

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.4	0.7	0.5	0.4
Worker characteristics						
Management, professional, and related	0.5	0.6	0.6	0.5	0.6	0.6
Management, business, and financial	0.8	0.9	0.7	0.8	1.0	0.9
Professional and related	0.6	0.7	0.7	0.6	0.7	0.7
Teachers	1.0	1.1	0.8	1.0	1.2	0.9
Primary, secondary, and special education school teachers	0.6	1.0	0.8	0.7	1.1	0.9
Registered nurses	1.7	1.7	0.8	1.7	1.5	1.1
Service	1.4	1.1	1.5	1.4	1.0	1.4
Protective service	3.4	3.0	1.3	3.4	3.0	1.4
Sales and office	0.8	0.7	0.7	0.8	0.7	0.7
Sales and related	1.1	1.0	0.9	1.2	1.0	0.9
Office and administrative support	1.0	0.9	0.8	1.0	1.0	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.4	1.5	1.0	1.4	1.6	1.2
Installation, maintenance, and repair	2.5	2.4	1.4	2.5	2.4	1.5
Production, transportation, and material moving ...	1.5	1.7	1.3	1.5	1.9	1.7
Production	1.8	1.4	0.7	1.7	1.4	0.9
Transportation and material moving	1.6	1.5	0.9	1.5	1.4	1.1
Transportation and material moving	2.5	1.9	1.0	2.5	1.9	1.5
Full time	0.6	0.5	0.4	0.6	0.5	0.4
Part time	1.1	0.6	1.7	1.1	0.6	1.7
Union	0.5	0.6	0.6	0.5	0.7	0.7
Nonunion	0.7	0.6	0.5	0.7	0.5	0.5
Average wage within the following categories: ⁴						
Lowest 25 percent	1.2	0.9	1.4	1.2	0.8	1.4
Lowest 10 percent	1.6	1.0	3.8	1.6	0.9	3.7
Second 25 percent	0.9	0.8	0.8	0.9	0.8	0.8
Third 25 percent	0.7	0.6	0.5	0.7	0.7	0.6
Highest 25 percent	0.5	0.5	0.4	0.4	0.5	0.5
Highest 10 percent	0.6	0.7	0.5	0.5	0.8	0.7
Establishment characteristics						
Goods-producing industries	1.0	1.0	0.7	1.0	1.0	0.8
Service-providing industries	0.7	0.6	0.5	0.7	0.6	0.5
Education and health services	1.0	0.9	0.9	1.0	0.8	0.8
Educational services	0.6	0.8	0.7	0.6	0.8	0.8
Elementary and secondary schools	0.5	0.8	0.8	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.3	1.7	1.0	1.3	1.9	1.5
Healthcare and social assistance	1.6	1.4	1.5	1.6	1.2	1.3
Hospitals	0.8	1.0	0.7	0.8	1.1	1.0
Public administration	1.4	1.4	0.6	1.4	1.4	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.6	0.4	0.8	0.6	0.7	0.6	0.5	0.4
Worker characteristics									
Management, professional, and related	1.0	0.9	0.5	1.1	0.9	0.8	0.6	0.7	0.6
Management, business, and financial	1.6	1.2	0.9	1.4	1.3	1.1	0.8	1.1	1.0
Professional and related	1.1	1.0	0.5	1.2	1.0	1.0	0.7	0.8	0.7
Teachers	1.6	1.4	0.9	1.8	1.5	1.8	1.0	1.3	0.9
Primary, secondary, and special education school teachers	2.2	1.9	1.0	2.4	2.0	2.1	0.8	1.3	0.9
Registered nurses	2.6	2.2	1.1	3.2	2.9	2.7	1.6	1.4	1.1
Service	1.3	1.0	1.2	1.0	0.8	2.0	1.3	1.0	1.4
Protective service	3.0	2.7	1.6	2.7	2.1	2.6	3.4	3.0	1.4
Sales and office	1.0	0.8	0.7	0.9	0.7	1.1	0.8	0.7	0.8
Sales and related	1.0	0.9	1.4	1.0	0.9	2.1	1.2	1.0	1.0
Office and administrative support	1.3	1.0	0.7	1.1	0.9	1.2	1.0	1.0	1.0
Natural resources, construction, and maintenance	1.5	1.3	1.4	1.6	1.2	1.5	1.4	1.6	1.2
Construction, extraction, farming, fishing, and forestry	2.5	2.1	2.0	2.4	2.0	2.1	2.5	2.3	1.6
Installation, maintenance, and repair	2.0	1.9	1.9	2.0	1.7	2.4	1.5	1.8	1.7
Production, transportation, and material moving ...	1.7	1.4	1.3	1.4	1.1	1.4	1.8	1.4	1.0
Production	2.1	1.9	1.3	1.8	1.5	2.1	1.7	1.5	1.1
Transportation and material moving	2.1	1.7	2.1	1.8	1.4	1.7	2.3	1.9	1.5
Full time	0.8	0.6	0.4	0.9	0.7	0.6	0.6	0.5	0.4
Part time	0.8	0.6	1.7	0.6	0.4	2.1	1.1	0.6	1.8
Union	1.2	1.1	0.5	1.3	1.1	0.9	0.7	0.8	0.7
Nonunion	0.9	0.6	0.5	0.7	0.6	0.8	0.7	0.5	0.5
Average wage within the following categories: ⁴									
Lowest 25 percent	1.0	0.7	1.7	0.9	0.7	2.6	1.2	0.8	1.4
Lowest 10 percent	1.0	0.6	3.7	0.6	0.4	5.8	1.6	1.0	3.7
Second 25 percent	1.1	1.0	0.8	1.1	0.9	1.1	0.9	0.8	0.8
Third 25 percent	0.8	0.7	0.6	0.9	0.8	0.7	0.7	0.7	0.6
Highest 25 percent	1.0	0.8	0.5	1.1	1.0	0.8	0.5	0.5	0.5
Highest 10 percent	1.4	1.1	0.6	1.3	1.1	0.8	0.7	0.9	0.7
Establishment characteristics									
Goods-producing industries	1.2	1.1	1.1	1.6	1.4	1.5	1.1	1.1	0.8
Service-providing industries	0.9	0.7	0.4	0.8	0.6	0.7	0.7	0.6	0.5
Education and health services	1.4	1.2	0.6	1.4	1.1	1.0	0.9	0.9	0.8
Educational services	1.4	1.3	0.7	1.4	1.1	1.5	0.7	0.9	0.8
Elementary and secondary schools	1.8	1.5	1.0	1.8	1.5	2.0	0.6	1.0	0.9
Junior colleges, colleges, and universities	2.3	2.2	1.0	2.4	2.0	2.4	1.3	1.9	1.5
Healthcare and social assistance	2.3	1.9	1.0	2.2	1.8	1.6	1.5	1.3	1.4
Hospitals	1.8	1.7	0.8	3.1	2.7	1.5	0.8	1.1	1.1
Public administration	2.5	2.3	1.0	2.3	2.0	1.9	1.6	1.6	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.8	0.8	1.0	0.8	0.8
1 to 49 workers	1.1	0.9	1.0	1.1	0.9	1.0
50 to 99 workers	2.0	1.9	1.5	2.0	1.6	1.3
100 workers or more	0.6	0.6	0.4	0.6	0.6	0.5
100 to 499 workers	1.0	1.0	0.7	1.0	0.9	0.8
500 workers or more	0.5	0.7	0.5	0.5	0.8	0.7
Geographic areas						
New England	2.2	1.7	0.6	2.1	2.0	1.0
Middle Atlantic	2.2	1.7	0.8	2.1	1.3	1.2
East North Central	1.4	1.3	0.8	1.5	1.1	0.8
West North Central	1.9	2.1	1.4	1.8	1.9	1.6
South Atlantic	2.2	1.7	1.1	2.2	1.5	1.1
East South Central	1.7	2.2	2.4	1.8	1.8	2.2
West South Central	1.7	1.9	1.5	1.7	1.7	1.3
Mountain	2.5	1.7	2.0	2.5	2.0	2.0
Pacific	1.1	0.9	0.6	1.1	0.8	0.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.7	0.8	0.7	0.6	1.2	0.9	0.7	0.8
1 to 49 workers	1.0	0.8	1.2	0.8	0.7	1.6	1.1	0.9	1.0
50 to 99 workers	2.2	1.8	1.7	1.5	1.2	2.0	2.0	1.6	1.4
100 workers or more	0.8	0.7	0.4	1.0	0.9	0.7	0.6	0.6	0.5
100 to 499 workers	1.3	1.1	0.8	1.3	1.1	1.4	1.1	0.9	0.8
500 workers or more	1.1	0.9	0.5	1.3	1.2	1.1	0.5	0.8	0.7
Geographic areas									
New England	2.4	1.9	1.9	2.6	2.6	3.3	1.7	1.4	0.8
Middle Atlantic	2.7	1.9	0.9	2.6	2.0	1.5	2.1	1.3	1.2
East North Central	1.8	1.5	0.8	1.5	1.3	1.7	1.5	1.1	0.8
West North Central	1.6	1.4	1.1	1.1	1.0	3.1	1.8	2.1	1.7
South Atlantic	1.6	1.3	0.8	1.4	0.9	1.5	2.0	1.5	1.1
East South Central	3.2	2.3	3.1	1.8	1.5	2.3	1.7	1.9	2.3
West South Central	2.3	1.6	2.4	2.1	1.8	3.1	1.7	1.6	1.4
Mountain	2.9	1.8	1.8	4.1	3.3	1.4	2.5	2.1	2.3
Pacific	1.0	0.7	1.0	1.5	1.3	1.3	0.8	0.7	0.7

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² 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.

³ Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or

participating in healthcare.

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/glossary20112012.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.4	0.4	0.6	0.6
Teachers	0.6	0.6	1.0	1.0
Primary, secondary, and special education school teachers	0.6	0.6	1.1	1.1
Registered nurses	0.9	0.9	1.3	1.3
Service	0.7	0.7	1.1	1.1
Protective service	0.7	0.7	1.3	1.3
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.6	0.6	0.9	0.9
Office and administrative support	0.4	0.4	0.6	0.6
Natural resources, construction, and maintenance	0.5	0.5	0.8	0.8
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.4	1.4
Installation, maintenance, and repair	0.7	0.7	1.1	1.1
Production, transportation, and material moving ...	0.5	0.5	0.5	0.5
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.3	1.3
Union	0.3	0.3	0.7	0.7
Nonunion	0.2	0.2	0.4	0.4
Average wage within the following categories: ²				
Lowest 25 percent	0.7	0.7	1.0	1.0
Lowest 10 percent	2.0	2.0	1.8	1.8
Second 25 percent	0.4	0.4	0.5	0.5
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Service-providing industries	0.3	0.3	0.4	0.4
Education and health services	0.4	0.4	0.7	0.7
Educational services	0.5	0.5	0.9	0.9
Elementary and secondary schools	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities	0.8	0.8	2.0	2.0
Healthcare and social assistance	0.6	0.6	1.0	1.0
Hospitals	0.6	0.6	0.7	0.7
Public administration	0.5	0.5	0.9	0.9

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.5	0.5	0.8	0.8
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.9	0.9	0.8	0.8
Middle Atlantic	0.7	0.7	0.9	0.9
East North Central	0.4	0.4	0.8	0.8
West North Central	0.9	0.9	1.6	1.6
South Atlantic	0.4	0.4	0.7	0.7
East South Central	1.3	1.3	2.4	2.4
West South Central	0.6	0.6	0.9	0.9
Mountain	1.0	1.0	1.3	1.3
Pacific	0.6	0.6	1.0	1.0

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 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/glossary20112012.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$2.71	0.6	\$6.79	0.6	\$2.00	\$0.95
Worker characteristics						
Management, professional, and related	3.19	0.9	7.48	0.9	2.78	1.42
Management, business, and financial	4.13	0.8	11.55	0.8	4.29	1.78
Professional and related	3.69	1.1	8.64	1.1	3.49	1.89
Teachers	5.75	1.9	11.72	1.9	5.74	3.73
Primary, secondary, and special education school teachers	6.90	2.0	11.72	2.0	7.64	5.00
Registered nurses	8.52	1.7	39.97	1.7	7.64	3.54
Service	10.14	1.6	23.81	1.6	7.10	2.51
Protective service	8.64	2.3	14.82	2.3	9.77	3.77
Sales and office	2.89	0.9	10.68	0.9	3.05	1.72
Sales and related	3.97	1.1	18.25	1.1	3.48	3.28
Office and administrative support	3.63	1.0	11.27	1.0	3.91	1.95
Natural resources, construction, and maintenance	5.97	1.6	13.38	1.6	5.23	2.61
Construction, extraction, farming, fishing, and forestry	8.28	2.5	15.23	2.5	9.91	4.43
Installation, maintenance, and repair	8.44	2.1	21.90	2.1	6.04	3.64
Production, transportation, and material moving ...	5.19	1.3	14.38	1.3	4.37	1.97
Production	5.71	1.6	18.56	1.6	5.34	3.07
Transportation and material moving	9.07	2.0	20.97	2.0	8.45	2.98
Full time	2.72	0.7	7.00	0.7	2.01	0.99
Part time	8.30	1.6	17.68	1.6	8.56	4.67
Union	5.79	1.4	10.74	1.4	3.76	2.26
Nonunion	2.25	0.6	5.85	0.6	2.16	1.10
Average wage within the following categories: ²						
Lowest 25 percent	5.22	1.2	16.67	1.2	4.57	3.27
Lowest 10 percent	13.40	2.1	35.56	2.1	12.07	8.30
Second 25 percent	3.90	0.9	12.38	0.9	3.33	1.54
Third 25 percent	4.49	1.0	11.51	1.0	2.97	1.71
Highest 25 percent	3.03	1.0	7.14	1.0	2.35	1.37
Highest 10 percent	4.54	1.2	9.77	1.2	3.36	1.67
Establishment characteristics						
Goods-producing industries	4.34	1.3	11.82	1.3	4.22	2.24
Service-providing industries	3.19	0.8	8.49	0.8	2.22	1.05
Education and health services	4.71	1.2	10.05	1.2	4.15	2.37
Educational services	4.21	1.8	8.28	1.8	4.10	3.25
Elementary and secondary schools	5.41	1.7	10.10	1.7	5.69	4.19
Junior colleges, colleges, and universities	7.21	4.2	19.14	4.2	5.23	4.56
Healthcare and social assistance	6.93	1.3	22.95	1.3	6.15	2.97
Hospitals	6.44	1.9	26.20	1.9	5.17	2.82
Public administration	10.51	2.2	29.49	2.2	6.83	2.80

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	\$4.27	1.0	\$9.10	1.0	\$3.47	\$1.89
1 to 49 workers	4.66	1.3	10.22	1.3	4.29	2.28
50 to 99 workers	7.13	2.1	18.07	2.1	5.23	3.11
100 workers or more	3.34	0.7	8.01	0.7	2.54	1.16
100 to 499 workers	3.85	0.8	9.11	0.8	3.79	1.84
500 workers or more	4.14	1.3	10.36	1.3	3.03	1.51
Geographic areas						
New England	5.76	1.1	18.09	1.1	6.12	2.46
Middle Atlantic	9.65	2.4	16.72	2.4	4.40	2.19
East North Central	6.87	1.6	26.27	1.6	4.73	2.23
West North Central	9.44	3.1	18.72	3.1	5.76	3.42
South Atlantic	4.15	1.0	9.08	1.0	4.69	2.08
East South Central	8.39	2.4	15.44	2.4	9.34	6.13
West South Central	6.58	1.9	14.94	1.9	7.41	1.98
Mountain	10.36	2.6	17.41	2.6	9.85	4.66
Pacific	8.39	1.5	13.46	1.5	5.52	2.29

