

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

(All workers with single coverage medical care benefits = 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	\$346.85	18	\$446.46	82	\$324.58	\$104.60
<b>Worker characteristics</b>							
Management, professional, and related .....	100	363.61	16	437.44	84	349.02	104.51
Management, business, and financial .....	100	358.51	16	442.04	84	343.06	105.09
Professional and related .....	100	366.28	17	435.22	83	352.20	104.20
Service .....	100	333.55	17	511.11	83	298.23	101.91
Protective service .....	100	328.82	8	469.34	92	317.04	112.16
Sales and office .....	100	332.60	16	425.61	84	315.40	108.63
Sales and related .....	100	303.87	13	398.70	87	289.30	115.06
Office and administrative support .....	100	346.72	17	436.13	83	328.75	105.33
Natural resources, construction, and maintenance	100	341.99	32	436.47	68	298.45	111.67
Construction, extraction, farming, fishing, and forestry .....	100	342.17	39	437.10	61	282.67	113.06
Installation, maintenance, and repair .....	100	341.83	25	435.56	75	310.46	110.61
Production, transportation, and material moving ...	100	350.07	20	457.62	80	323.80	97.45
Production .....	100	347.60	18	452.60	82	324.12	96.47
Transportation and material moving .....	100	353.11	21	462.95	79	323.39	98.72
Full time .....	100	346.52	18	444.67	82	324.81	103.62
Part time .....	100	351.40	20	468.43	80	321.33	118.59
Union .....	100	444.49	43	523.08	57	385.62	95.49
Nonunion .....	100	330.92	14	408.92	86	317.95	105.59
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	311.86	15	421.90	85	291.71	107.74
Lowest 10 percent .....	100	283.82	13	429.43	87	262.27	115.23
Second 25 percent .....	100	325.57	15	418.07	85	309.32	104.60
Third 25 percent .....	100	350.45	20	446.14	80	327.25	104.12
Highest 25 percent .....	100	372.55	21	468.98	79	347.35	103.83
Highest 10 percent .....	100	374.63	19	458.48	81	354.91	104.59
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	346.15	22	436.44	78	320.66	94.96
Construction .....	100	332.96	41	432.83	59	263.02	122.59
Manufacturing .....	100	348.04	17	435.45	83	330.39	89.71
Service-providing industries .....	100	347.05	17	450.25	83	325.68	107.28
Trade, transportation, and utilities .....	100	330.83	18	413.85	82	312.70	109.37
Wholesale trade .....	100	333.84	22	422.46	78	309.49	106.60
Retail trade .....	100	306.16	17	380.39	83	290.91	120.18
Transportation and warehousing .....	100	373.20	16	477.91	84	353.70	91.72
Utilities .....	100	385.94	16	439.09	84	376.04	90.75

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers with single coverage medical care benefits = 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
Information .....	100	\$366.20	24	\$495.86	76	\$326.21	\$89.22
Financial activities .....	100	347.88	17	438.49	83	329.93	99.35
Finance and insurance .....	100	351.60	14	459.00	86	334.04	98.42
Credit intermediation and related activities .....	100	346.35	14	444.28	86	330.09	98.17
Insurance carriers and related activities .....	100	351.21	12	446.71	88	338.48	96.78
Real estate and rental and leasing .....	100	328.30	30	387.18	70	303.55	105.31
Professional and business services .....	100	347.64	17	463.24	83	323.80	116.69
Professional and technical services .....	100	354.36	20	433.34	80	335.05	114.21
Administrative and waste services .....	100	339.11	14	578.03	86	299.25	127.47
Education and health services .....	100	371.66	15	470.51	85	354.78	103.94
Educational services .....	100	380.22	13	465.06	87	367.26	114.96
Junior colleges, colleges, and universities .....	100	386.98	9	468.61	91	378.74	113.47
Health care and social assistance .....	100	370.14	15	471.38	85	352.53	101.95
Leisure and hospitality .....	100	298.45	16	498.22	84	261.46	103.33
Accommodation and food services .....	100	289.83	12	545.59	88	254.95	105.88
Other services .....	100	373.81	30	458.55	70	337.56	114.87
1 to 99 workers .....	100	335.90	26	430.20	74	303.44	115.52
1 to 49 workers .....	100	339.80	27	433.58	73	304.44	116.92
50 to 99 workers .....	100	326.55	21	419.82	79	301.20	112.43
100 workers or more .....	100	354.96	13	470.51	87	337.96	97.69
100 to 499 workers .....	100	341.36	13	427.01	87	328.84	100.91
500 workers or more .....	100	370.76	13	520.43	87	348.57	93.96
<b>Geographic areas</b>							
New England .....	100	353.95	12	441.82	88	342.39	120.64
Middle Atlantic .....	100	384.33	22	498.69	78	351.31	109.05
East North Central .....	100	347.18	18	425.07	82	330.49	101.94
West North Central .....	100	342.23	16	422.34	84	327.08	97.98
South Atlantic .....	100	323.82	12	405.51	88	312.59	104.84
East South Central .....	100	327.48	14	422.98	86	311.62	108.45
West South Central .....	100	336.51	18	412.99	82	320.18	101.08
Mountain .....	100	334.44	20	432.71	80	309.15	104.13
Pacific .....	100	353.33	26	470.57	74	312.64	101.48

<sup>1</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).