

Table 9. Standard errors for 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		
	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	\$5.95	0.6	\$19.88	0.6	\$6.46	\$3.77
Worker characteristics						
Management, professional, and related	8.99	0.9	44.13	0.9	9.06	5.90
Management, business, and financial	10.47	1.2	52.95	1.2	9.82	6.49
Professional and related	11.42	1.2	56.14	1.2	11.83	8.85
Service	20.23	1.6	76.45	1.6	16.86	13.17
Sales and office	5.55	0.6	28.40	0.6	6.33	4.70
Sales and related	10.34	1.1	47.34	1.1	10.22	6.15
Office and administrative support	6.67	0.7	34.79	0.7	7.87	5.50
Natural resources, construction, and maintenance	14.89	1.5	28.94	1.5	17.35	8.45
Construction, extraction, farming, fishing, and forestry	21.03	2.6	37.12	2.6	24.28	12.34
Installation, maintenance, and repair	19.26	1.7	47.73	1.7	21.41	9.63
Production, transportation, and material moving ...	17.82	1.4	30.83	1.4	18.23	7.45
Production	26.18	2.1	42.07	2.1	27.62	7.91
Transportation and material moving	15.44	1.3	34.75	1.3	15.17	11.68
Full time	6.16	0.6	21.73	0.6	6.65	3.87
Part time	13.33	1.2	47.29	1.2	12.03	11.45
Union	20.69	1.9	25.62	1.9	30.89	7.13
Nonunion	5.57	0.5	29.32	0.5	5.89	4.06
Average wage within the following percentiles: ¹						
Less than 10	20.88	2.0	70.06	2.0	20.98	24.69
10 to under 25	12.59	0.9	55.73	0.9	12.50	8.80
25 to under 50	7.78	0.6	25.07	0.6	8.34	7.01
50 to under 75	8.24	0.9	28.46	0.9	8.34	5.53
75 to under 90	13.70	1.4	31.78	1.4	15.85	5.12
90 or greater	12.00	1.4	29.86	1.4	12.17	8.41
Establishment characteristics						
Goods-producing industries	15.90	1.4	27.48	1.4	17.10	6.22
Construction	21.35	2.9	31.18	2.9	22.65	12.85
Manufacturing	19.68	1.6	34.52	1.6	21.06	6.83

See footnotes at end of table.

Table 9. Standard errors for 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		
	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	\$5.51	0.5	\$30.89	0.5	\$5.26	\$4.56
Trade, transportation, and utilities	7.22	0.8	29.43	0.8	7.67	5.64
Wholesale trade	15.63	1.4	49.96	1.4	15.15	12.88
Retail trade	9.94	1.3	34.62	1.3	9.98	7.04
Transportation and warehousing	21.84	1.9	65.36	1.9	21.32	18.20
Utilities	30.33	2.0	103.87	2.0	31.41	19.70
Information	21.86	2.9	73.37	2.9	17.35	12.39
Financial activities	7.92	1.4	30.01	1.4	8.10	8.20
Finance and insurance	9.82	1.5	34.97	1.5	9.69	6.90
Credit intermediation and related activities	13.29	1.6	66.29	1.6	11.11	9.41
Insurance carriers and related activities	20.75	1.9	100.22	1.9	20.72	10.21
Real estate and rental and leasing	41.90	3.7	54.35	3.7	42.59	25.94
Professional and business services	17.01	1.3	77.08	1.3	17.70	10.44
Professional and technical services	25.53	2.1	113.01	2.1	25.37	18.15
Administrative and waste services	35.00	2.9	92.23	2.9	34.17	16.88
Education and health services	15.89	1.2	86.61	1.2	14.19	11.40
Educational services	21.98	2.2	87.08	2.2	18.73	18.57
Junior colleges, colleges, and universities	16.89	1.3	45.20	1.3	16.66	19.73
Health care and social assistance	17.65	1.3	99.41	1.3	16.00	14.30
Leisure and hospitality	32.24	—	—	—	—	—
Accommodation and food services	40.34	—	—	—	—	—
Other services	44.22	2.8	162.75	2.8	36.15	18.88
1 to 99 workers	7.88	0.9	24.10	0.9	9.00	6.07
1 to 49 workers	10.06	1.1	32.26	1.1	12.00	6.90
50 to 99 workers	12.91	1.7	34.95	1.7	12.26	12.18
100 workers or more	9.33	0.7	28.95	0.7	9.22	4.04
100 to 499 workers	8.49	0.9	31.35	0.9	8.11	6.79
500 workers or more	17.97	1.1	61.66	1.1	17.07	5.28
Geographic areas						
Metropolitan areas	5.12	0.6	21.19	0.6	5.64	3.99
Nonmetropolitan areas	27.42	1.6	57.81	1.6	29.45	10.55
New England	18.32	2.1	45.71	2.1	25.66	11.34
Middle Atlantic	8.87	0.6	65.94	0.6	21.96	3.37
East North Central	15.15	1.7	42.60	1.7	17.03	10.10
West North Central	22.33	1.6	45.93	1.6	24.09	23.66
South Atlantic	15.31	1.4	51.43	1.4	13.75	6.97
East South Central	49.85	1.7	58.85	1.7	52.18	13.64
West South Central	11.04	1.0	80.85	1.0	8.02	8.83
Mountain	10.17	1.2	107.88	1.2	9.30	17.75
Pacific	15.56	2.0	30.48	2.0	14.65	8.17

¹ 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: Dash indicates no workers in this category or data did not meet publication criteria.