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 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/glossary20112012.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Single 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	0.0	0.8	0.1	0.7	0.1	0.1	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.2	0.1	1.2	0.2	0.1	0.7	0.2
Management, business, and financial	0.0	1.1	0.1	0.7	0.5	0.1	0.9	0.1
Professional and related	0.0	1.7	0.1	1.6	0.2	0.2	0.9	0.2
Teachers	0.0	1.9	–	1.5	0.5	0.5	1.1	–
Primary, secondary, and special education school teachers	0.0	2.2	–	1.7	–	0.8	1.3	–
Registered nurses	0.0	4.6	–	5.0	0.3	0.2	1.7	–
Service	0.0	1.7	–	1.1	0.2	0.1	1.1	–
Protective service	0.0	3.0	–	2.0	1.0	0.3	1.9	–
Sales and office	0.0	1.3	0.1	1.1	0.1	0.1	0.9	(⁵)
Sales and related	0.0	2.0	–	1.7	–	0.1	1.2	–
Office and administrative support	0.0	1.5	–	1.3	0.2	0.1	1.0	–
Natural resources, construction, and maintenance	0.0	1.8	–	1.1	–	0.2	1.5	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.8	–	1.6	–	–	2.4	–
Installation, maintenance, and repair	0.0	2.2	–	1.3	–	0.2	1.9	0.3
Production, transportation, and material moving ...	0.0	1.6	–	0.8	–	(⁵)	1.5	0.1
Production	0.0	2.1	–	1.2	–	–	1.8	–
Transportation and material moving	0.0	2.1	–	1.1	–	–	2.0	–
Full time	0.0	0.8	0.1	0.7	0.1	0.1	0.5	0.1
Part time	0.0	2.5	–	1.9	0.1	–	1.7	–
Union	0.0	1.6	0.3	1.0	0.4	0.3	1.0	0.4
Nonunion	0.0	0.8	0.1	0.8	0.1	0.1	0.6	0.1
Average wage within the following categories: ⁶								
Lowest 25 percent	0.0	1.8	–	1.2	–	–	1.3	–
Lowest 10 percent	0.0	3.6	–	2.0	–	–	2.7	–
Second 25 percent	0.0	1.2	0.1	1.1	0.2	(⁵)	0.9	0.1
Third 25 percent	0.0	1.1	0.2	0.9	0.1	0.1	0.7	0.1
Highest 25 percent	0.0	1.0	0.1	0.9	0.2	0.2	0.7	0.2
Highest 10 percent	0.0	1.3	0.1	1.1	0.2	0.2	0.9	0.2
Establishment characteristics								
Goods-producing industries	0.0	1.4	–	0.9	0.1	–	1.3	–
Service-providing industries	0.0	1.0	0.1	0.8	0.1	0.1	0.6	0.1
Education and health services	0.0	2.0	–	1.9	0.2	0.1	0.9	–
Educational services	0.0	1.9	–	1.7	0.3	0.3	0.9	–
Elementary and secondary schools	0.0	2.1	–	1.9	0.5	0.5	1.1	–
Junior colleges, colleges, and universities	0.0	2.9	–	2.6	0.3	0.2	0.8	–
Healthcare and social assistance	0.0	3.1	–	3.0	0.1	–	1.6	–
Hospitals	0.0	4.4	–	4.8	0.3	–	2.0	–
Public administration	0.0	2.6	–	1.9	1.3	0.4	1.0	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Single 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	0.0	1.3	—	1.0	0.2	—	1.0	0.1
1 to 49 workers	0.0	2.0	—	1.4	—	—	1.3	0.2
50 to 99 workers	0.0	2.4	—	1.1	—	—	2.0	—
100 workers or more	0.0	1.0	0.1	0.9	0.1	0.1	0.6	0.1
100 to 499 workers	0.0	1.2	0.2	0.9	0.1	0.1	1.0	0.1
500 workers or more	0.0	1.5	—	1.5	0.2	0.1	0.7	—
Geographic areas								
New England	0.0	2.5	—	1.2	—	—	2.4	—
Middle Atlantic	0.0	2.9	—	2.3	—	0.5	1.3	0.4
East North Central	0.0	2.6	—	2.4	0.1	—	1.2	—
West North Central	0.0	2.4	—	1.8	—	—	1.3	—
South Atlantic	0.0	1.2	—	1.5	—	—	1.6	—
East South Central	0.0	4.0	—	3.2	—	—	1.9	—
West South Central	0.0	2.2	—	2.0	—	—	1.8	—
Mountain	0.0	2.6	—	2.1	—	—	1.2	—
Pacific	0.0	1.9	0.4	1.7	0.4	—	1.5	0.2

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 0.05.

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: 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.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$7.18	0.4	\$17.46	0.4	\$6.58	\$5.05
Worker characteristics						
Management, professional, and related	9.70	0.6	25.57	0.6	9.26	5.46
Management, business, and financial	13.11	0.8	49.34	0.8	13.38	7.31
Professional and related	11.13	0.7	27.70	0.7	10.67	6.88
Teachers	17.85	1.0	28.19	1.0	17.75	12.40
Primary, secondary, and special education school teachers	20.97	1.3	30.96	1.3	21.01	14.67
Registered nurses	26.17	1.2	56.83	1.2	26.87	14.82
Service	22.36	1.4	56.63	1.4	18.12	24.60
Protective service	21.89	1.4	52.00	1.4	22.87	44.30
Sales and office	8.48	0.6	33.86	0.6	8.12	6.30
Sales and related	14.46	0.8	94.27	0.8	12.90	12.99
Office and administrative support	9.84	0.7	34.68	0.7	10.31	6.87
Natural resources, construction, and maintenance	16.08	1.4	43.02	1.4	16.35	10.56
Construction, extraction, farming, fishing, and forestry	26.93	2.3	36.78	2.3	33.46	17.42
Installation, maintenance, and repair	21.99	1.7	90.15	1.7	18.99	11.30
Production, transportation, and material moving	11.20	0.9	24.06	0.9	12.10	8.40
Production	15.06	1.0	32.86	1.0	15.78	10.00
Transportation and material moving	18.51	1.5	28.99	1.5	20.82	14.23
Full time	7.13	0.5	17.16	0.5	6.63	5.24
Part time	21.26	1.3	55.02	1.3	22.71	20.02
Union	12.67	1.2	22.77	1.2	11.59	7.82
Nonunion	7.11	0.4	27.37	0.4	7.05	5.93
Average wage within the following categories: ²						
Lowest 25 percent	14.18	0.8	105.22	0.8	11.88	25.77
Lowest 10 percent	24.10	1.8	134.50	1.8	19.65	57.38
Second 25 percent	10.29	0.6	26.35	0.6	10.35	6.36
Third 25 percent	10.94	0.8	21.48	0.8	9.79	5.28
Highest 25 percent	8.19	0.6	24.51	0.6	7.28	4.96
Highest 10 percent	13.12	0.9	33.46	0.9	10.87	6.87
Establishment characteristics						
Goods-producing industries	10.18	1.0	26.35	1.0	11.09	7.85
Service-providing industries	8.55	0.5	21.43	0.5	7.52	5.82
Education and health services	13.17	0.6	28.71	0.6	13.14	8.69
Educational services	13.45	0.7	25.06	0.7	13.68	10.20
Elementary and secondary schools	17.15	1.0	27.13	1.0	16.79	11.29
Junior colleges, colleges, and universities	26.19	0.6	53.15	0.6	26.63	21.19
Healthcare and social assistance	20.13	1.1	54.20	1.1	20.11	12.69
Hospitals	16.89	0.9	45.33	0.9	17.41	11.11
Public administration	17.93	0.8	29.59	0.8	19.37	10.81

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	\$12.05	0.8	\$35.69	0.8	\$10.21	\$7.38
1 to 49 workers	12.38	1.0	36.79	1.0	11.37	9.28
50 to 99 workers	21.47	1.1	80.44	1.1	20.09	10.47
100 workers or more	7.01	0.4	15.19	0.4	7.12	6.84
100 to 499 workers	11.00	0.6	37.37	0.6	11.56	12.33
500 workers or more	7.62	0.7	12.27	0.7	8.02	6.32
Geographic areas						
New England	14.80	0.8	85.95	0.8	18.51	11.54
Middle Atlantic	23.95	1.9	27.97	1.9	22.45	5.68
East North Central	17.52	1.3	32.30	1.3	15.38	7.02
West North Central	24.85	1.3	28.46	1.3	26.84	17.64
South Atlantic	11.73	0.6	88.72	0.6	11.92	13.64
East South Central	27.96	1.2	99.54	1.2	28.86	26.02
West South Central	21.50	0.8	134.46	0.8	17.69	24.15
Mountain	23.68	2.0	108.13	2.0	20.74	19.80
Pacific	16.61	1.2	31.71	1.2	17.00	10.11

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 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/glossary20112012.htm.

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

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	0.0	0.7	0.1	0.6	0.1	0.1	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.1	0.1	1.0	0.2	0.1	0.6	0.1
Management, business, and financial	0.0	1.2	0.1	0.6	0.4	0.1	1.1	0.1
Professional and related	0.0	1.5	–	1.4	0.1	0.2	0.8	–
Teachers	0.0	1.7	–	1.3	0.4	0.4	0.9	–
Primary, secondary, and special education school teachers	0.0	1.8	–	1.4	–	0.6	0.9	–
Registered nurses	0.0	4.4	0.1	4.8	0.3	–	1.7	–
Service	0.0	1.5	–	0.9	0.2	0.1	0.9	–
Protective service	0.0	2.6	–	1.7	1.0	0.3	1.4	–
Sales and office	0.0	1.1	0.1	1.0	0.1	0.1	0.6	0.1
Sales and related	0.0	1.9	–	1.7	–	–	1.1	–
Office and administrative support	0.0	1.2	–	1.1	0.2	0.1	0.7	–
Natural resources, construction, and maintenance	0.0	1.6	–	0.8	–	0.1	1.4	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.4	–	1.3	–	–	2.1	–
Installation, maintenance, and repair	0.0	2.1	–	1.2	–	0.2	1.9	–
Production, transportation, and material moving ...	0.0	1.6	–	0.7	(⁵)	(⁵)	1.4	–
Production	0.0	2.1	–	1.1	–	–	1.7	–
Transportation and material moving	0.0	1.9	–	0.9	–	0.1	1.9	–
Full time	0.0	0.7	0.1	0.6	0.1	0.1	0.5	0.1
Part time	0.0	2.3	0.1	1.7	0.1	–	1.2	–
Union	0.0	1.6	0.2	0.8	0.3	0.3	1.1	0.3
Nonunion	0.0	0.8	0.1	0.7	0.1	0.1	0.5	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	0.0	1.6	–	1.1	–	–	1.1	–
Lowest 10 percent	0.0	3.4	–	1.9	–	–	2.4	–
Second 25 percent	0.0	1.1	0.1	1.0	0.2	(⁵)	0.7	0.1
Third 25 percent	0.0	0.9	0.1	0.8	0.1	0.1	0.7	(⁵)
Highest 25 percent	0.0	0.9	0.1	0.8	0.2	0.2	0.6	0.2
Highest 10 percent	0.0	1.1	0.1	1.0	0.2	0.2	0.9	0.2
Establishment characteristics								
Goods-producing industries	0.0	1.6	–	0.9	0.1	–	1.5	–
Service-providing industries	0.0	0.8	0.1	0.7	0.1	0.1	0.5	0.1
Education and health services	0.0	1.7	–	1.7	0.1	0.1	0.7	–
Educational services	0.0	1.8	–	1.4	0.2	0.3	0.7	–
Elementary and secondary schools	0.0	1.8	–	1.6	0.4	0.4	0.9	–
Junior colleges, colleges, and universities	0.0	2.7	–	2.3	0.2	0.2	0.8	–
Healthcare and social assistance	0.0	2.9	–	2.8	0.1	–	1.3	–
Hospitals	0.0	4.2	–	4.6	0.3	–	1.8	–
Public administration	0.0	2.4	–	1.5	1.0	0.3	1.7	–

See footnotes at end of table.

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

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	0.0	1.1	—	0.8	0.2	—	0.8	0.1
1 to 49 workers	0.0	1.6	—	1.2	—	—	1.1	0.1
50 to 99 workers	0.0	2.0	—	1.0	—	—	1.8	—
100 workers or more	0.0	1.0	0.1	0.9	0.1	0.1	0.5	0.1
100 to 499 workers	0.0	1.1	0.2	0.8	—	0.1	0.8	—
500 workers or more	0.0	1.5	—	1.4	0.2	0.1	0.7	—
Geographic areas								
New England	0.0	2.0	—	1.2	—	—	2.3	—
Middle Atlantic	0.0	2.5	—	2.1	—	0.5	1.6	—
East North Central	0.0	2.6	—	2.3	0.1	—	1.2	(⁵)
West North Central	0.0	2.8	—	1.6	—	—	1.6	—
South Atlantic	0.0	1.0	—	1.3	—	—	1.4	—
East South Central	0.0	3.8	—	2.8	—	—	1.9	—
West South Central	0.0	1.6	—	1.6	0.5	—	0.8	—
Mountain	0.0	1.8	—	2.0	—	—	1.3	—
Pacific	0.0	1.7	0.4	1.4	0.4	—	1.0	—

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 0.05.

