

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011

(All workers with family 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	\$835.52	10	\$1,086.33	90	\$808.29	\$404.03
Worker characteristics							
Management, professional, and related	100	901.27	8	1,142.65	92	878.89	404.65
Management, business, and financial	100	893.10	8	1,142.87	92	872.01	409.33
Professional and related	100	905.53	9	1,142.56	91	882.52	402.19
Service	100	739.50	8	1,125.40	92	705.38	447.00
Protective service	100	752.62	3	1,148.86	97	741.44	492.29
Sales and office	100	799.48	7	992.79	93	784.13	411.08
Sales and related	100	741.54	7	934.95	93	726.45	424.30
Office and administrative support	100	828.12	7	1,020.72	93	812.70	404.53
Natural resources, construction, and maintenance	100	803.16	18	1,109.84	82	734.39	434.77
Construction, extraction, farming, fishing, and forestry	100	751.59	24	1,067.41	76	650.92	478.77
Installation, maintenance, and repair	100	849.63	13	1,180.66	87	799.97	400.21
Production, transportation, and material moving ...	100	851.37	12	1,070.45	88	820.16	351.14
Production	100	854.70	12	1,104.52	88	820.76	341.60
Transportation and material moving	100	847.22	13	1,031.58	87	819.40	363.24
Full time	100	837.91	9	1,134.29	91	807.01	401.81
Part time	100	801.83	15	654.78	85	827.29	437.09
Union	100	1,011.92	35	1,078.59	65	976.09	330.98
Nonunion	100	807.53	6	1,093.74	94	789.90	412.03
Average wage within the following categories: ¹							
Lowest 25 percent	100	708.51	8	903.89	92	691.63	433.32
Lowest 10 percent	100	617.45	8	580.37	92	620.51	438.14
Second 25 percent	100	770.75	7	981.18	93	755.81	412.76
Third 25 percent	100	834.10	9	1,070.26	91	809.70	399.79
Highest 25 percent	100	931.22	13	1,175.40	87	894.00	389.67
Highest 10 percent	100	955.71	12	1,157.50	88	927.22	387.47
Establishment characteristics							
Goods-producing industries	100	841.99	14	1,075.16	86	802.81	356.75
Construction	100	676.90	24	1,026.10	76	564.51	535.21
Manufacturing	100	880.54	12	1,108.41	88	849.65	316.82
Service-providing industries	100	833.62	8	1,091.90	92	809.79	416.98
Trade, transportation, and utilities	100	817.72	10	937.59	90	804.87	395.17
Wholesale trade	100	837.19	7	1,021.23	93	822.53	388.26
Retail trade	100	721.80	10	760.80	90	717.25	439.87
Transportation and warehousing	100	970.62	11	1,206.11	89	942.00	318.79
Utilities	100	1,041.57	10	1,228.94	90	1,020.65	302.56

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with family 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	\$977.20	15	\$1,462.50	85	\$888.83	\$327.17
Financial activities	100	842.86	5	1,075.41	95	829.61	396.56
Finance and insurance	100	870.32	4	1,179.36	96	855.87	385.34
Credit intermediation and related activities	100	832.30	3	1,083.14	97	824.47	398.48
Insurance carriers and related activities	100	891.79	5	1,270.27	95	872.67	369.34
Real estate and rental and leasing	100	694.49	—	—	—	—	—
Professional and business services	100	862.43	10	1,315.60	90	814.05	430.56
Professional and technical services	100	893.86	10	1,368.17	90	841.70	447.44
Administrative and waste services	100	763.71	—	—	—	—	—
Education and health services	100	846.66	6	910.45	94	842.74	450.37
Educational services	100	840.32	1	1,230.34	99	834.60	472.06
Junior colleges, colleges, and universities	100	920.71	1	1,503.84	99	914.63	412.93
Health care and social assistance	100	847.81	7	897.68	93	844.30	446.22
Leisure and hospitality	100	670.12	8	1,168.82	92	624.94	417.75
Accommodation and food services	100	666.84	7	1,172.54	93	626.70	405.49
Other services	100	819.38	14	1,155.53	86	764.18	437.87
1 to 99 workers	100	752.64	12	1,100.42	88	704.33	466.98
1 to 49 workers	100	750.74	12	1,149.47	88	694.93	471.52
50 to 99 workers	100	757.06	12	983.46	88	726.18	456.43
100 workers or more	100	895.49	8	1,070.89	92	880.13	360.52
100 to 499 workers	100	839.78	7	978.05	93	829.48	389.21
500 workers or more	100	959.92	9	1,150.45	91	940.26	326.45
Geographic areas							
New England	100	923.06	7	1,010.00	93	916.48	392.65
Middle Atlantic	100	942.57	13	1,136.97	87	912.54	407.64
East North Central	100	881.47	12	1,081.34	88	854.28	352.74
West North Central	100	828.66	11	956.84	89	812.41	364.98
South Atlantic	100	768.75	4	1,198.74	96	750.35	422.31
East South Central	100	766.55	7	1,072.85	93	742.72	435.14
West South Central	100	787.34	6	1,196.70	94	758.95	423.34
Mountain	100	782.87	11	1,109.42	89	743.74	411.62
Pacific	100	804.97	13	1,027.47	87	771.57	430.43

¹ 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. Dash indicates no workers in this category or data did not meet publication criteria. 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.