

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

Characteristics	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	77	(⁴)	10	(⁴)	(⁴)	11	(⁴)
Worker characteristics								
Management, professional, and related	100	77	—	10	1	(⁴)	11	—
Management, business, and financial	100	79	—	9	1	(⁴)	10	—
Professional and related	100	76	—	11	1	(⁴)	12	—
Service	100	77	—	8	(⁴)	—	14	—
Protective service	100	65	—	8	—	—	25	—
Sales and office	100	72	(⁴)	15	(⁴)	(⁴)	11	(⁴)
Sales and related	100	67	—	20	—	—	12	—
Office and administrative support	100	75	(⁴)	13	1	(⁴)	11	(⁴)
Natural resources, construction, and maintenance	100	81	—	5	—	—	13	1
Construction, extraction, farming, fishing, and forestry	100	80	—	5	—	—	12	—
Installation, maintenance, and repair	100	81	—	6	—	—	13	—
Production, transportation, and material moving ...	100	83	1	6	(⁴)	—	9	—
Production	100	82	—	7	(⁴)	—	10	—
Transportation and material moving	100	86	—	4	—	—	9	—
Full time	100	77	(⁴)	10	(⁴)	(⁴)	12	(⁴)
Part time	100	75	(⁴)	16	(⁴)	—	8	—
Union	100	80	1	5	—	—	13	1
Nonunion	100	77	(⁴)	11	1	(⁴)	11	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	77	—	11	—	—	12	—
Lowest 10 percent	100	85	—	5	—	—	10	—
Second 25 percent	100	74	(⁴)	13	(⁴)	(⁴)	12	(⁴)
Third 25 percent	100	80	(⁴)	8	1	(⁴)	10	(⁴)
Highest 25 percent	100	77	—	9	1	—	12	(⁴)
Highest 10 percent	100	77	—	9	1	—	12	(⁴)
Establishment characteristics								
Goods-producing industries	100	81	—	6	(⁴)	—	11	—
Construction	100	83	—	5	—	—	10	—
Manufacturing	100	81	—	7	(⁴)	—	11	—
Service-providing industries	100	76	(⁴)	11	1	(⁴)	11	(⁴)
Trade, transportation, and utilities	100	72	(⁴)	15	—	—	13	—
Wholesale trade	100	83	—	8	—	—	7	—
Retail trade	100	61	—	24	—	—	14	—
Transportation and warehousing	100	79	—	4	—	—	15	—
Utilities	100	82	—	—	—	—	—	—

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2011—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	83	—	6	—	—	12	—
Financial activities	100	74	—	16	1	1	8	—
Finance and insurance	100	72	—	18	1	1	7	—
Credit intermediation and related activities	100	75	—	20	—	—	4	—
Insurance carriers and related activities	100	70	—	15	1	—	12	—
Real estate and rental and leasing	100	84	—	—	—	—	—	—
Professional and business services	100	82	—	7	1	—	10	—
Professional and technical services	100	83	—	7	—	—	10	—
Administrative and waste services	100	82	—	—	—	—	8	—
Education and health services	100	76	—	11	1	(⁴)	11	—
Educational services	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities	100	78	—	12	2	—	7	—
Health care and social assistance	100	76	—	12	(⁴)	—	11	—
Leisure and hospitality	100	73	—	6	—	—	19	—
Accommodation and food services	100	76	—	7	—	—	15	—
Other services	100	80	—	5	—	—	14	—
1 to 99 workers	100	80	—	7	—	—	12	(⁴)
1 to 49 workers	100	79	—	7	—	—	13	(⁴)
50 to 99 workers	100	82	—	7	—	—	10	—
100 workers or more	100	75	1	12	1	(⁴)	11	(⁴)
100 to 499 workers	100	77	1	12	(⁴)	—	10	—
500 workers or more	100	73	—	13	1	(⁴)	12	—
Geographic areas								
New England	100	79	—	8	—	—	11	—
Middle Atlantic	100	80	—	8	1	1	10	—
East North Central	100	73	(⁴)	14	(⁴)	—	11	—
West North Central	100	77	—	11	—	—	11	—
South Atlantic	100	79	—	9	—	—	11	—
East South Central	100	82	—	9	—	—	9	—
West South Central	100	76	—	13	1	—	10	—
Mountain	100	72	—	11	—	—	17	—
Pacific	100	77	—	9	1	—	13	—

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 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.