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: 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/eps/glossary20112012.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.75	\$1.39	\$0.90	\$1.57	\$4.14	\$3.32	\$3.45	\$4.50	\$9.32	\$16.35
Worker characteristics										
Management, professional, and related	3.51	2.36	1.73	2.94	5.90	6.58	6.34	7.08	17.67	17.30
Management, business, and financial	1.82	2.93	2.42	3.94	8.04	9.13	3.88	6.92	18.14	45.64
Professional and related	3.45	2.85	2.27	3.81	5.86	6.50	5.32	9.72	21.58	19.74
Teachers	1.88	3.35	5.26	5.16	20.38	7.18	17.55	34.72	13.87	48.38
Primary, secondary, and special education school teachers	2.13	4.69	7.74	9.97	23.51	7.90	30.67	29.32	17.12	48.59
Registered nurses	2.70	4.66	3.72	8.53	12.10	14.20	12.66	21.25	66.80	38.22
Service	1.86	3.26	3.34	3.36	1.28	11.19	7.34	8.81	29.78	28.11
Protective service	4.33	4.35	4.78	7.90	12.63	17.39	12.14	17.53	37.18	112.16
Sales and office	1.21	1.29	1.24	2.30	7.49	6.03	4.49	6.42	14.94	20.51
Sales and related	2.22	3.17	1.92	7.28	22.08	9.08	12.40	13.83	47.60	41.70
Office and administrative support	2.29	1.84	2.21	3.05	6.79	5.42	8.75	7.29	17.93	25.94
Natural resources, construction, and maintenance	3.01	2.69	2.70	5.33	4.83	9.94	12.44	20.98	23.42	30.52
Construction, extraction, farming, fishing, and forestry	2.78	4.23	6.46	8.47	23.70	3.35	17.21	35.89	44.22	67.44
Installation, maintenance, and repair	6.26	2.11	3.57	6.74	7.16	13.61	13.60	19.31	34.44	28.04
Production, transportation, and material moving ...	0.97	2.46	2.24	2.84	4.15	4.88	8.49	8.18	20.08	39.30
Production	1.46	4.73	3.02	3.98	4.03	10.05	7.87	11.90	20.53	31.23
Transportation and material moving	1.01	1.92	1.90	4.88	11.12	5.43	9.44	16.50	11.21	57.88
Full time	1.91	1.56	0.86	1.71	3.12	3.63	3.47	5.13	10.02	15.89
Part time	2.16	6.24	5.63	8.78	10.59	23.80	25.34	21.83	40.35	45.68
Union	2.41	1.72	2.81	3.96	11.35	4.69	7.45	8.56	17.25	56.33
Nonunion	1.87	1.85	1.58	1.87	4.51	3.12	2.45	6.18	12.65	16.15
Average wage within the following categories: ³										
Lowest 25 percent	4.04	3.18	5.05	6.57	8.73	16.80	11.23	18.39	27.18	20.57
Lowest 10 percent	5.36	7.73	13.98	12.15	36.57	21.40	19.82	17.74	37.13	85.77
Second 25 percent	3.38	2.15	1.90	3.11	5.99	6.72	8.33	9.59	12.95	22.39
Third 25 percent	2.26	1.78	1.43	2.45	4.11	2.98	6.44	7.11	16.55	22.19
Highest 25 percent	1.35	1.79	1.82	2.15	7.23	5.22	5.23	3.99	11.96	18.25
Highest 10 percent	1.61	1.22	1.86	2.95	9.09	4.36	6.13	10.19	21.50	39.84
Establishment characteristics										
Goods-producing industries	1.06	2.83	2.05	2.36	3.62	8.89	8.82	6.73	13.08	20.85
Service-providing industries	2.65	1.60	1.55	1.39	4.19	4.33	4.24	5.86	13.63	16.46
Education and health services	1.70	4.18	2.78	4.14	6.15	5.68	7.32	12.09	20.76	32.09
Educational services	1.83	4.13	4.94	5.22	4.73	7.71	8.32	27.39	18.26	33.14
Elementary and secondary schools	1.98	4.34	7.22	8.13	18.16	10.97	24.20	29.73	22.46	38.65
Junior colleges, colleges, and universities	1.59	10.62	7.50	5.83	13.88	25.28	11.45	36.76	59.31	16.35
Healthcare and social assistance	4.68	3.12	2.84	6.14	7.73	9.24	12.12	16.49	33.77	54.24
Hospitals	2.45	3.23	4.22	4.37	8.67	7.27	13.73	15.01	7.49	34.57
Public administration	1.60	3.46	2.49	3.11	8.89	18.08	10.40	14.86	20.92	24.65

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$1.74	\$1.99	\$1.88	\$3.94	\$8.16	\$7.88	\$7.09	\$11.42	\$22.45	\$22.43
1 to 49 workers	2.82	2.28	2.63	5.63	9.12	12.01	8.67	15.38	25.71	30.02
50 to 99 workers	3.42	3.44	3.19	6.76	9.99	5.64	9.54	19.37	25.63	27.03
100 workers or more	2.58	2.03	1.53	2.15	4.65	2.68	3.94	6.40	12.42	13.59
100 to 499 workers	2.54	2.71	1.89	3.09	7.02	5.74	6.50	7.31	20.24	37.31
500 workers or more	2.28	1.52	1.50	2.66	5.62	5.33	6.60	8.83	17.86	18.51
Geographic areas										
New England	2.42	4.06	0.22	6.55	9.24	12.85	3.88	10.63	28.24	47.77
Middle Atlantic	3.65	4.17	3.75	2.32	11.80	12.00	5.62	7.90	16.37	64.04
East North Central	2.52	3.56	1.86	4.12	5.32	4.71	15.25	9.33	14.39	42.26
West North Central	4.73	3.68	3.75	5.12	9.75	21.53	5.39	19.65	37.11	50.61
South Atlantic	4.23	2.94	2.23	5.12	8.46	9.29	14.20	16.87	22.67	28.29
East South Central	0.00	7.09	13.30	5.41	18.06	24.37	22.85	49.42	36.80	58.94
West South Central	4.08	4.54	2.81	4.55	8.70	13.78	10.90	11.38	30.57	27.33
Mountain	7.63	5.29	8.01	5.70	16.87	13.54	16.62	16.90	19.37	28.31
Pacific	1.45	2.94	2.67	5.53	12.91	8.66	10.02	12.64	27.66	42.02

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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

³ 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/glossary20112012.htm.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.4	0.3	0.7	0.7	0.4	0.2	0.7
Worker characteristics								
Management, professional, and related	0.7	0.5	0.3	0.5	0.7	0.6	0.1	0.5
Management, business, and financial	1.1	1.0	0.4	0.7	0.9	0.6	0.2	0.8
Professional and related	0.8	0.6	0.5	0.5	0.9	0.8	0.2	0.6
Teachers	1.1	0.4	0.4	0.9	1.5	1.3	0.2	1.0
Primary, secondary, and special education school teachers	0.9	0.4	0.2	0.6	1.9	1.7	–	–
Registered nurses	1.9	0.9	0.7	1.8	2.0	1.6	0.1	1.7
Service	1.1	0.9	0.8	1.5	1.2	1.0	0.5	1.5
Protective service	3.5	0.6	2.5	3.3	3.4	1.1	2.3	3.0
Sales and office	0.8	0.5	0.5	0.7	1.1	0.9	0.1	0.8
Sales and related	1.1	0.8	1.0	1.2	1.2	0.8	0.2	1.2
Office and administrative support	1.0	0.6	0.5	0.9	1.3	1.2	0.2	1.0
Natural resources, construction, and maintenance	1.7	1.0	0.7	1.3	1.9	1.3	0.7	1.3
Construction, extraction, farming, fishing, and forestry	2.7	1.5	1.3	2.4	2.9	–	–	2.5
Installation, maintenance, and repair	2.0	1.5	0.4	1.4	2.1	1.8	–	–
Production, transportation, and material moving ...	1.7	1.1	0.6	1.5	1.8	0.7	0.2	1.7
Production	2.0	1.5	0.5	1.4	1.8	1.1	0.3	1.5
Transportation and material moving	2.2	1.3	1.0	2.1	2.2	1.0	0.3	2.5
Full time	0.6	0.4	0.2	0.5	0.7	0.5	0.2	0.5
Part time	1.0	0.6	1.1	1.6	0.7	0.9	0.3	1.2
Union	0.6	0.3	0.4	0.4	1.3	1.1	0.1	0.5
Nonunion	0.7	0.5	0.4	0.7	0.8	0.4	0.2	0.8
Average wage within the following categories: ³								
Lowest 25 percent	1.0	0.8	0.7	1.4	1.1	0.9	0.3	1.3
Lowest 10 percent	1.2	1.1	1.4	2.1	1.1	1.1	0.6	1.8
Second 25 percent	1.0	0.7	0.5	0.8	1.1	0.8	0.2	1.0
Third 25 percent	0.8	0.6	0.4	0.6	0.9	0.7	0.2	0.7
Highest 25 percent	0.6	0.5	0.2	0.4	0.6	0.6	0.2	0.5
Highest 10 percent	0.8	0.6	0.3	0.4	0.9	0.7	0.3	0.5
Establishment characteristics								
Goods-producing industries	1.3	1.1	0.4	0.9	1.2	0.9	0.3	1.0
Service-providing industries	0.7	0.4	0.4	0.7	0.8	0.4	0.2	0.8
Education and health services	1.2	0.8	0.6	1.0	1.3	1.1	0.3	1.0
Educational services	0.8	0.5	0.3	0.7	1.1	1.1	0.2	0.7
Elementary and secondary schools	0.7	0.4	0.4	0.5	1.6	1.5	0.2	0.5
Junior colleges, colleges, and universities	1.4	0.4	0.5	1.2	1.6	0.8	0.2	1.3
Healthcare and social assistance	2.1	1.4	1.1	1.6	2.0	1.6	0.5	1.6
Hospitals	1.0	0.7	0.5	0.8	0.9	0.7	0.2	0.8
Public administration	1.5	0.3	0.5	1.3	2.0	1.6	0.2	1.4

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.6	0.1	0.7	0.6	0.5	0.3	0.7
Worker characteristics								
Management, professional, and related	0.9	1.2	0.1	0.5	1.0	0.8	0.3	0.5
Management, business, and financial	1.3	1.4	0.2	0.8	1.2	1.1	0.4	0.8
Professional and related	1.1	1.4	0.1	0.6	1.2	1.0	0.5	0.5
Teachers	1.5	1.3	0.3	0.9	1.8	1.6	0.3	1.0
Primary, secondary, and special education school teachers	1.2	1.0	0.2	0.6	2.1	2.0	—	—
Registered nurses	2.8	3.3	0.2	1.7	2.1	1.5	0.8	1.8
Service	0.8	1.2	0.1	1.4	1.1	1.3	0.8	1.5
Protective service	3.4	2.3	0.3	3.5	2.6	2.8	2.5	3.2
Sales and office	0.6	0.9	0.2	0.7	0.9	0.6	0.5	0.7
Sales and related	0.7	1.2	0.3	1.1	1.1	0.9	0.9	1.2
Office and administrative support	0.8	1.2	0.2	1.0	1.1	0.8	0.4	0.9
Natural resources, construction, and maintenance	1.5	1.6	(²)	1.4	1.8	1.4	0.7	1.3
Construction, extraction, farming, fishing, and forestry	2.2	2.6	—	—	2.7	1.8	1.3	2.4
Installation, maintenance, and repair	2.0	2.3	—	—	2.3	2.0	0.4	1.4
Production, transportation, and material moving ...	1.4	1.5	0.2	1.7	1.5	1.3	0.6	1.6
Production	1.5	1.8	—	—	2.0	1.5	0.5	1.4
Transportation and material moving	1.8	1.9	0.3	2.4	1.9	1.8	1.0	2.2
Full time	0.6	0.8	(²)	0.6	0.7	0.6	0.2	0.5
Part time	0.5	1.0	0.3	1.1	0.9	0.7	1.0	1.5
Union	1.1	1.2	0.2	0.5	1.4	1.3	0.3	0.5
Nonunion	0.5	0.8	0.1	0.7	0.7	0.5	0.3	0.7
Average wage within the following categories: ³								
Lowest 25 percent	0.6	1.1	0.2	1.2	0.9	1.0	0.7	1.4
Lowest 10 percent	0.5	1.4	0.4	1.6	1.1	1.3	1.3	2.1
Second 25 percent	0.7	1.0	0.1	0.9	1.1	0.8	0.5	0.8
Third 25 percent	0.9	1.0	0.1	0.7	1.0	0.9	0.4	0.6
Highest 25 percent	1.1	1.1	0.1	0.4	0.9	0.8	0.2	0.4
Highest 10 percent	1.4	1.3	0.1	0.5	1.0	1.0	0.3	0.5
Establishment characteristics								
Goods-producing industries	1.3	1.4	—	—	1.4	1.2	0.4	0.9
Service-providing industries	0.6	0.7	0.1	0.7	0.7	0.6	0.3	0.8
Education and health services	1.4	1.4	0.1	1.0	1.4	1.4	0.6	1.0
Educational services	0.9	0.9	0.3	0.7	1.5	1.4	0.2	0.6
Elementary and secondary schools	0.9	0.8	0.4	0.5	1.8	1.6	0.2	0.6
Junior colleges, colleges, and universities	2.2	2.4	0.5	1.4	2.3	2.3	0.4	1.2
Healthcare and social assistance	1.9	1.9	0.1	1.6	2.1	1.8	1.1	1.6
Hospitals	3.0	3.1	0.2	0.8	1.6	1.6	0.5	0.8
Public administration	1.7	0.8	0.4	1.3	2.4	2.5	0.3	1.4

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	0.9	0.6	0.5	1.0	1.0	0.6	0.2	1.0
1 to 49 workers	1.0	0.8	0.6	1.1	1.1	0.8	0.2	1.1
50 to 99 workers	2.2	1.3	1.1	1.9	2.1	1.3	0.5	2.1
100 workers or more	0.6	0.5	0.4	0.5	0.7	0.6	0.2	0.6
100 to 499 workers	1.2	0.8	0.6	0.9	1.2	0.9	0.4	1.0
500 workers or more	0.7	0.5	0.3	0.5	0.7	0.5	0.1	0.5
Geographic areas								
New England	2.5	2.3	0.6	2.5	2.1	1.0	0.2	2.0
Middle Atlantic	1.9	0.6	0.9	2.4	2.5	0.8	0.5	2.6
East North Central	1.4	0.7	1.0	1.4	1.7	1.1	0.3	1.5
West North Central	1.5	1.5	1.7	2.0	1.0	1.5	0.6	1.7
South Atlantic	2.0	0.7	0.7	1.9	2.4	1.0	0.3	2.1
East South Central	1.8	0.8	0.8	1.8	2.8	—	—	1.2
West South Central	1.9	1.5	0.8	1.6	1.6	0.9	0.6	1.7
Mountain	2.9	1.5	1.2	1.9	2.2	3.0	0.4	2.5
Pacific	1.1	0.9	0.7	1.2	0.9	0.9	0.5	1.3

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.5	1.0	0.1	1.0	0.9	0.7	0.5	1.0
1 to 49 workers	0.6	1.1	0.1	1.1	1.0	0.9	0.6	1.1
50 to 99 workers	1.3	2.2	0.4	1.9	2.2	1.4	1.0	1.9
100 workers or more	0.8	0.9	0.1	0.6	0.8	0.7	0.4	0.5
100 to 499 workers	1.1	1.3	0.2	1.0	1.2	1.1	0.6	0.9
500 workers or more	1.4	1.4	0.1	0.5	1.1	1.0	0.3	0.5
Geographic areas								
New England	3.3	2.2	0.3	1.9	2.8	3.2	0.8	2.6
Middle Atlantic	1.5	1.2	0.1	2.0	1.8	1.7	0.9	2.5
East North Central	1.6	1.5	0.3	1.4	1.4	0.8	0.9	1.4
West North Central	1.7	2.9	0.7	1.5	1.7	2.2	1.4	2.2
South Atlantic	1.1	1.9	0.1	2.2	1.8	1.0	0.6	1.9
East South Central	2.2	3.8	—	—	3.7	2.4	0.7	2.0
West South Central	0.9	1.6	0.1	1.7	1.8	1.5	0.8	1.6
Mountain	2.3	2.8	0.3	2.3	2.9	1.7	1.1	2.1
Pacific	1.0	1.1	0.1	1.1	1.5	1.4	0.7	1.2

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 Less than 0.05.

