

Table 10. Medical plans, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	80	(⁵)	5	1	(⁵)	12	1
Worker characteristics								
Management, professional, and related	100	80	–	6	2	(⁵)	10	1
Management, business, and financial	100	78	–	6	2	(⁵)	12	(⁵)
Professional and related	100	81	–	6	2	(⁵)	10	1
Teachers	100	85	–	7	2	–	6	–
Primary, secondary, and special education school teachers	100	86	–	6	2	–	6	–
Registered nurses	100	76	–	7	2	–	12	2
Service	100	79	–	5	1	–	13	1
Sales and office	100	76	(⁵)	5	1	(⁵)	17	1
Sales and related	100	71	–	5	(⁵)	–	23	1
Office and administrative support	100	78	(⁵)	6	1	–	14	(⁵)
Natural resources, construction, and maintenance	100	82	–	4	1	–	12	2
Construction, extraction, farming, fishing, and forestry	100	81	–	5	(⁵)	–	11	–
Installation, maintenance, and repair	100	82	–	4	1	–	12	1
Production, transportation, and material moving ...	100	85	–	3	1	–	10	1
Production	100	84	–	4	1	–	10	–
Transportation and material moving	100	85	(⁵)	3	1	–	10	–
Full time	100	80	(⁵)	5	1	(⁵)	12	1
Part time	100	75	–	5	1	–	19	1
Union	100	82	–	6	1	(⁵)	8	2
Nonunion	100	79	(⁵)	5	1	(⁵)	13	1
Average wage within the following percentiles: ⁶								
Less than 10	100	75	–	4	–	–	20	–
10 to under 25	100	75	–	4	1	(⁵)	20	–
25 to under 50	100	81	–	5	1	–	12	1
50 to under 75	100	82	(⁵)	5	1	(⁵)	11	1
75 to under 90	100	80	–	5	2	(⁵)	11	1
90 or greater	100	77	–	7	2	(⁵)	12	1

See footnotes at end of table.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Goods-producing industries	100	82	—	4	1	—	11	—
Service-providing industries	100	79	(⁵)	5	1	(⁵)	13	1
Education and health services	100	82	—	7	1	—	8	1
Educational services	100	86	—	7	1	(⁵)	5	—
Elementary and secondary schools	100	87	—	5	1	(⁵)	5	—
Junior colleges, colleges, and universities	100	84	—	12	1	—	3	—
Health care and social assistance	100	79	—	7	1	—	12	1
Hospitals	100	78	—	8	1	—	11	2
Public administration	100	87	—	5	3	—	5	—
1 to 99 workers	100	81	—	5	1	—	12	1
1 to 49 workers	100	80	—	6	(⁵)	—	13	1
50 to 99 workers	100	83	—	3	1	—	11	2
100 workers or more	100	79	—	5	2	(⁵)	13	1
100 to 499 workers	100	81	—	4	1	—	13	(⁵)
500 workers or more	100	78	—	6	2	(⁵)	12	1
Geographic areas								
New England	100	81	—	5	1	—	13	—
Middle Atlantic	100	78	1	5	—	1	14	1
East North Central	100	81	—	4	2	—	13	—
West North Central	100	79	—	7	—	—	12	—
South Atlantic	100	85	—	3	(⁵)	—	11	(⁵)
East South Central	100	78	—	4	—	—	—	—
West South Central	100	78	—	7	2	—	12	—
Mountain	100	75	—	8	1	—	15	—
Pacific	100	79	—	6	2	—	10	2
Average monthly employer premium ⁷	\$700.71	\$701.10	\$727.06	\$721.94	\$751.94	\$775.43	\$684.40	\$672.31

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 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 determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.5 percent.

⁶ 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.

⁷ Average premium is for all workers.

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.