

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ 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	5.4	0.5	15.9	0.5	5.8	3.6
Worker characteristics						
Management, professional, and related	7.5	0.7	27.3	0.7	7.8	5.4
Management, business, and financial	9.4	1.0	43.3	1.0	9.0	5.9
Professional and related	8.8	0.8	30.3	0.8	9.4	7.2
Teachers	14.8	1.1	20.0	1.1	16.7	14.8
Primary, secondary, and special education school teachers	17.5	1.3	22.6	1.3	20.0	17.5
Registered nurses	27.3	2.6	116.8	2.6	26.8	20.9
Service	16.4	1.2	44.1	1.2	14.7	8.8
Sales and office	5.4	0.5	24.9	0.5	5.9	4.3
Sales and related	10.2	1.1	45.8	1.1	10.1	6.1
Office and administrative support	6.3	0.6	28.5	0.6	7.1	5.0
Natural resources, construction, and maintenance	13.5	1.4	27.5	1.4	15.5	7.7
Construction, extraction, farming, fishing, and forestry	18.7	2.3	35.8	2.3	21.0	10.8
Installation, maintenance, and repair	17.6	1.5	43.6	1.5	19.6	9.3
Production, transportation, and material moving ...	17.0	1.3	29.3	1.3	17.4	7.2
Production	25.7	2.0	41.3	2.0	27.1	7.8
Transportation and material moving	14.5	1.2	32.0	1.2	14.2	10.9
Full time	5.5	0.5	17.3	0.5	6.0	3.7
Part time	13.1	1.1	41.9	1.1	11.9	10.3
Union	12.6	1.2	18.3	1.2	16.5	8.8
Nonunion	5.4	0.4	27.0	0.4	5.6	3.9
Average wage within the following percentiles: ²						
Less than 10	18.3	2.0	63.3	2.0	17.7	22.8
10 to under 25	11.9	0.6	46.8	0.6	12.2	7.6
25 to under 50	6.5	0.6	19.2	0.6	7.0	6.1
50 to under 75	7.0	0.7	20.5	0.7	7.3	4.7
75 to under 90	11.4	1.1	27.6	1.1	13.3	6.4
90 or greater	9.9	1.1	16.9	1.1	10.8	7.1

See footnotes at end of table.

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ 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
Establishment characteristics						
Goods-producing industries	15.8	1.4	27.4	1.4	16.9	6.2
Service-providing industries	5.2	0.4	21.8	0.4	5.1	4.2
Education and health services	10.8	0.7	35.8	0.7	10.5	9.0
Educational services	12.9	0.9	16.0	0.9	13.7	13.7
Elementary and secondary schools	13.9	1.0	15.8	1.0	15.5	17.4
Junior colleges, colleges, and universities	24.6	1.0	51.6	1.0	25.2	20.1
Health care and social assistance	16.1	1.1	84.7	1.1	14.7	12.7
Hospitals	19.8	0.8	42.4	0.8	20.6	10.8
Public administration	11.7	1.0	22.0	1.0	12.5	7.8
1 to 99 workers	7.6	0.8	23.5	0.8	8.6	5.7
1 to 49 workers	9.7	1.1	31.5	1.1	11.6	6.6
50 to 99 workers	12.3	1.5	33.0	1.5	11.9	11.0
100 workers or more	7.6	0.6	19.4	0.6	7.7	4.1
100 to 499 workers	8.2	0.8	25.1	0.8	8.0	6.1
500 workers or more	12.1	0.8	36.1	0.8	11.8	5.9
Geographic areas						
New England	19.4	1.7	39.0	1.7	23.2	10.2
Middle Atlantic	8.1	0.7	37.5	0.7	19.7	3.4
East North Central	14.6	1.5	36.3	1.5	16.5	8.8
West North Central	19.1	1.4	43.2	1.4	20.1	20.6
South Atlantic	13.0	1.1	49.5	1.1	11.8	8.3
East South Central	38.4	1.2	54.6	1.2	40.0	19.5
West South Central	9.6	0.8	76.4	0.8	7.9	6.7
Mountain	9.6	1.0	97.3	1.0	9.5	15.2
Pacific	14.1	1.6	26.2	1.6	14.0	6.8

¹ 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.

² 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.