³ 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: 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.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2012

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.4	0.7	1.3	1.7
Establishment characteristics				
Goods-producing industries	3.5	1.1	3.5	3.8
Construction	4.3	1.5	4.2	4.8
Manufacturing	4.6	1.5	4.4	4.3
Service-providing industries	1.5	0.8	1.5	1.9
Trade, transportation, and utilities	2.4	0.9	2.4	2.8
Wholesale trade	4.0	0.9	3.9	3.9
Retail trade	2.5	1.0	2.6	3.2
Transportation and warehousing	9.0	–	8.7	8.8
Utilities	8.9	11.7	11.1	6.1
Information	5.5	6.7	5.6	7.4
Financial activities	3.8	2.7	3.8	3.7
Finance and insurance	4.1	3.4	4.0	3.6
Credit intermediation and related activities	5.1	4.5	5.1	4.9
Insurance carriers and related activities	6.0	6.2	5.9	6.9
Real estate and rental and leasing	8.1	–	7.9	7.3
Professional and business services	4.2	1.4	4.1	5.2
Professional and technical services	5.9	–	5.8	6.2
Administrative and waste services	6.0	–	5.8	6.8
Education and health services	7.5	1.3	7.4	8.0
Educational services	8.6	–	8.7	10.8
Junior colleges, colleges, and universities	5.8	2.0	5.9	3.1
Healthcare and social assistance	8.7	1.4	8.5	9.1
Leisure and hospitality	3.8	–	3.8	6.2
Accommodation and food services	4.2	–	4.2	6.4
Other services	4.6	–	4.4	5.9
1 to 99 workers	1.4	0.8	1.4	1.8
1 to 49 workers	1.5	0.8	1.4	1.8
50 to 99 workers	3.4	1.3	3.4	2.0
100 workers or more	6.8	2.3	6.5	1.0
100 to 499 workers	7.6	2.3	7.3	1.2
500 workers or more	1.1	3.2	1.6	1.0

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	6.8	—	7.1	6.0
Middle Atlantic	3.2	1.8	2.8	2.5
East North Central	2.9	1.9	2.6	3.3
West North Central	3.7	1.6	3.7	6.4
South Atlantic	3.5	1.4	3.5	4.6
East South Central	8.5	2.9	8.3	10.1
West South Central	5.4	—	5.4	6.3
Mountain	6.3	1.8	6.4	2.3
Pacific	2.2	1.2	2.1	5.1

¹ Includes defined benefit pension plans and defined contribution retirement plans.

NOTE: Dash indicates no establishments 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.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.8	0.6	0.5
Worker characteristics						
Management, professional, and related	0.7	0.8	0.7	0.7	0.7	0.7
Management, business, and financial	0.8	1.0	0.8	0.8	1.1	1.0
Professional and related	1.0	1.0	0.9	1.0	1.0	0.9
Service	1.5	1.2	1.8	1.5	1.1	1.7
Protective service	5.6	4.3	3.8	5.6	4.2	3.8
Sales and office	0.8	0.8	0.8	0.8	0.7	0.8
Sales and related	1.2	1.1	0.9	1.2	1.0	1.0
Office and administrative support	1.1	1.0	1.0	1.1	1.1	1.0
Natural resources, construction, and maintenance	1.6	1.6	1.1	1.6	1.7	1.3
Construction, extraction, farming, fishing, and forestry	2.9	2.8	1.7	2.9	2.7	1.9
Installation, maintenance, and repair	1.6	1.8	1.5	1.6	2.0	1.9
Production, transportation, and material moving ...	1.8	1.5	0.7	1.8	1.4	1.0
Production	1.6	1.5	1.0	1.6	1.4	1.1
Transportation and material moving	2.6	2.0	1.1	2.6	2.0	1.6
Full time	0.7	0.6	0.4	0.7	0.6	0.5
Part time	1.2	0.7	1.9	1.2	0.7	1.8
Union	0.9	1.0	1.0	0.9	1.0	1.0
Nonunion	0.8	0.7	0.5	0.8	0.6	0.5
Average wage within the following categories: ³						
Lowest 25 percent	1.3	0.9	1.5	1.3	0.8	1.5
Lowest 10 percent	1.5	1.0	4.2	1.5	0.9	4.1
Second 25 percent	1.0	0.9	1.0	1.0	0.9	0.9
Third 25 percent	0.8	0.7	0.6	0.8	0.7	0.7
Highest 25 percent	0.6	0.6	0.5	0.6	0.6	0.6
Highest 10 percent	0.6	0.7	0.6	0.6	0.8	0.8
Establishment characteristics						
Goods-producing industries	1.0	1.0	0.7	1.0	1.0	0.8
Construction	2.4	2.4	2.1	2.4	2.4	2.1
Manufacturing	1.0	0.9	0.7	1.0	1.0	0.9
Service-providing industries	0.9	0.8	0.6	0.9	0.7	0.6
Trade, transportation, and utilities	1.2	1.1	0.6	1.2	1.0	0.7
Wholesale trade	1.7	1.9	1.3	1.7	1.8	1.2
Retail trade	1.2	1.0	0.9	1.2	1.0	0.9
Transportation and warehousing	3.3	2.8	1.5	3.1	2.8	2.2
Utilities	1.3	1.6	1.2	1.3	2.6	2.5

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.7	0.4	0.8	0.7	0.8	0.8	0.6	0.5
Worker characteristics									
Management, professional, and related	1.2	1.0	0.5	1.3	1.2	1.0	0.8	0.8	0.8
Management, business, and financial	1.7	1.3	1.0	1.7	1.5	1.3	0.9	1.1	1.0
Professional and related	1.4	1.2	0.6	1.6	1.4	1.2	1.0	1.1	0.9
Service	1.4	1.1	1.7	1.2	0.9	2.8	1.5	1.1	1.7
Protective service	4.1	3.0	5.1	3.5	1.8	5.0	5.6	4.2	3.9
Sales and office	1.1	0.9	0.7	1.1	0.8	1.2	0.8	0.7	0.8
Sales and related	1.0	0.9	1.4	1.1	1.0	2.2	1.3	1.1	1.0
Office and administrative support	1.4	1.1	0.7	1.3	1.0	1.4	1.1	1.1	1.1
Natural resources, construction, and maintenance	1.8	1.5	1.6	1.8	1.5	1.7	1.5	1.7	1.4
Construction, extraction, farming, fishing, and forestry	3.0	2.4	2.3	2.8	2.4	2.4	2.9	2.7	1.9
Installation, maintenance, and repair	2.1	2.0	2.2	2.1	1.8	2.7	1.6	2.0	1.9
Production, transportation, and material moving ...	1.7	1.5	1.3	1.4	1.1	1.4	1.8	1.4	1.0
Production	2.1	1.9	1.3	1.8	1.5	2.1	1.7	1.5	1.1
Transportation and material moving	2.2	1.7	2.3	1.8	1.5	1.8	2.5	2.0	1.7
Full time	0.9	0.7	0.5	0.9	0.8	0.7	0.7	0.6	0.5
Part time	0.9	0.6	1.9	0.7	0.5	2.5	1.2	0.7	1.9
Union	1.9	1.8	0.9	2.2	1.8	1.6	1.0	1.1	1.0
Nonunion	0.9	0.7	0.5	0.7	0.6	0.9	0.8	0.6	0.5
Average wage within the following categories: ³									
Lowest 25 percent	1.1	0.8	1.9	0.9	0.7	3.0	1.2	0.8	1.6
Lowest 10 percent	1.0	0.6	4.3	0.7	0.4	7.3	1.5	1.0	4.1
Second 25 percent	1.3	1.0	0.9	1.2	1.0	1.4	1.1	0.9	0.9
Third 25 percent	1.0	0.8	0.7	1.0	0.9	0.7	0.8	0.7	0.7
Highest 25 percent	1.2	0.9	0.5	1.2	1.1	1.0	0.6	0.6	0.6
Highest 10 percent	1.7	1.3	0.8	1.5	1.4	1.1	0.8	0.9	0.8
Establishment characteristics									
Goods-producing industries	1.3	1.1	1.1	1.6	1.4	1.5	1.1	1.1	0.8
Construction	1.9	1.9	3.1	2.1	2.2	3.5	2.4	2.4	2.2
Manufacturing	1.7	1.4	1.0	2.0	1.7	1.6	1.2	1.1	0.9
Service-providing industries	1.0	0.8	0.5	0.9	0.7	0.9	0.8	0.7	0.6
Trade, transportation, and utilities	1.3	1.0	0.9	1.2	0.9	1.5	1.2	1.0	0.7
Wholesale trade	2.8	2.2	1.7	2.3	2.0	2.4	1.7	1.8	1.2
Retail trade	1.4	1.0	1.2	1.1	0.9	2.3	1.3	1.0	0.9
Transportation and warehousing	3.1	2.9	2.5	3.2	2.8	3.7	3.1	2.8	2.3
Utilities	7.2	6.2	2.0	7.6	6.8	2.4	1.4	2.5	2.5

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.8	2.3	2.4	1.8	2.5	2.8
Financial activities	1.1	1.3	0.7	1.1	1.3	0.9
Finance and insurance	0.7	0.9	0.5	0.7	0.8	0.6
Credit intermediation and related activities	0.7	1.0	0.9	0.8	1.0	0.9
Insurance carriers and related activities	1.5	1.5	0.7	1.5	1.5	1.0
Real estate and rental and leasing	3.6	4.1	3.0	3.7	4.4	4.2
Professional and business services	2.1	2.1	1.4	2.1	1.7	1.5
Professional and technical services	1.7	1.8	1.3	1.7	1.9	1.6
Administrative and waste services	3.4	3.0	3.3	3.3	2.4	3.2
Education and health services	1.5	1.3	1.3	1.5	1.1	1.2
Educational services	2.3	2.3	1.5	2.3	2.1	1.4
Junior colleges, colleges, and universities	0.9	1.4	1.3	0.9	1.4	1.4
Healthcare and social assistance	1.7	1.4	1.6	1.7	1.3	1.4
Leisure and hospitality	2.1	1.5	3.1	2.2	1.5	3.1
Accommodation and food services	2.4	1.7	3.6	2.4	1.6	3.5
Other services	3.4	3.0	2.1	3.4	2.6	2.1
1 to 99 workers	1.0	0.8	0.8	1.0	0.8	0.8
1 to 49 workers	1.1	1.0	1.0	1.1	0.9	1.0
50 to 99 workers	2.2	2.0	1.6	2.2	1.7	1.4
100 workers or more	0.7	0.8	0.6	0.8	0.8	0.6
100 to 499 workers	1.1	1.1	0.8	1.1	1.0	0.8
500 workers or more	0.8	1.0	0.7	0.8	1.0	0.9
Geographic areas						
New England	2.4	1.9	0.9	2.3	2.1	1.1
Middle Atlantic	2.7	2.1	0.9	2.6	1.6	1.2
East North Central	1.5	1.4	0.8	1.6	1.3	0.8
West North Central	2.5	2.8	1.7	2.4	2.5	1.6
South Atlantic	2.5	1.9	1.1	2.5	1.6	1.2
East South Central	2.3	2.6	2.7	2.3	2.1	2.1
West South Central	2.1	2.3	1.8	2.1	2.0	1.7
Mountain	2.8	2.4	2.9	2.9	2.4	2.9
Pacific	1.2	1.1	0.8	1.2	1.0	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.0	3.1	3.0	3.6	3.6	4.0	2.2	2.4	2.8
Financial activities	1.6	1.4	0.8	1.7	1.3	1.1	1.2	1.3	0.9
Finance and insurance	1.5	1.3	0.6	1.8	1.4	1.0	0.9	0.9	0.6
Credit intermediation and related activities	2.1	1.8	0.9	2.2	1.6	1.6	1.4	1.4	1.0
Insurance carriers and related activities	2.8	2.5	1.0	3.0	2.5	1.7	1.6	1.5	1.1
Real estate and rental and leasing	4.7	4.1	3.0	4.5	3.4	4.3	3.8	4.4	4.3
Professional and business services	2.9	2.3	1.2	2.4	2.1	1.9	2.2	1.8	1.6
Professional and technical services	3.2	2.7	1.6	3.3	3.0	2.1	1.9	2.0	1.8
Administrative and waste services	3.5	2.8	3.5	3.2	2.6	4.4	3.4	2.5	3.5
Education and health services	2.0	1.6	1.0	2.0	1.7	1.6	1.4	1.2	1.3
Educational services	3.0	2.2	1.3	2.3	1.9	2.5	2.3	2.0	1.4
Junior colleges, colleges, and universities	2.4	2.1	1.0	2.1	1.6	2.4	0.8	1.4	1.4
Healthcare and social assistance	2.4	1.9	1.1	2.4	2.0	1.9	1.6	1.3	1.5
Leisure and hospitality	2.0	1.6	3.6	1.7	1.3	4.7	2.2	1.5	3.1
Accommodation and food services	2.1	1.5	4.1	1.8	1.1	5.0	2.4	1.6	3.5
Other services	3.3	2.6	3.1	2.7	1.9	5.9	3.3	2.6	2.1
1 to 99 workers	0.9	0.7	0.9	0.7	0.6	1.2	1.0	0.8	0.8
1 to 49 workers	1.0	0.8	1.2	0.8	0.7	1.7	1.1	0.9	1.0
50 to 99 workers	2.3	1.9	1.9	1.5	1.2	2.2	2.2	1.7	1.4
100 workers or more	1.0	0.9	0.5	1.2	1.1	0.9	0.8	0.8	0.7
100 to 499 workers	1.4	1.2	0.8	1.4	1.2	1.6	1.2	1.1	0.9
500 workers or more	1.4	1.3	0.6	1.8	1.6	1.5	0.8	1.0	0.9
Geographic areas									
New England	2.6	1.8	2.4	2.5	2.6	3.9	1.9	1.7	1.1
Middle Atlantic	3.3	2.3	0.9	3.0	2.3	1.8	2.7	1.7	1.2
East North Central	2.1	1.8	0.9	1.8	1.6	2.1	1.7	1.3	0.8
West North Central	2.3	2.2	1.4	1.2	1.1	3.2	2.4	2.5	1.7
South Atlantic	1.7	1.3	0.8	1.4	0.9	1.6	2.3	1.6	1.2
East South Central	3.4	2.8	2.6	2.3	1.9	2.5	2.1	2.1	2.2
West South Central	2.6	1.8	2.6	2.3	2.1	3.4	2.0	1.9	1.8
Mountain	3.3	2.2	1.7	3.3	2.6	1.9	2.8	2.6	3.3
Pacific	1.1	0.7	1.1	1.8	1.6	1.7	0.9	1.0	0.8

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

³ 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/glossary20112012.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2012

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.5	0.5	0.7	0.7
Service	1.0	1.0	1.5	1.5
Protective service	1.7	1.7	3.0	3.0
Sales and office	0.4	0.4	0.5	0.5
Sales and related	0.6	0.6	0.9	0.9
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	0.6	0.6	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.0	1.0	1.7	1.7
Installation, maintenance, and repair	0.8	0.8	1.3	1.3
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.8	0.8	1.1	1.1
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.5	1.5
Union	0.5	0.5	1.2	1.2
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.9	0.9	1.1	1.1
Lowest 10 percent	2.3	2.3	2.3	2.3
Second 25 percent	0.4	0.4	0.6	0.6
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.5	0.5	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Construction	0.9	0.9	1.3	1.3
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.5	0.5	0.6	0.6
Wholesale trade	0.8	0.8	1.2	1.2
Retail trade	0.8	0.8	0.9	0.9
Transportation and warehousing	1.2	1.2	1.3	1.3
Utilities	1.3	1.3	1.0	1.0

