

Table 10. Medical plans, family coverage: Employee participation by type of contribution, private industry workers, 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 ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	78	(⁴)	5	1	(⁴)	15	1
Worker characteristics								
Management, professional, and related	100	77	–	6	2	(⁴)	13	1
Management, business, and financial	100	77	–	6	2	(⁴)	13	–
Professional and related	100	78	–	5	2	–	13	1
Service	100	75	–	5	1	–	17	2
Sales and office	100	74	(⁴)	5	1	–	18	1
Sales and related	100	71	–	5	(⁴)	–	23	1
Office and administrative support	100	76	(⁴)	5	1	–	16	(⁴)
Natural resources, construction, and maintenance	100	81	–	4	(⁴)	–	12	2
Construction, extraction, farming, fishing, and forestry	100	80	–	5	–	–	13	–
Installation, maintenance, and repair	100	82	–	4	1	–	12	1
Production, transportation, and material moving ...	100	84	–	3	1	–	10	1
Production	100	84	–	4	1	–	10	–
Transportation and material moving	100	85	–	3	1	–	11	–
Full time	100	78	(⁴)	5	1	(⁴)	14	1
Part time	100	73	–	4	1	–	21	1
Union	100	81	–	2	–	–	12	3
Nonunion	100	78	–	5	1	(⁴)	15	1
Average wage within the following percentiles: ⁵								
Less than 10	100	75	–	5	–	–	20	–
10 to under 25	100	74	–	4	–	(⁴)	21	–
25 to under 50	100	79	–	4	1	–	15	1
50 to under 75	100	80	(⁴)	5	1	(⁴)	13	1
75 to under 90	100	78	–	5	1	(⁴)	13	1
90 or greater	100	75	–	6	2	(⁴)	14	1
Establishment characteristics								
Goods-producing industries	100	82	–	4	1	–	11	–
Construction	100	79	–	5	–	–	13	–
Manufacturing	100	83	–	3	1	–	11	–

See footnotes at end of table.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, private industry workers, 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 ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Service-providing industries	100	77	(⁴)	5	1	(⁴)	16	1
Trade, transportation, and utilities	100	76	—	4	1	—	18	1
Wholesale trade	100	81	—	7	—	—	11	—
Retail trade	100	72	—	4	—	—	24	—
Transportation and warehousing	100	79	—	—	—	—	17	—
Utilities	100	83	—	—	4	—	5	—
Information	100	84	—	5	—	—	9	—
Financial activities	100	79	(⁴)	5	2	(⁴)	13	(⁴)
Finance and insurance	100	78	(⁴)	5	3	1	13	(⁴)
Credit intermediation and related activities	100	82	—	3	2	(⁴)	12	—
Insurance carriers and related activities	100	74	1	5	3	(⁴)	16	—
Real estate and rental and leasing	100	84	—	—	—	—	—	—
Professional and business services	100	76	—	5	2	—	15	—
Professional and technical services	100	77	—	4	—	—	17	—
Administrative and waste services	100	75	—	6	—	—	15	—
Education and health services	100	78	—	7	2	—	12	1
Educational services	100	78	—	10	2	—	8	—
Junior colleges, colleges, and universities	100	78	—	14	2	—	5	—
Health care and social assistance	100	77	—	6	1	—	13	1
Leisure and hospitality	100	67	—	7	—	—	—	—
Accommodation and food services	100	69	—	8	—	—	—	—
Other services	100	79	—	—	—	—	14	—
1 to 99 workers	100	81	—	5	(⁴)	—	13	1
1 to 49 workers	100	80	—	6	(⁴)	—	13	1
50 to 99 workers	100	83	—	3	—	—	12	2
100 workers or more	100	76	—	5	2	(⁴)	16	1
100 to 499 workers	100	79	—	4	1	—	15	(⁴)
500 workers or more	100	72	—	6	2	(⁴)	16	1
Geographic areas								
Metropolitan areas	100	78	1	5	1	(⁴)	14	1
Nonmetropolitan areas	100	78	—	4	—	—	16	1
New England	100	79	—	6	1	—	14	—
Middle Atlantic	100	78	1	4	—	1	14	1
East North Central	100	79	—	4	3	—	14	—
West North Central	100	78	—	6	—	—	14	—
South Atlantic	100	81	—	3	(⁴)	—	14	(⁴)
East South Central	100	72	—	4	—	—	—	—
West South Central	100	74	—	9	—	—	15	—
Mountain	100	74	(⁴)	9	—	—	16	—
Pacific	100	79	—	4	2	—	12	3
Average monthly employer premium ⁶	\$684.72	\$685.97	\$720.21	\$674.51	\$749.09	\$749.95	\$676.81	\$653.15

¹ 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.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ 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.

⁶ 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.