

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	76	(⁵)	12	1	(⁵)	10	(⁵)
Worker characteristics								
Management, professional, and related	100	76	(⁵)	13	1	1	9	(⁵)
Management, business, and financial	100	78	(⁵)	10	1	(⁵)	9	(⁵)
Professional and related	100	75	—	14	1	1	9	—
Teachers	100	78	—	12	1	1	6	—
Primary, secondary, and special education school teachers	100	78	—	11	—	2	6	—
Registered nurses	100	70	(⁵)	18	1	—	10	—
Service	100	79	—	10	1	1	10	—
Protective service	100	78	—	8	3	2	8	—
Sales and office	100	72	(⁵)	17	(⁵)	(⁵)	10	(⁵)
Sales and related	100	64	—	23	—	—	12	—
Office and administrative support	100	75	—	14	1	(⁵)	9	—
Natural resources, construction, and maintenance	100	80	—	7	—	(⁵)	11	1
Construction, extraction, farming, fishing, and forestry	100	82	—	5	—	—	9	—
Installation, maintenance, and repair	100	79	—	8	—	1	12	—
Production, transportation, and material moving	100	80	—	7	(⁵)	(⁵)	13	—
Production	100	79	—	8	—	—	12	—
Transportation and material moving	100	80	—	5	—	(⁵)	13	—
Full time	100	76	(⁵)	12	1	(⁵)	10	(⁵)
Part time	100	74	(⁵)	17	(⁵)	—	9	—
Union	100	77	1	9	1	1	10	1
Nonunion	100	76	(⁵)	13	1	(⁵)	10	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	77	—	12	—	—	11	—
Lowest 10 percent	100	83	—	7	—	—	9	—
Second 25 percent	100	75	(⁵)	14	1	(⁵)	10	(⁵)
Third 25 percent	100	77	(⁵)	11	1	(⁵)	10	(⁵)
Highest 25 percent	100	76	(⁵)	11	1	1	10	(⁵)
Highest 10 percent	100	75	(⁵)	12	1	1	11	(⁵)
Establishment characteristics								
Goods-producing industries	100	80	—	7	(⁵)	—	12	—
Service-providing industries	100	76	(⁵)	13	1	1	10	(⁵)
Education and health services	100	76	—	15	1	1	7	—
Educational services	100	77	—	14	1	1	6	—
Elementary and secondary schools	100	79	—	12	1	1	6	—
Junior colleges, colleges, and universities	100	76	—	18	1	(⁵)	4	—
Healthcare and social assistance	100	75	—	15	1	—	9	—
Hospitals	100	71	—	18	1	—	9	—
Public administration	100	78	—	11	4	2	5	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	78	—	9	(⁵)	—	12	(⁵)
1 to 49 workers	100	77	—	9	—	—	13	(⁵)
50 to 99 workers	100	81	—	7	—	—	11	—
100 workers or more	100	75	(⁵)	14	1	1	9	(⁵)
100 to 499 workers	100	76	1	13	—	1	9	—
500 workers or more	100	74	—	15	1	1	8	—
Geographic areas								
New England	100	84	—	7	—	—	8	—
Middle Atlantic	100	74	—	11	—	3	10	—
East North Central	100	75	—	15	(⁵)	—	10	(⁵)
West North Central	100	73	—	12	—	—	13	—
South Atlantic	100	79	—	11	—	—	9	—
East South Central	100	77	—	14	—	—	9	—
West South Central	100	78	—	12	1	—	9	—
Mountain	100	73	—	13	—	—	13	—
Pacific	100	74	1	12	2	—	11	—

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 composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.5.

⁶ 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/glossary20112012.htm.