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	1.1	1.1	1.3	1.3
Financial activities	0.4	0.4	0.7	0.7
Finance and insurance	0.3	0.3	0.4	0.4
Credit intermediation and related activities	0.6	0.6	0.7	0.7
Insurance carriers and related activities	0.5	0.5	0.8	0.8
Real estate and rental and leasing	1.8	1.8	3.4	3.4
Professional and business services	0.9	0.9	1.2	1.2
Professional and technical services	1.0	1.0	1.6	1.6
Administrative and waste services	2.1	2.1	2.9	2.9
Education and health services	0.6	0.6	0.9	0.9
Educational services	0.9	0.9	1.1	1.1
Junior colleges, colleges, and universities	0.6	0.6	0.6	0.6
Healthcare and social assistance	0.6	0.6	1.1	1.1
Leisure and hospitality	1.7	1.7	2.5	2.5
Accommodation and food services	2.3	2.3	2.9	2.9
Other services	1.9	1.9	2.2	2.2
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.5	0.5	0.8	0.8
50 to 99 workers	0.8	0.8	0.9	0.9
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.4	0.4	0.4	0.4
Geographic areas				
New England	1.0	1.0	1.0	1.0
Middle Atlantic	0.8	0.8	1.0	1.0
East North Central	0.4	0.4	0.8	0.8
West North Central	0.7	0.7	1.5	1.5
South Atlantic	0.5	0.5	0.7	0.7
East South Central	1.2	1.2	1.3	1.3
West South Central	0.8	0.8	1.0	1.0
Mountain	1.1	1.1	1.2	1.2
Pacific	0.7	0.7	1.1	1.1

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: 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.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$2.81	0.7	\$8.85	0.7	\$2.15	\$1.09
Worker characteristics						
Management, professional, and related	3.35	0.9	9.18	0.9	3.11	1.64
Management, business, and financial	4.58	0.8	13.92	0.8	4.57	2.02
Professional and related	4.12	1.3	12.51	1.3	4.31	2.27
Service	13.42	2.2	41.34	2.2	7.52	3.22
Protective service	15.58	2.1	43.13	2.1	14.87	8.58
Sales and office	2.91	0.8	10.95	0.8	3.21	1.93
Sales and related	3.96	1.1	19.32	1.1	3.49	3.35
Office and administrative support	3.85	1.0	11.69	1.0	4.38	2.25
Natural resources, construction, and maintenance	7.10	1.9	15.41	1.9	6.30	2.88
Construction, extraction, farming, fishing, and forestry	10.14	3.2	17.76	3.2	13.01	5.09
Installation, maintenance, and repair	9.58	2.3	25.76	2.3	6.70	4.01
Production, transportation, and material moving	5.44	1.4	15.45	1.4	4.60	2.12
Production	5.74	1.6	19.22	1.6	5.35	3.13
Transportation and material moving	9.90	2.2	23.27	2.2	9.32	3.20
Full time	2.79	0.7	9.18	0.7	2.15	1.15
Part time	8.17	1.7	18.51	1.7	9.08	5.40
Union	9.32	2.2	17.29	2.2	7.10	3.33
Nonunion	2.40	0.6	7.12	0.6	2.23	1.14
Average wage within the following categories: ¹						
Lowest 25 percent	6.76	1.4	19.32	1.4	5.81	3.78
Lowest 10 percent	15.86	2.1	43.68	2.1	14.39	9.59
Second 25 percent	4.15	1.1	17.14	1.1	3.55	1.72
Third 25 percent	4.35	1.0	15.25	1.0	3.32	1.84
Highest 25 percent	3.41	1.1	10.47	1.1	2.36	1.51
Highest 10 percent	4.47	1.4	12.70	1.4	3.59	1.97
Establishment characteristics						
Goods-producing industries	4.49	1.2	12.55	1.2	4.33	2.26
Construction	9.15	2.6	16.62	2.6	9.83	4.36
Manufacturing	5.18	1.4	18.62	1.4	4.62	2.34
Service-providing industries	3.38	0.9	11.75	0.9	2.43	1.25
Trade, transportation, and utilities	5.02	1.2	16.15	1.2	4.23	2.35
Wholesale trade	7.25	2.1	21.83	2.1	6.13	3.97
Retail trade	5.12	1.8	16.80	1.8	4.32	3.67
Transportation and warehousing	15.23	2.6	43.94	2.6	15.67	5.47
Utilities	9.92	3.3	16.35	3.3	10.71	6.59

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	\$11.46	3.5	\$17.76	3.5	\$7.34	\$3.47
Financial activities	5.00	1.3	20.36	1.3	3.54	2.18
Finance and insurance	4.28	1.2	16.21	1.2	3.41	1.50
Credit intermediation and related activities	5.99	2.0	18.63	2.0	4.78	1.66
Insurance carriers and related activities	5.96	1.5	22.77	1.5	6.58	2.98
Real estate and rental and leasing	20.28	6.7	54.58	6.7	12.03	12.98
Professional and business services	7.40	2.4	26.76	2.4	6.97	3.61
Professional and technical services	9.75	2.5	20.86	2.5	10.44	4.09
Administrative and waste services	22.57	—	—	—	—	—
Education and health services	6.13	1.1	22.37	1.1	5.67	2.93
Educational services	6.43	2.3	9.00	2.3	6.86	3.71
Junior colleges, colleges, and universities	5.42	1.7	15.14	1.7	5.59	2.91
Healthcare and social assistance	7.20	1.3	27.14	1.3	6.72	3.25
Leisure and hospitality	17.50	3.4	42.67	3.4	10.53	4.49
Accommodation and food services	22.92	3.9	70.43	3.9	10.53	5.24
Other services	13.57	4.6	31.12	4.6	13.91	7.95
1 to 99 workers	4.24	1.0	9.69	1.0	3.54	1.96
1 to 49 workers	4.85	1.3	10.78	1.3	4.38	2.40
50 to 99 workers	7.51	2.1	19.64	2.1	5.51	3.22
100 workers or more	3.64	0.7	13.13	0.7	2.81	1.29
100 to 499 workers	4.08	0.8	11.34	0.8	4.04	1.99
500 workers or more	4.91	1.2	21.68	1.2	3.23	1.54
Geographic areas						
New England	5.63	0.9	8.91	0.9	6.92	3.48
Middle Atlantic	11.20	2.9	22.67	2.9	4.05	3.04
East North Central	7.02	1.5	31.39	1.5	4.79	2.73
West North Central	9.24	1.5	31.94	1.5	6.90	3.77
South Atlantic	3.87	0.9	11.18	0.9	4.28	2.94
East South Central	12.62	2.7	23.03	2.7	14.88	2.30
West South Central	8.81	2.1	23.54	2.1	9.35	1.83
Mountain	10.73	3.2	23.86	3.2	10.91	5.29
Pacific	5.91	1.5	11.13	1.5	5.44	3.08

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: 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.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012

Characteristics	Single 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	0.0	1.0	0.1	0.8	0.1	0.1	0.7	0.1
Worker characteristics								
Management, professional, and related	0.0	1.4	–	1.4	0.1	0.1	0.9	–
Management, business, and financial	0.0	1.2	–	0.7	0.3	0.1	1.1	–
Professional and related	0.0	2.2	–	2.1	0.1	0.2	1.3	–
Service	0.0	2.2	–	1.4	–	–	1.5	–
Protective service	0.0	7.1	–	2.6	–	–	5.8	–
Sales and office	0.0	1.4	0.1	1.2	0.1	0.1	1.0	(⁴)
Sales and related	0.0	2.0	–	1.7	–	0.1	1.2	–
Office and administrative support	0.0	1.6	–	1.4	0.1	0.1	1.2	–
Natural resources, construction, and maintenance	0.0	2.1	–	1.2	–	–	1.8	–
Construction, extraction, farming, fishing, and forestry	0.0	3.4	–	1.7	–	–	2.9	–
Installation, maintenance, and repair	0.0	2.5	–	1.4	–	–	2.1	–
Production, transportation, and material moving ...	0.0	1.7	–	0.9	–	–	1.6	0.2
Production	0.0	2.1	–	1.2	–	–	1.8	–
Transportation and material moving	0.0	2.2	–	1.1	–	–	2.2	–
Full time	0.0	0.9	0.1	0.8	0.1	0.1	0.7	0.1
Part time	0.0	2.8	–	2.1	0.1	–	1.9	–
Union	0.0	2.6	–	1.6	–	0.1	1.9	–
Nonunion	0.0	0.9	0.1	0.8	0.1	0.1	0.7	0.1
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	2.1	–	1.3	–	–	1.6	–
Lowest 10 percent	0.0	4.3	–	2.3	–	–	–	–
Second 25 percent	0.0	1.4	0.1	1.1	–	–	1.1	0.1
Third 25 percent	0.0	1.2	0.2	1.1	0.1	(⁴)	0.9	0.1
Highest 25 percent	0.0	1.1	0.1	1.0	0.1	0.1	0.8	0.1
Highest 10 percent	0.0	1.5	0.1	1.2	0.1	0.1	1.0	0.1
Establishment characteristics								
Goods-producing industries	0.0	1.4	–	0.9	(⁴)	–	1.4	–
Construction	0.0	2.7	–	1.7	–	–	1.9	–
Manufacturing	0.0	1.8	–	1.1	(⁴)	–	1.6	–
Service-providing industries	0.0	1.1	0.1	1.0	0.1	0.1	0.7	0.1
Trade, transportation, and utilities	0.0	1.6	–	1.2	–	–	1.1	–
Wholesale trade	0.0	2.1	–	1.2	–	–	1.6	–
Retail trade	0.0	2.6	–	2.1	–	–	1.5	–
Transportation and warehousing	0.0	3.8	–	2.0	–	–	3.2	–
Utilities	0.0	6.5	–	–	–	–	–	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	3.4	—	2.5	—	—	1.9	—
Financial activities	0.0	1.5	—	1.7	0.1	0.2	1.1	—
Finance and insurance	0.0	1.9	—	2.0	0.1	0.3	0.8	—
Credit intermediation and related activities	0.0	2.3	—	2.3	0.2	—	0.9	—
Insurance carriers and related activities	0.0	3.1	—	3.2	—	—	1.8	—
Real estate and rental and leasing	0.0	5.9	—	—	—	—	—	—
Professional and business services	0.0	2.4	—	1.8	—	—	2.2	—
Professional and technical services	0.0	2.6	—	1.8	—	—	2.7	—
Administrative and waste services	0.0	5.6	—	—	—	—	2.6	—
Education and health services	0.0	2.9	—	2.6	0.1	0.1	1.5	—
Educational services	0.0	2.5	—	2.1	0.3	—	2.7	—
Junior colleges, colleges, and universities	0.0	2.4	—	2.1	0.5	—	1.8	—
Healthcare and social assistance	0.0	3.3	—	3.1	0.1	—	1.7	—
Leisure and hospitality	0.0	4.4	—	2.5	—	—	2.7	—
Accommodation and food services	0.0	5.5	—	3.2	—	—	—	—
Other services	0.0	5.4	—	2.5	—	—	5.7	—
1 to 99 workers	0.0	1.4	—	1.0	—	0.1	1.0	0.1
1 to 49 workers	0.0	2.1	—	1.4	—	—	1.4	0.1
50 to 99 workers	0.0	2.5	—	1.2	—	—	2.1	—
100 workers or more	0.0	1.3	0.1	1.1	0.1	0.1	0.8	0.1
100 to 499 workers	0.0	1.4	—	0.9	—	—	1.1	0.1
500 workers or more	0.0	2.1	—	2.1	0.1	—	1.0	0.1
Geographic areas								
New England	0.0	2.4	—	1.2	—	—	2.4	—
Middle Atlantic	0.0	3.2	—	2.6	—	0.4	1.8	—
East North Central	0.0	3.0	—	2.9	0.1	—	1.3	—
West North Central	0.0	2.4	—	2.0	—	—	1.4	—
South Atlantic	0.0	1.8	—	1.2	—	—	2.0	—
East South Central	0.0	2.4	—	1.2	—	—	2.6	—
West South Central	0.0	2.5	—	2.5	(⁴)	—	2.1	—
Mountain	0.0	2.3	—	1.7	—	—	1.3	—
Pacific	0.0	2.2	—	2.0	0.1	—	1.8	0.2

¹ 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.

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 0.05.

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: 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.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$7.74	0.5	\$21.49	0.5	\$6.93	\$5.47
Worker characteristics						
Management, professional, and related	11.81	0.7	38.14	0.7	10.96	5.57
Management, business, and financial	15.08	0.9	56.61	0.9	15.50	8.43
Professional and related	14.01	1.0	47.13	1.0	12.93	7.33
Service	29.07	2.0	86.32	2.0	20.50	35.70
Protective service	43.53	1.8	176.66	1.8	45.46	187.13
Sales and office	8.85	0.6	38.65	0.6	8.62	6.95
Sales and related	14.34	0.8	97.33	0.8	12.88	13.25
Office and administrative support	11.04	0.7	41.79	0.7	11.46	7.96
Natural resources, construction, and maintenance	18.76	1.6	45.15	1.6	19.00	12.13
Construction, extraction, farming, fishing, and forestry	31.70	2.7	38.49	2.7	42.16	20.80
Installation, maintenance, and repair	24.81	1.9	96.29	1.9	21.36	13.34
Production, transportation, and material moving ...	11.78	0.9	25.90	0.9	12.79	8.77
Production	15.12	1.0	34.46	1.0	15.87	10.17
Transportation and material moving	20.22	1.6	30.68	1.6	22.87	15.33
Full time	7.69	0.6	21.49	0.6	7.03	5.66
Part time	21.40	1.5	60.87	1.5	22.39	21.88
Union	21.93	2.3	32.33	2.3	20.66	14.07
Nonunion	7.22	0.4	29.97	0.4	7.10	6.14
Average wage within the following categories: ¹						
Lowest 25 percent	16.86	1.0	120.24	1.0	13.92	31.78
Lowest 10 percent	32.29	1.9	198.65	1.9	25.19	76.06
Second 25 percent	11.76	0.8	38.42	0.8	11.74	8.15
Third 25 percent	11.07	0.9	23.49	0.9	10.63	5.69
Highest 25 percent	9.85	0.8	30.21	0.8	8.87	5.10
Highest 10 percent	14.48	1.2	48.96	1.2	11.24	6.15
Establishment characteristics						
Goods-producing industries	10.42	1.0	26.60	1.0	11.28	7.95
Construction	24.71	2.5	50.53	2.5	31.79	16.55
Manufacturing	12.11	0.9	27.80	0.9	12.41	9.03
Service-providing industries	9.70	0.6	29.97	0.6	8.21	6.64
Trade, transportation, and utilities	15.86	0.7	36.51	0.7	15.13	9.58
Wholesale trade	30.16	1.2	41.88	1.2	33.38	14.76
Retail trade	16.09	1.2	89.51	1.2	13.74	11.13
Transportation and warehousing	32.29	2.5	50.81	2.5	34.57	19.69
Utilities	26.40	2.9	61.63	2.9	27.74	15.98

