

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	17	25	23
Worker characteristics			
Management, professional, and related	27	40	36
Management, business, and financial	31	39	36
Professional and related	26	40	36
Teachers	26	63	57
Primary, secondary, and special education school teachers	21	67	59
Registered nurses	24	24	19
Service	8	14	13
Protective service	18	46	41
Sales and office	17	23	22
Sales and related	12	18	18
Office and administrative support	19	26	25
Natural resources, construction, and maintenance	12	20	18
Construction, extraction, farming, fishing, and forestry	8	17	16
Installation, maintenance, and repair	16	23	21
Production, transportation, and material moving	11	18	15
Production	9	17	14
Transportation and material moving	12	20	17
Full time	19	29	26
Part time	8	13	12
Union	23	58	52
Nonunion	15	19	18
Average wage within the following categories: ⁴			
Lowest 25 percent	6	9	9
Lowest 10 percent	5	6	5
Second 25 percent	13	21	19
Third 25 percent	19	29	26
Highest 25 percent	30	45	40
Highest 10 percent	33	46	43
Establishment characteristics			
Goods-producing industries	12	20	18
Service-providing industries	17	26	24
Education and health services	21	35	32
Educational services	29	63	58
Elementary and secondary schools	21	67	61
Junior colleges, colleges, and universities	51	62	60
Health care and social assistance	15	16	13
Hospitals	29	29	21
Public administration	25	72	67

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	7	8	7
1 to 49 workers	6	7	6
50 to 99 workers	11	13	11
100 workers or more	25	40	37
100 to 499 workers	16	26	24
500 workers or more	33	54	49
Geographic areas			
New England	12	24	23
Middle Atlantic	15	28	25
East North Central	15	24	22
West North Central	14	22	18
South Atlantic	21	27	23
East South Central	20	28	23
West South Central	16	27	23
Mountain	15	21	22
Pacific	17	23	23

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 health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be

fully paid for by the employee.

⁴ 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: 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.