

**Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> 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	\$726.02	13	\$896.52	87	\$700.71	\$330.40
<b>Worker characteristics</b>							
Management, professional, and related .....	100	767.82	11	922.64	89	748.71	336.02
Management, business, and financial .....	100	745.17	9	915.05	91	727.83	311.88
Professional and related .....	100	777.60	12	925.22	88	757.98	346.73
Teachers .....	100	765.74	15	955.27	85	731.92	390.04
Primary, secondary, and special education school teachers .....	100	761.97	15	1002.60	85	719.27	411.25
Registered nurses .....	100	801.13	10	846.70	90	796.16	370.25
Service .....	100	670.70	11	836.28	89	650.04	336.64
Sales and office .....	100	691.26	9	859.50	91	673.65	346.00
Sales and related .....	100	632.73	9	757.74	91	620.59	347.21
Office and administrative support .....	100	716.42	10	899.25	90	696.69	345.47
Natural resources, construction, and maintenance .....	100	712.48	23	894.98	77	656.46	327.72
Construction, extraction, farming, fishing, and forestry .....	100	697.97	31	861.42	69	623.65	334.09
Installation, maintenance, and repair .....	100	726.50	16	958.43	84	682.40	322.69
Production, transportation, and material moving ... ..	100	742.26	17	923.71	83	704.75	289.04
Production .....	100	786.48	17	964.90	83	749.57	277.66
Transportation and material moving .....	100	688.13	17	873.25	83	649.89	302.97
Full time .....	100	728.94	13	909.10	87	702.15	328.61
Part time .....	100	677.77	13	682.05	87	677.16	359.80
Union .....	100	887.67	35	927.21	65	866.45	267.06
Nonunion .....	100	680.99	7	852.60	93	668.48	342.72
Average wage within the following percentiles: <sup>2</sup>							
Less than 10 .....	100	542.90	7	331.75	93	557.74	344.29
10 to under 25 .....	100	599.86	7	693.30	93	593.05	361.20
25 to under 50 .....	100	672.20	9	813.13	91	658.30	339.89
50 to under 75 .....	100	738.57	14	883.73	86	715.26	319.79
75 to under 90 .....	100	789.51	18	997.46	82	742.65	329.22
90 or greater .....	100	817.99	15	933.96	85	796.80	311.09

See footnotes at end of table.

**Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> 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
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	\$760.66	19	\$932.09	81	\$719.98	\$288.23
Service-providing industries .....	100	716.94	11	880.69	89	696.11	340.47
Education and health services .....	100	751.33	11	893.97	89	733.27	380.51
Educational services .....	100	750.58	14	976.88	86	715.23	387.84
Elementary and secondary schools .....	100	742.08	17	977.62	83	694.98	417.85
Junior colleges, colleges, and universities .....	100	765.28	6	941.74	94	753.76	329.60
Health care and social assistance .....	100	752.08	9	767.30	91	750.58	373.47
Hospitals .....	100	811.56	7	778.11	93	813.89	326.71
Public administration .....	100	847.63	13	958.20	87	831.20	250.81
1 to 99 workers .....	100	645.69	15	855.09	85	608.06	376.63
1 to 49 workers .....	100	642.25	16	864.51	84	600.60	375.70
50 to 99 workers .....	100	652.78	14	833.40	86	623.12	378.51
100 workers or more .....	100	770.63	12	926.63	88	750.07	305.77
100 to 499 workers .....	100	750.90	10	896.10	90	734.63	313.76
500 workers or more .....	100	786.01	13	945.30	87	762.50	299.34
<b>Geographic areas</b>							
New England .....	100	817.00	10	1039.39	90	791.65	329.06
Middle Atlantic .....	100	793.06	23	880.17	77	766.38	304.14
East North Central .....	100	801.48	16	986.70	84	766.22	278.54
West North Central .....	100	718.26	13	829.84	87	700.95	318.13
South Atlantic .....	100	665.39	6	896.59	94	650.43	357.21
East South Central .....	100	625.33	5	766.48	95	618.61	341.37
West South Central .....	100	646.33	5	774.18	95	640.08	376.14
Mountain .....	100	687.49	10	919.99	90	662.17	371.19
Pacific .....	100	735.31	18	862.41	82	707.02	325.57

<sup>1</sup> 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.

<sup>2</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.