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	\$34.41	3.0	\$56.36	3.0	\$22.42	\$12.90
Financial activities	12.36	0.9	52.22	0.9	11.52	8.66
Finance and insurance	9.59	0.5	61.59	0.5	9.65	6.38
Credit intermediation and related activities	12.79	0.7	98.62	0.7	13.65	8.58
Insurance carriers and related activities	20.89	1.0	140.61	1.0	20.84	11.27
Real estate and rental and leasing	57.63	—	—	—	—	—
Professional and business services	22.10	1.8	63.39	1.8	20.27	11.39
Professional and technical services	34.84	2.1	101.26	2.1	32.50	16.23
Administrative and waste services	54.16	—	—	—	—	—
Education and health services	18.38	1.0	56.07	1.0	18.45	11.25
Educational services	17.18	1.4	116.53	1.4	18.06	13.50
Junior colleges, colleges, and universities	13.16	—	—	—	—	—
Healthcare and social assistance	21.57	1.2	60.44	1.2	21.69	13.95
Leisure and hospitality	33.61	2.9	125.20	2.9	25.33	78.82
Accommodation and food services	40.29	—	—	—	—	—
Other services	36.16	3.3	123.58	3.3	35.88	26.85
1 to 99 workers	12.26	0.8	37.51	0.8	10.42	7.54
1 to 49 workers	12.82	1.0	37.00	1.0	11.91	9.31
50 to 99 workers	22.31	1.2	88.51	1.2	20.59	11.57
100 workers or more	7.64	0.5	22.46	0.5	7.60	8.03
100 to 499 workers	10.72	0.7	47.46	0.7	11.31	13.34
500 workers or more	8.62	1.0	19.74	1.0	8.63	6.68
Geographic areas						
New England	20.65	1.0	87.28	1.0	24.05	9.96
Middle Atlantic	27.14	2.4	39.48	2.4	24.00	8.42
East North Central	19.66	1.3	37.95	1.3	17.42	6.23
West North Central	22.69	1.5	39.86	1.5	25.82	15.70
South Atlantic	12.46	0.8	93.48	0.8	12.59	15.27
East South Central	25.84	1.9	102.63	1.9	25.73	25.19
West South Central	26.88	0.9	133.59	0.9	22.54	27.75
Mountain	24.88	2.2	122.20	2.2	22.43	23.11
Pacific	17.50	1.3	34.98	1.3	17.32	12.20

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: 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.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012

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	0.0	0.9	0.1	0.7	0.1	0.1	0.6	0.1
Worker characteristics								
Management, professional, and related	0.0	1.3	0.1	1.3	0.1	0.2	0.9	(⁴)
Management, business, and financial	0.0	1.3	–	0.7	0.3	0.1	1.2	–
Professional and related	0.0	2.1	–	2.0	0.1	–	1.2	(⁴)
Service	0.0	2.0	–	1.3	0.2	–	1.3	–
Protective service	0.0	7.1	–	2.0	–	–	5.7	–
Sales and office	0.0	1.2	0.1	1.1	0.1	0.1	0.7	0.1
Sales and related	0.0	1.9	–	1.7	–	–	1.1	–
Office and administrative support	0.0	1.4	–	1.2	0.1	0.1	0.8	–
Natural resources, construction, and maintenance	0.0	1.9	–	0.9	–	–	1.8	–
Construction, extraction, farming, fishing, and forestry	0.0	2.9	–	1.4	–	–	2.6	–
Installation, maintenance, and repair	0.0	2.4	–	1.3	–	–	2.2	–
Production, transportation, and material moving ...	0.0	1.7	–	0.8	(⁴)	–	1.5	–
Production	0.0	2.2	–	1.1	–	–	1.8	–
Transportation and material moving	0.0	2.1	–	0.9	–	–	2.1	–
Full time	0.0	0.9	0.1	0.7	0.1	0.1	0.6	0.1
Part time	0.0	2.7	0.1	2.0	–	–	1.5	–
Union	0.0	2.7	–	1.5	–	0.1	2.1	–
Nonunion	0.0	0.9	0.1	0.8	0.1	0.1	0.6	0.1
Average wage within the following categories: ⁵								
Lowest 25 percent	0.0	1.8	–	1.1	–	–	1.3	–
Lowest 10 percent	0.0	4.0	–	2.3	–	–	2.9	–
Second 25 percent	0.0	1.3	–	1.1	(⁴)	–	1.0	0.1
Third 25 percent	0.0	1.2	0.1	1.0	0.1	(⁴)	0.8	0.1
Highest 25 percent	0.0	1.1	0.1	0.9	0.1	0.1	0.8	0.2
Highest 10 percent	0.0	1.4	–	1.2	0.1	0.1	1.2	–
Establishment characteristics								
Goods-producing industries	0.0	1.6	–	0.9	(⁴)	–	1.5	–
Construction	0.0	2.7	–	1.4	–	–	2.1	–
Manufacturing	0.0	2.0	–	1.1	(⁴)	–	1.8	–
Service-providing industries	0.0	1.0	0.1	0.9	0.1	0.1	0.6	0.1
Trade, transportation, and utilities	0.0	1.4	–	1.2	–	–	1.0	–
Wholesale trade	0.0	2.3	–	1.5	–	–	1.6	–
Retail trade	0.0	2.3	–	2.2	–	–	1.5	–
Transportation and warehousing	0.0	3.8	–	1.8	–	–	3.2	–
Utilities	0.0	6.4	–	–	–	–	–	–

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2012—Continued

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	0.0	3.2	—	2.3	—	—	1.8	—
Financial activities	0.0	1.4	—	1.4	0.1	0.2	1.0	—
Finance and insurance	0.0	1.8	—	1.8	0.1	0.3	0.8	—
Credit intermediation and related activities	0.0	2.1	—	2.0	0.2	—	0.8	—
Insurance carriers and related activities	0.0	2.9	—	2.9	—	—	1.6	—
Real estate and rental and leasing	0.0	5.1	—	—	—	—	—	—
Professional and business services	0.0	2.3	—	1.6	—	—	1.8	—
Professional and technical services	0.0	2.8	—	1.6	—	—	2.6	—
Administrative and waste services	0.0	5.3	—	—	—	—	1.6	—
Education and health services	0.0	2.7	—	2.5	0.1	0.2	1.3	—
Educational services	0.0	2.2	—	2.0	0.2	—	2.1	—
Junior colleges, colleges, and universities	0.0	2.1	—	2.0	0.3	—	1.7	—
Healthcare and social assistance	0.0	3.1	—	3.0	0.1	—	1.5	—
Leisure and hospitality	0.0	4.0	—	2.4	—	—	2.5	—
Accommodation and food services	0.0	5.3	—	3.0	—	—	—	—
Other services	0.0	5.0	—	2.3	—	—	4.8	—
1 to 99 workers	0.0	1.2	—	0.9	—	0.1	0.9	0.1
1 to 49 workers	0.0	1.7	—	1.2	—	—	1.2	0.1
50 to 99 workers	0.0	2.2	—	1.1	—	—	1.8	—
100 workers or more	0.0	1.2	0.1	1.1	0.1	0.1	0.7	0.1
100 to 499 workers	0.0	1.2	—	0.9	0.1	—	1.0	—
500 workers or more	0.0	2.2	—	2.1	0.1	0.1	1.1	—
Geographic areas								
New England	0.0	1.8	—	1.2	—	—	2.3	—
Middle Atlantic	0.0	2.4	—	2.3	—	0.4	1.9	—
East North Central	0.0	3.1	—	2.7	0.1	—	1.5	—
West North Central	0.0	3.7	—	2.1	—	—	2.5	—
South Atlantic	0.0	1.6	—	1.0	—	—	1.8	—
East South Central	0.0	2.3	—	1.3	—	—	2.6	—
West South Central	0.0	2.2	—	2.0	(⁴)	—	1.2	—
Mountain	0.0	2.1	—	1.9	—	—	1.6	—
Pacific	0.0	2.0	—	1.7	0.1	—	1.3	—

¹ 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.

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 0.05.

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: 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.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2012

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.78	\$1.30	\$1.10	\$1.71	\$4.66	\$4.49	\$4.57	\$3.92	\$10.44	\$17.26
Worker characteristics										
Management, professional, and related	1.26	2.57	1.91	2.76	6.59	6.81	4.30	5.45	15.63	25.77
Management, business, and financial	0.98	3.29	2.43	2.56	9.11	7.11	6.17	8.29	17.00	33.18
Professional and related	1.99	2.82	2.86	3.73	6.70	10.65	5.90	9.25	15.49	29.20
Service	5.57	3.45	4.44	5.23	2.54	15.84	14.74	22.35	26.76	25.16
Protective service	11.93	13.27	11.02	41.92	3.78	—	42.59	114.79	196.34	329.43
Sales and office	2.66	1.61	1.96	2.19	6.78	9.85	7.91	6.94	19.08	21.35
Sales and related	3.16	3.01	2.54	8.08	23.34	11.79	13.44	10.98	49.26	41.34
Office and administrative support	1.40	2.01	1.49	3.59	6.66	7.28	6.41	9.30	22.08	25.24
Natural resources, construction, and maintenance	6.05	1.88	3.64	3.88	5.99	7.67	14.30	16.25	29.32	33.10
Construction, extraction, farming, fishing, and forestry	3.61	4.43	6.04	8.30	16.90	14.55	11.98	24.03	53.81	132.50
Installation, maintenance, and repair	8.14	2.05	4.64	6.87	5.78	12.24	19.96	25.97	38.72	28.42
Production, transportation, and material moving ...	1.25	2.29	2.48	2.77	4.03	4.67	8.43	8.88	20.42	39.35
Production	1.45	4.83	3.03	3.99	4.08	10.37	7.71	12.20	21.31	32.33
Transportation and material moving	2.46	2.55	2.01	4.75	12.16	5.99	10.47	16.78	17.45	61.88
Full time	1.05	1.23	1.14	1.46	4.11	5.20	4.72	4.69	10.33	16.90
Part time	1.84	6.51	6.17	11.23	11.01	28.00	26.50	27.69	39.79	52.17
Union	3.03	3.89	2.12	4.76	9.06	1.32	10.89	8.83	17.81	61.13
Nonunion	0.97	1.35	0.98	1.93	4.52	3.62	2.46	5.70	10.50	16.63
Average wage within the following categories: ²										
Lowest 25 percent	2.95	3.20	4.36	10.21	13.45	17.80	14.77	21.51	34.39	20.63
Lowest 10 percent	7.93	6.55	20.23	2.00	43.47	6.41	29.55	29.54	50.51	145.35
Second 25 percent	1.26	2.28	2.61	2.36	7.39	7.54	7.89	7.87	12.61	24.23
Third 25 percent	0.90	2.01	1.98	3.10	4.66	5.49	6.55	5.39	17.03	25.39
Highest 25 percent	2.22	1.10	1.37	2.18	7.01	5.78	4.87	4.50	11.26	29.08
Highest 10 percent	2.51	1.75	2.33	3.51	8.67	6.67	9.63	10.57	24.06	16.71
Establishment characteristics										
Goods-producing industries	0.87	2.94	2.09	2.44	3.64	9.14	9.09	6.67	14.25	23.20
Construction	2.95	3.22	10.81	10.13	12.44	9.08	23.10	23.95	42.10	106.92
Manufacturing	1.19	2.01	2.49	3.93	2.49	5.04	6.51	8.24	12.48	33.41
Service-providing industries	1.19	1.11	1.27	2.50	4.78	4.64	4.09	6.18	11.36	18.38
Trade, transportation, and utilities	2.54	2.57	2.94	5.78	8.94	12.29	14.28	10.67	16.54	27.51
Wholesale trade	3.83	4.11	3.79	8.59	11.74	14.69	16.27	15.91	32.15	37.51
Retail trade	5.09	1.38	3.48	7.27	19.46	19.56	18.57	12.75	24.27	42.41
Transportation and warehousing	3.57	7.97	2.68	8.78	29.54	15.12	15.63	25.25	38.09	66.33
Utilities	—	1.85	6.99	5.10	19.96	8.25	29.06	28.29	21.84	52.74

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$5.85	\$1.50	\$3.62	\$5.76	\$4.91	\$25.91	\$13.08	\$8.91	\$16.80	\$59.93
Financial activities	0.97	2.22	2.45	3.38	7.57	5.76	6.92	8.04	17.70	38.87
Finance and insurance	0.96	2.77	2.08	2.71	5.15	5.07	7.72	3.10	9.95	33.52
Credit intermediation and related activities	1.05	4.03	1.92	3.56	2.81	9.12	9.12	3.17	23.49	28.12
Insurance carriers and related activities	2.94	3.19	5.79	5.21	8.37	14.23	12.71	10.79	22.01	41.54
Real estate and rental and leasing	4.52	8.17	9.12	16.75	—	10.26	66.34	49.86	125.69	134.64
Professional and business services	3.32	2.15	2.35	6.90	11.07	7.29	9.35	17.50	30.89	28.39
Professional and technical services	4.59	4.39	3.93	6.48	16.85	11.46	13.93	25.43	53.69	34.50
Administrative and waste services	5.12	3.98	3.29	24.37	54.68	39.29	11.74	32.47	54.40	73.14
Education and health services	4.07	1.53	3.93	3.99	7.07	14.73	15.39	9.67	28.39	44.45
Educational services	8.93	0.69	6.75	14.48	4.44	8.95	5.09	14.67	20.45	45.11
Junior colleges, colleges, and universities	3.61	4.75	2.18	5.88	11.80	7.68	6.52	12.96	17.21	75.57
Healthcare and social assistance	4.86	3.21	3.96	5.56	7.53	10.96	16.73	15.23	33.13	59.12
Leisure and hospitality	7.17	4.60	1.31	12.67	0.97	21.16	35.24	20.44	68.05	45.16
Accommodation and food services	—	4.95	2.57	15.03	1.85	22.43	48.27	29.72	18.71	80.68
Other services	2.93	6.90	17.58	16.81	10.78	10.67	39.08	48.60	51.78	46.55
1 to 99 workers	3.91	2.38	1.52	3.69	8.42	7.92	6.60	13.31	19.92	21.41
1 to 49 workers	2.64	2.30	2.07	5.45	11.47	11.33	7.38	18.34	24.42	26.48
50 to 99 workers	2.40	3.32	2.42	5.29	8.26	5.44	9.96	19.85	25.57	30.21
100 workers or more	0.84	1.85	1.87	2.01	6.04	4.10	3.22	6.02	8.61	27.75
100 to 499 workers	2.14	2.65	2.13	3.67	7.23	8.59	7.62	7.40	17.09	40.02
500 workers or more	0.48	2.02	1.64	3.01	8.45	6.59	5.23	7.47	10.99	18.70
Geographic areas										
New England	1.63	6.06	2.51	11.16	21.46	18.72	8.32	11.83	17.26	55.80
Middle Atlantic	1.60	3.82	2.57	3.25	13.72	8.64	5.06	10.30	32.42	57.01
East North Central	3.17	3.50	2.84	6.31	6.59	12.60	13.70	8.77	9.28	35.24
West North Central	3.38	4.01	4.64	6.27	11.27	16.08	8.19	25.15	50.34	51.94
South Atlantic	0.97	3.44	3.60	4.38	14.27	8.10	11.03	14.94	20.69	16.89
East South Central	—	6.48	7.43	5.05	18.84	23.86	32.18	19.28	56.01	128.88
West South Central	4.15	5.08	3.08	4.07	6.92	22.14	8.51	19.01	41.52	36.30
Mountain	4.92	5.75	7.52	6.27	19.95	11.78	19.24	12.39	11.71	38.84
Pacific	2.81	3.21	2.17	5.80	12.61	9.44	15.96	12.85	32.12	43.48

