83	642.83	300.50
Full time .....	100	712.75	13	890.69	87	686.97	328.83
Part time .....	100	649.40	12	638.89	88	650.84	363.44
Union .....	100	865.56	43	904.47	57	835.61	227.74
Nonunion .....	100	680.91	7	844.75	93	668.36	342.18
Average wage within the following percentiles: <sup>1</sup>							
Less than 10 .....	100	534.97	6	298.18	94	551.14	341.07
10 to under 25 .....	100	585.63	8	690.98	92	576.86	355.70
25 to under 50 .....	100	659.44	8	772.98	92	649.25	342.56
50 to under 75 .....	100	708.34	13	841.21	87	687.71	327.74
75 to under 90 .....	100	789.61	20	1004.01	80	736.15	319.12
90 or greater .....	100	791.65	13	910.06	87	774.49	313.18
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	760.74	19	931.61	81	719.92	288.39
Construction .....	100	641.13	34	821.92	66	547.71	388.49
Manufacturing .....	100	797.15	15	1012.32	85	757.91	264.95

See footnotes at end of table.

**Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued**

(All workers with family coverage medical plans = 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
Service-providing industries .....	100	\$690.88	10	\$839.86	90	\$673.76	\$344.25
Trade, transportation, and utilities .....	100	661.19	12	787.62	88	644.09	330.55
Wholesale trade .....	100	699.27	13	886.74	87	672.30	313.02
Retail trade .....	100	592.76	10	600.84	90	591.86	362.75
Transportation and warehousing .....	100	714.75	16	929.84	84	674.18	297.58
Utilities .....	100	869.34	8	863.12	92	869.89	254.95
Information .....	100	820.23	17	1081.69	83	765.76	286.75
Financial activities .....	100	711.87	11	894.77	89	689.67	342.32
Finance and insurance .....	100	719.50	8	893.74	92	703.81	330.75
Credit intermediation and related activities .....	100	687.20	6	969.52	94	668.36	345.26
Insurance carriers and related activities .....	100	756.72	9	830.49	91	749.26	317.82
Real estate and rental and leasing .....	100	674.59	23	896.54	77	606.95	410.02
Professional and business services .....	100	691.31	8	863.24	92	676.82	341.53
Professional and technical services .....	100	701.06	8	895.29	92	684.43	367.18
Administrative and waste services .....	100	635.27	9	818.18	91	617.82	319.72
Education and health services .....	100	740.52	8	764.69	92	738.30	385.83
Educational services .....	100	738.94	6	915.42	94	726.68	397.55
Junior colleges, colleges, and universities .....	100	777.19	4	903.01	96	772.41	380.17
Health care and social assistance .....	100	740.82	9	743.72	91	740.54	383.57
Leisure and hospitality .....	100	553.01	—	—	—	—	—
Accommodation and food services .....	100	548.49	—	—	—	—	—
Other services .....	100	683.65	17	1071.90	83	605.12	347.88
1 to 99 workers .....	100	636.55	16	845.26	84	597.99	381.05
1 to 49 workers .....	100	636.70	16	858.06	84	594.14	378.22
50 to 99 workers .....	100	636.22	14	814.57	86	606.09	387.02
100 workers or more .....	100	760.70	10	908.61	90	743.39	297.12
100 to 499 workers .....	100	733.00	9	852.24	91	721.04	313.10
500 workers or more .....	100	789.62	12	953.74	88	767.46	279.91
<b>Geographic areas</b>							
Metropolitan areas .....	100	714.61	13	882.04	87	688.79	331.88
Nonmetropolitan areas .....	100	674.38	8	815.95	92	661.79	325.98
New England .....	100	752.04	9	949.41	91	733.63	341.05
Middle Atlantic .....	100	755.52	17	835.64	83	739.36	318.53
East North Central .....	100	759.52	16	956.26	84	722.13	290.75
West North Central .....	100	702.25	14	803.91	86	685.81	309.68
South Atlantic .....	100	664.58	7	905.99	93	645.24	353.76
East South Central .....	100	654.02	5	770.91	95	647.48	327.54
West South Central .....	100	676.69	6	782.58	94	670.25	353.26
Mountain .....	100	680.24	11	933.17	89	648.74	374.70
Pacific .....	100	698.80	19	855.67	81	661.72	337.15

<sup>1</sup> The percentile groupings are based on the average wage for each occupation 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.