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

² 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: 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/eps/glossary20112012.htm.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.7	0.4	0.4	0.8	0.8	0.4	0.2	0.8
Worker characteristics								
Management, professional, and related	1.0	0.7	0.5	0.6	0.8	0.7	0.2	0.7
Management, business, and financial	1.2	1.1	0.4	0.7	0.9	0.6	0.2	0.8
Professional and related	1.2	0.9	0.7	0.8	1.1	1.0	0.3	0.9
Service	1.2	1.0	1.0	1.7	1.2	1.2	0.6	1.7
Protective service	5.5	1.2	5.7	6.6	4.8	–	–	5.9
Sales and office	0.9	0.5	0.6	0.8	1.2	0.9	0.1	0.8
Sales and related	1.1	0.8	1.0	1.2	1.3	0.9	0.2	1.2
Office and administrative support	1.2	0.7	0.5	0.9	1.5	1.3	0.2	1.1
Natural resources, construction, and maintenance	1.8	1.1	0.8	1.4	2.0	1.4	0.7	1.5
Construction, extraction, farming, fishing, and forestry	3.1	1.7	1.5	2.7	3.3	–	–	2.9
Installation, maintenance, and repair	2.1	1.6	0.4	1.5	2.2	2.0	–	–
Production, transportation, and material moving ...	1.8	1.1	0.6	1.6	1.8	0.7	0.2	1.8
Production	2.0	1.5	0.5	1.5	1.9	1.1	0.3	1.5
Transportation and material moving	2.3	1.4	1.0	2.3	2.3	1.0	0.2	2.6
Full time	0.7	0.5	0.3	0.6	0.8	0.5	0.2	0.6
Part time	1.1	0.6	1.2	1.7	0.8	1.0	0.3	1.4
Union	1.1	0.7	0.6	0.7	1.7	1.1	0.1	0.9
Nonunion	0.7	0.5	0.4	0.8	0.8	0.4	0.2	0.8
Average wage within the following categories: ²								
Lowest 25 percent	1.0	0.9	0.9	1.5	1.1	0.9	0.4	1.4
Lowest 10 percent	1.1	1.2	1.6	2.2	1.1	1.2	0.7	1.8
Second 25 percent	1.1	0.8	0.6	1.0	1.3	0.9	0.3	1.1
Third 25 percent	0.9	0.6	0.4	0.7	1.0	0.7	0.3	0.7
Highest 25 percent	0.7	0.6	0.4	0.5	0.7	0.7	0.2	0.6
Highest 10 percent	0.9	0.8	0.5	0.5	0.9	0.8	0.5	0.6
Establishment characteristics								
Goods-producing industries	1.4	1.1	0.4	1.0	1.2	0.9	0.3	1.0
Construction	2.5	1.6	1.4	2.1	2.9	–	–	2.2
Manufacturing	1.7	1.3	0.3	0.9	1.4	1.0	0.2	1.0
Service-providing industries	0.8	0.5	0.4	0.9	0.9	0.5	0.2	0.9
Trade, transportation, and utilities	1.3	0.9	0.7	1.1	1.4	0.8	0.2	1.2
Wholesale trade	2.2	1.5	0.8	1.7	2.3	1.8	0.2	1.8
Retail trade	1.3	0.9	1.1	1.1	1.4	1.0	0.3	1.3
Transportation and warehousing	3.9	3.5	1.1	3.4	3.4	–	–	3.3
Utilities	1.4	–	0.4	–	1.9	–	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.7	0.1	0.8	0.7	0.6	0.4	0.8
Worker characteristics								
Management, professional, and related	1.0	1.3	0.1	0.7	1.0	0.7	0.5	0.6
Management, business, and financial	1.4	1.4	0.1	0.8	1.3	1.2	0.4	0.7
Professional and related	1.2	1.6	0.1	1.0	1.3	1.0	0.7	0.8
Service	0.7	1.4	0.1	1.5	1.2	1.3	1.0	1.7
Protective service	1.5	5.1	0.3	5.7	5.3	1.6	5.8	6.6
Sales and office	0.6	0.9	0.3	0.8	0.9	0.6	0.5	0.8
Sales and related	0.7	1.2	0.3	1.1	1.1	0.9	1.0	1.3
Office and administrative support	0.9	1.4	0.2	1.1	1.2	0.8	0.5	0.9
Natural resources, construction, and maintenance	—	1.7	—	1.5	2.0	1.5	0.8	1.4
Construction, extraction, farming, fishing, and forestry	2.4	2.8	—	2.9	2.9	1.9	1.5	2.7
Installation, maintenance, and repair	2.0	2.5	—	—	2.5	2.1	0.4	1.5
Production, transportation, and material moving ...	1.4	1.6	0.1	1.8	1.5	1.3	0.6	1.6
Production	1.5	1.8	—	—	2.0	1.6	0.5	1.5
Transportation and material moving	1.8	2.1	0.3	2.6	2.0	2.0	1.0	2.3
Full time	0.6	0.9	(¹)	0.7	0.8	0.6	0.3	0.6
Part time	0.5	1.1	0.3	1.2	1.0	0.8	1.1	1.7
Union	1.9	2.0	0.2	0.9	1.9	1.9	0.6	0.7
Nonunion	0.5	0.8	0.1	0.8	0.7	0.5	0.4	0.8
Average wage within the following categories: ²								
Lowest 25 percent	0.5	1.2	0.3	1.2	1.0	1.0	0.8	1.5
Lowest 10 percent	0.5	1.4	0.5	1.6	1.0	1.4	1.5	2.2
Second 25 percent	0.8	1.2	0.1	1.0	1.2	0.9	0.6	1.0
Third 25 percent	0.8	1.1	0.1	0.8	1.2	1.0	0.4	0.7
Highest 25 percent	1.1	1.2	0.1	0.6	0.8	0.7	0.4	0.5
Highest 10 percent	1.3	1.3	0.1	0.6	0.9	0.8	0.5	0.5
Establishment characteristics								
Goods-producing industries	1.3	1.4	—	—	1.4	1.3	0.4	1.0
Construction	1.7	2.0	—	2.4	2.3	1.8	1.4	2.1
Manufacturing	1.8	1.7	—	—	1.7	1.5	0.3	0.9
Service-providing industries	0.6	0.8	0.1	0.9	0.8	0.6	0.4	0.9
Trade, transportation, and utilities	0.8	1.0	0.3	1.1	1.2	1.0	0.7	1.2
Wholesale trade	1.6	1.9	0.4	1.7	2.1	1.8	0.8	1.7
Retail trade	0.8	1.1	0.5	1.2	1.3	1.0	1.0	1.2
Transportation and warehousing	3.1	3.9	—	—	3.3	3.3	1.1	3.4
Utilities	3.5	3.4	—	—	3.0	—	0.4	—

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	2.5	1.7	0.9	1.7	2.1	1.3	0.4	1.8
Financial activities	1.2	1.0	0.4	1.1	1.4	0.8	0.2	1.1
Finance and insurance	0.9	0.7	0.4	0.6	1.0	0.6	0.1	0.7
Credit intermediation and related activities	1.1	0.8	0.4	0.6	1.5	1.1	0.2	0.7
Insurance carriers and related activities	1.9	1.1	0.7	1.2	2.0	1.2	0.3	1.5
Real estate and rental and leasing	3.9	3.6	1.5	3.6	3.9	—	—	3.5
Professional and business services	1.8	1.5	1.0	1.7	2.3	1.6	0.5	2.0
Professional and technical services	2.0	1.9	0.8	1.6	2.7	—	—	1.6
Administrative and waste services	2.7	2.4	1.8	3.0	3.3	2.7	1.1	3.3
Education and health services	1.9	1.3	1.0	1.5	1.9	1.6	0.4	1.5
Educational services	3.0	2.2	0.5	2.4	3.1	2.5	0.4	2.3
Junior colleges, colleges, and universities	1.3	1.1	0.8	0.8	1.5	—	—	0.9
Healthcare and social assistance	2.2	1.5	1.1	1.7	2.1	1.8	0.5	1.7
Leisure and hospitality	2.0	1.4	1.5	2.5	2.0	1.7	0.5	2.3
Accommodation and food services	2.0	1.5	1.7	2.9	2.2	—	—	2.6
Other services	3.4	2.1	1.4	3.3	3.0	2.1	1.1	3.6
1 to 99 workers	0.9	0.6	0.5	1.0	1.0	0.6	0.2	1.0
1 to 49 workers	1.0	0.8	0.6	1.2	1.1	0.8	0.2	1.2
50 to 99 workers	2.3	1.4	1.1	2.0	2.2	1.3	0.5	2.2
100 workers or more	0.8	0.7	0.5	0.7	0.9	0.7	0.3	0.7
100 to 499 workers	1.3	0.9	0.7	1.0	1.3	1.0	0.5	1.1
500 workers or more	1.1	0.8	0.5	0.7	1.0	0.6	0.2	0.8
Geographic areas								
New England	2.9	2.7	0.8	2.8	2.0	1.2	0.1	2.2
Middle Atlantic	2.4	0.7	1.0	2.9	3.1	—	—	3.0
East North Central	1.5	0.8	1.1	1.6	1.9	1.2	0.3	1.6
West North Central	1.9	1.6	2.0	2.7	1.4	—	—	2.2
South Atlantic	2.2	0.8	0.8	2.2	2.5	1.1	0.3	2.4
East South Central	2.7	1.0	0.9	2.4	2.6	—	—	1.6
West South Central	2.1	1.8	1.0	2.0	2.0	1.0	0.7	2.1
Mountain	3.1	1.5	1.3	2.2	2.3	2.8	0.5	2.8
Pacific	1.4	1.2	0.9	1.5	1.2	0.9	0.5	1.4

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2012—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	3.5	3.2	—	—	2.7	1.8	0.9	1.7
Financial activities	1.6	1.5	0.2	1.1	1.2	1.1	0.4	1.2
Finance and insurance	1.5	1.5	0.2	0.7	1.0	0.7	0.3	0.6
Credit intermediation and related activities	2.8	2.7	0.2	0.7	1.3	1.0	0.4	0.6
Insurance carriers and related activities	3.6	3.3	(¹)	1.5	1.8	0.9	0.7	1.2
Real estate and rental and leasing	—	4.3	—	3.6	3.7	3.9	1.5	3.6
Professional and business services	—	2.4	—	2.1	1.8	1.5	1.0	1.7
Professional and technical services	1.7	2.2	—	1.7	2.1	1.9	0.8	1.6
Administrative and waste services	—	3.9	—	3.4	2.8	2.5	1.8	3.0
Education and health services	1.6	1.8	0.1	1.5	2.0	1.6	1.0	1.5
Educational services	—	2.5	—	2.3	3.1	2.2	0.5	2.4
Junior colleges, colleges, and universities	1.0	1.3	—	—	1.4	1.2	0.8	0.8
Healthcare and social assistance	1.9	2.0	0.1	1.7	2.3	1.9	1.1	1.7
Leisure and hospitality	—	1.9	—	2.2	1.8	1.6	1.5	2.5
Accommodation and food services	—	2.1	—	2.4	1.9	1.8	1.7	2.9
Other services	—	3.4	—	3.4	3.4	2.2	1.4	3.3
1 to 99 workers	0.5	1.0	0.1	1.0	0.9	0.7	0.5	1.0
1 to 49 workers	0.6	1.2	0.1	1.2	1.0	0.9	0.6	1.2
50 to 99 workers	1.1	2.2	0.5	2.1	2.3	1.4	1.0	2.1
100 workers or more	1.0	1.1	0.1	0.7	0.9	0.8	0.5	0.7
100 to 499 workers	1.1	1.4	0.2	1.1	1.3	1.1	0.7	1.1
500 workers or more	1.8	1.9	0.1	0.8	1.2	1.0	0.5	0.7
Geographic areas								
New England	2.9	1.8	0.3	2.1	3.2	3.1	1.0	2.9
Middle Atlantic	1.7	1.3	0.2	2.5	2.1	2.0	1.0	3.1
East North Central	1.7	1.6	0.3	1.6	1.4	0.9	1.0	1.6
West North Central	—	2.8	—	2.2	1.8	1.6	1.7	2.8
South Atlantic	0.9	2.3	0.1	2.5	2.0	1.2	0.8	2.2
East South Central	—	3.8	—	2.3	3.0	1.2	0.9	2.5
West South Central	—	1.9	—	2.1	2.1	1.8	1.0	2.0
Mountain	—	2.9	—	2.7	3.3	1.8	1.3	2.4
Pacific	1.4	1.5	0.2	1.3	1.6	1.4	0.8	1.4

¹ Less than 0.05.

² 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: 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.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.5	0.6	0.8	0.6
Worker characteristics						
Management, professional, and related	0.7	0.8	0.6	0.7	0.9	0.8
Professional and related	0.6	0.7	0.6	0.6	0.8	0.8
Teachers	0.8	1.1	0.8	0.8	1.1	0.9
Primary, secondary, and special education school teachers	0.3	0.9	0.8	0.3	1.0	1.0
Service	1.4	1.3	0.8	1.4	1.3	0.9
Protective service	1.1	1.2	0.9	1.1	1.4	1.3
Sales and office	2.1	2.1	0.8	2.1	2.1	1.1
Office and administrative support	2.1	2.2	0.8	2.1	2.1	1.1
Natural resources, construction, and maintenance	1.9	2.0	0.9	1.9	2.1	1.3
Production, transportation, and material moving ...	4.5	4.2	1.2	4.5	4.5	1.6
Full time	0.2	0.5	0.5	0.2	0.6	0.6
Part time	1.6	1.2	2.3	1.7	1.1	2.5
Union	0.4	0.6	0.5	0.5	0.9	0.8
Nonunion	1.1	1.2	0.8	1.1	1.3	0.9
Average wage within the following categories: ³						
Lowest 25 percent	1.7	1.7	1.1	1.8	1.8	1.2
Lowest 10 percent	3.2	3.2	2.1	3.2	3.2	2.3
Second 25 percent	0.9	1.2	0.7	0.9	1.2	0.9
Third 25 percent	1.4	1.4	0.6	1.4	1.5	1.0
Highest 25 percent	0.4	0.6	0.5	0.4	0.8	0.7
Highest 10 percent	0.6	0.8	0.6	0.7	1.0	0.8
Establishment characteristics						
Service-providing industries	0.6	0.7	0.5	0.6	0.8	0.7
Education and health services	0.7	0.8	0.7	0.7	0.9	0.9
Educational services	0.6	0.9	0.7	0.6	0.9	0.9
Elementary and secondary schools	0.5	0.8	0.8	0.5	0.9	1.0
Junior colleges, colleges, and universities	2.0	2.5	1.4	2.0	2.8	2.0
Healthcare and social assistance	3.2	3.1	1.2	3.2	3.1	1.6
Hospitals	1.5	2.2	1.5	1.5	2.4	2.0
Public administration	1.4	1.4	0.6	1.4	1.4	0.8
1 to 99 workers	3.2	3.3	1.5	3.3	3.3	1.6
1 to 49 workers	4.6	4.4	1.9	4.6	4.3	2.0
50 to 99 workers	2.3	3.5	2.5	2.3	3.4	2.6
100 workers or more	0.5	0.6	0.5	0.5	0.8	0.7
100 to 499 workers	1.3	1.5	1.0	1.3	1.6	1.2
500 workers or more	0.6	0.7	0.6	0.6	0.9	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.4	1.2	0.6	1.4	1.2	1.1	0.8	0.9	0.6
Worker characteristics									
Management, professional, and related	1.6	1.4	0.7	1.6	1.3	1.5	0.7	1.0	0.8
Professional and related	1.6	1.5	0.8	1.7	1.4	1.6	0.6	0.9	0.8
Teachers	1.8	1.6	0.9	1.9	1.6	1.9	0.9	1.2	0.9
Primary, secondary, and special education school teachers	2.1	1.9	1.1	2.3	2.0	2.2	0.6	1.1	0.9
Service	2.0	1.8	0.9	2.0	1.6	1.7	1.5	1.4	1.0
Protective service	3.0	2.8	1.0	3.2	2.8	2.7	1.5	1.7	1.3
Sales and office	2.6	2.4	1.1	2.7	2.5	1.4	2.2	2.3	1.1
Office and administrative support	2.6	2.5	1.2	2.6	2.4	1.4	2.3	2.3	1.1
Natural resources, construction, and maintenance	3.2	3.2	1.3	3.1	3.0	1.7	2.0	2.3	1.3
Production, transportation, and material moving	4.2	3.8	1.7	4.2	3.6	2.8	4.5	4.4	1.6
Full time	1.6	1.5	0.6	1.6	1.3	1.2	0.5	0.8	0.6
Part time	1.4	1.1	2.2	1.5	1.1	3.2	1.6	1.1	2.5
Union	1.5	1.4	0.6	1.7	1.6	0.7	0.9	1.1	0.8
Nonunion	1.9	1.7	1.2	1.7	1.2	2.8	1.1	1.3	0.9
Average wage within the following categories: ³									
Lowest 25 percent	1.8	1.6	1.3	1.8	1.3	2.3	1.9	1.9	1.2
Lowest 10 percent	2.2	2.0	2.6	1.9	1.5	5.2	3.2	3.2	2.3
Second 25 percent	2.3	2.2	0.9	2.1	1.8	1.8	1.4	1.6	0.9
Third 25 percent	2.1	2.0	0.9	2.3	2.0	1.9	1.4	1.5	1.0
Highest 25 percent	1.4	1.3	0.7	1.5	1.3	1.0	0.6	0.9	0.7
Highest 10 percent	2.2	2.0	0.6	2.4	2.2	1.2	1.0	1.1	0.8
Establishment characteristics									
Service-providing industries	1.4	1.3	0.6	1.4	1.2	1.1	0.8	0.9	0.6
Education and health services	1.6	1.4	0.8	1.6	1.3	1.6	0.8	1.0	0.9
Educational services	1.7	1.5	0.8	1.7	1.4	1.8	0.7	1.0	0.9
Elementary and secondary schools	1.8	1.6	1.0	1.9	1.6	2.1	0.7	1.0	1.0
Junior colleges, colleges, and universities	3.8	3.6	1.2	3.6	3.1	3.5	2.0	2.8	2.0
Healthcare and social assistance	3.8	3.2	1.6	3.8	3.1	1.8	3.2	3.1	1.5
Hospitals	4.6	3.7	2.3	4.8	3.8	2.6	1.4	2.5	1.9
Public administration	2.5	2.3	1.0	2.3	2.0	1.9	1.6	1.6	0.8
1 to 99 workers	3.6	3.3	1.7	3.5	2.9	2.5	3.4	3.4	1.7
1 to 49 workers	4.7	4.5	1.3	3.9	3.4	2.3	5.0	4.4	2.1
50 to 99 workers	6.7	6.1	3.5	6.4	5.8	3.9	2.7	3.7	2.5
100 workers or more	1.4	1.3	0.7	1.4	1.1	1.1	0.7	0.9	0.7
100 to 499 workers	3.0	2.8	1.2	2.5	2.4	1.6	1.5	1.6	1.3
500 workers or more	1.6	1.5	0.8	1.7	1.4	1.4	0.7	1.1	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.2	1.4	0.9	1.2	1.6	1.1
Local government	0.7	0.8	0.6	0.7	0.8	0.7
Geographic areas						
New England	2.7	2.3	1.8	2.7	3.2	2.1
Middle Atlantic	1.4	1.4	0.7	1.4	1.5	0.7
East North Central	2.1	2.1	1.6	2.2	1.8	1.7
West North Central	1.8	1.7	1.2	1.8	2.7	2.7
South Atlantic	1.6	1.6	1.2	1.6	1.8	1.2
East South Central	3.3	3.5	2.0	3.3	3.6	2.3
West South Central	1.3	1.8	1.5	1.3	2.2	1.8
Mountain	1.6	2.4	2.0	1.6	3.0	3.7
Pacific	1.6	1.5	0.7	1.6	1.9	1.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	3.2	3.0	0.8	3.0	2.4	2.9	1.6	2.0	1.0
Local government	1.4	1.2	0.8	1.5	1.2	1.2	0.8	0.8	0.7
Geographic areas									
New England	4.3	3.6	1.3	4.4	3.7	4.9	3.0	2.8	2.1
Middle Atlantic	2.5	2.5	0.8	3.1	3.2	1.1	1.6	1.6	0.6
East North Central	2.5	2.0	1.4	3.8	3.1	2.5	2.1	1.8	1.8
West North Central	6.7	5.0	2.5	1.8	1.6	4.1	5.0	5.8	2.4
South Atlantic	4.2	4.0	1.9	3.5	2.1	3.8	1.7	1.9	1.1
East South Central	5.6	3.1	8.5	1.9	1.8	3.5	3.3	3.6	2.3
West South Central	2.5	2.3	1.8	2.2	1.8	3.8	1.3	2.2	1.8
Mountain	5.5	4.6	1.0	—	—	—	1.6	3.0	3.7
Pacific	1.4	1.8	1.2	1.7	1.6	0.6	1.6	1.9	1.7

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

³ 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/glossary20112012.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2012

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.5	0.5	0.8	0.8
Worker characteristics				
Management, professional, and related	0.6	0.6	0.9	0.9
Professional and related	0.6	0.6	1.0	1.0
Teachers	0.6	0.6	1.1	1.1
Primary, secondary, and special education school teachers	0.7	0.7	1.1	1.1
Service	0.5	0.5	1.2	1.2
Protective service	0.8	0.8	1.1	1.1
Sales and office	0.7	0.7	1.3	1.3
Office and administrative support	0.7	0.7	1.3	1.3
Natural resources, construction, and maintenance	0.7	0.7	1.5	1.5
Production, transportation, and material moving	1.0	1.0	1.7	1.7
Full time	0.5	0.5	0.9	0.9
Part time	1.4	1.4	2.3	2.3
Union	0.5	0.5	0.6	0.6
Nonunion	0.7	0.7	1.4	1.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.7	0.7	1.6	1.6
Lowest 10 percent	1.0	1.0	2.6	2.6
Second 25 percent	0.7	0.7	1.0	1.0
Third 25 percent	0.6	0.6	1.1	1.1
Highest 25 percent	0.5	0.5	0.9	0.9
Highest 10 percent	0.6	0.6	1.0	1.0
Establishment characteristics				
Service-providing industries	0.5	0.5	0.9	0.9
Education and health services	0.6	0.6	1.1	1.1
Educational services	0.6	0.6	1.1	1.1
Elementary and secondary schools	0.6	0.6	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1	3.2	3.2
Healthcare and social assistance	1.3	1.3	1.6	1.6
Hospitals	1.8	1.8	2.0	2.0
Public administration	0.5	0.5	0.9	0.9
1 to 99 workers	0.8	0.8	2.5	2.5
1 to 49 workers	1.0	1.0	2.5	2.5
50 to 99 workers	1.6	1.6	4.1	4.1
100 workers or more	0.5	0.5	0.8	0.8
100 to 499 workers	0.6	0.6	1.9	1.9
500 workers or more	0.6	0.6	0.9	0.9

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.9	0.9	1.7	1.7
Local government	0.4	0.4	0.8	0.8
Geographic areas				
New England	1.7	1.7	0.9	0.9
Middle Atlantic	0.6	0.6	0.7	0.7
East North Central	0.7	0.7	1.3	1.3
West North Central	2.3	2.3	3.3	3.3
South Atlantic	1.1	1.1	1.7	1.7
East South Central	2.2	2.2	4.9	4.9
West South Central	1.3	1.3	1.7	1.7
Mountain	1.5	1.5	2.0	2.0
Pacific	0.8	0.8	0.9	0.9

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: 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.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$5.25	1.6	\$11.75	1.6	\$4.20	\$2.74
Worker characteristics						
Management, professional, and related	5.74	1.9	12.88	1.9	4.95	3.16
Professional and related	5.53	1.9	11.70	1.9	5.11	3.52
Teachers	6.26	2.0	11.41	2.0	6.61	4.48
Primary, secondary, and special education school teachers	6.92	2.1	11.82	2.1	7.80	5.21
Service	6.43	1.9	13.21	1.9	7.09	3.27
Protective service	8.55	2.7	15.27	2.7	10.27	4.26
Sales and office	8.88	3.0	21.79	3.0	6.27	3.39
Office and administrative support	9.18	3.0	22.40	3.0	6.48	3.52
Natural resources, construction, and maintenance	7.78	2.9	13.49	2.9	8.06	5.67
Production, transportation, and material moving ...	10.08	3.3	19.38	3.3	10.49	6.78
Full time	5.30	1.6	12.01	1.6	4.31	2.72
Part time	14.87	2.4	30.66	2.4	13.50	9.34
Union	7.23	1.8	15.43	1.8	4.88	2.87
Nonunion	4.80	2.1	8.38	2.1	5.46	3.88
Average wage within the following categories: ¹						
Lowest 25 percent	6.11	1.7	13.17	1.7	6.01	4.88
Lowest 10 percent	10.10	2.8	20.43	2.8	11.99	8.18
Second 25 percent	7.89	3.0	17.22	3.0	5.92	3.24
Third 25 percent	8.85	2.1	20.85	2.1	6.56	3.25
Highest 25 percent	5.24	1.5	9.39	1.5	5.09	3.54
Highest 10 percent	6.90	2.4	8.66	2.4	7.14	4.74
Establishment characteristics						
Service-providing industries	5.27	1.6	11.73	1.6	4.26	2.78
Education and health services	5.11	2.3	8.77	2.3	4.80	3.74
Educational services	5.10	2.1	8.91	2.1	5.21	4.19
Elementary and secondary schools	5.55	1.8	10.52	1.8	5.96	4.55
Junior colleges, colleges, and universities	11.44	6.1	21.71	6.1	8.85	6.41
Healthcare and social assistance	12.47	5.0	27.58	5.0	7.05	4.56
Hospitals	13.71	6.4	18.93	6.4	12.47	6.81
Public administration	10.51	2.2	29.49	2.2	6.83	2.80
1 to 99 workers	16.05	4.4	27.81	4.4	16.09	5.11
1 to 49 workers	17.97	5.1	19.09	5.1	23.21	6.56
50 to 99 workers	25.24	7.5	47.53	7.5	16.84	8.34
100 workers or more	5.10	1.6	10.94	1.6	4.38	2.86
100 to 499 workers	10.32	2.4	22.71	2.4	9.16	5.16
500 workers or more	5.17	2.0	9.74	2.0	4.65	3.16

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	\$14.09	4.3	\$52.28	4.3	\$6.13	\$3.64
Local government	4.78	1.3	7.79	1.3	4.92	3.29
Geographic areas						
New England	21.90	4.0	50.27	4.0	21.41	5.69
Middle Atlantic	6.73	2.1	9.32	2.1	8.01	5.87
East North Central	12.13	2.7	25.42	2.7	13.21	4.08
West North Central	25.05	10.2	30.75	10.2	13.46	7.09
South Atlantic	8.80	3.2	17.21	3.2	11.06	5.34
East South Central	8.71	3.3	8.28	3.3	8.79	13.97
West South Central	7.26	4.2	10.37	4.2	7.94	5.77
Mountain	31.69	3.7	51.72	3.7	23.92	11.01
Pacific	19.34	3.5	38.06	3.5	7.90	4.72

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: 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.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2012

Characteristics	Single 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	0.0	1.7	–	1.5	0.5	0.3	0.6	–
Worker characteristics								
Management, professional, and related	0.0	1.9	–	1.7	0.6	0.3	0.7	–
Professional and related	0.0	2.0	–	1.8	0.4	0.4	0.8	–
Teachers	0.0	2.3	–	1.9	–	0.4	1.2	–
Primary, secondary, and special education school teachers	0.0	2.4	–	1.9	–	0.6	1.5	–
Service	0.0	2.0	–	1.6	0.6	0.4	0.9	–
Protective service	0.0	3.0	–	2.5	–	0.5	1.4	–
Sales and office	0.0	2.8	–	2.6	1.1	0.3	0.6	–
Office and administrative support	0.0	2.7	–	2.6	1.2	0.3	0.6	–
Natural resources, construction, and maintenance	0.0	3.1	–	2.2	–	1.0	1.4	–
Production, transportation, and material moving	0.0	4.5	–	2.9	–	1.0	2.2	–
Full time	0.0	1.7	–	1.5	0.5	0.3	0.6	–
Part time	0.0	3.9	–	3.4	0.8	–	1.9	–
Union	0.0	1.5	–	1.0	0.7	0.6	1.0	–
Nonunion	0.0	2.9	–	2.6	0.8	0.1	0.6	–
Average wage within the following categories: ⁴								
Lowest 25 percent	0.0	3.1	–	2.5	–	0.1	0.8	–
Lowest 10 percent	0.0	3.6	–	3.0	–	–	1.7	–
Second 25 percent	0.0	2.3	–	2.0	0.5	0.5	0.7	–
Third 25 percent	0.0	2.0	–	1.4	0.6	0.3	0.8	–
Highest 25 percent	0.0	1.8	–	1.6	0.7	0.5	1.0	–
Highest 10 percent	0.0	2.5	–	1.6	0.7	1.1	2.0	–
Establishment characteristics								
Service-providing industries	0.0	1.7	–	1.5	0.5	0.3	0.6	–
Education and health services	0.0	2.2	–	2.0	0.4	0.3	0.7	–
Educational services	0.0	2.3	–	2.1	0.4	0.3	0.8	–
Elementary and secondary schools	0.0	2.3	–	2.1	0.5	0.5	1.1	–
Junior colleges, colleges, and universities	0.0	4.6	–	4.6	–	–	–	–
Healthcare and social assistance	0.0	4.0	–	4.1	–	–	1.4	–
Hospitals	0.0	5.5	–	5.6	–	–	–	–
Public administration	0.0	2.6	–	1.9	1.3	0.4	1.0	–
1 to 99 workers	0.0	4.2	–	4.1	–	–	2.0	–
1 to 49 workers	0.0	5.6	–	–	–	–	2.6	–
50 to 99 workers	0.0	4.6	–	3.8	–	–	–	–
100 workers or more	0.0	1.7	–	1.4	0.5	0.3	0.6	–
100 to 499 workers	0.0	3.1	–	2.3	–	0.7	1.0	–
500 workers or more	0.0	1.9	–	1.7	0.5	0.3	0.8	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
State government	0.0	3.7	—	3.4	1.3	—	—	—
Local government	0.0	1.5	—	1.3	0.4	0.4	0.9	—
Geographic areas								
New England	0.0	3.6	—	—	—	—	—	—
Middle Atlantic	0.0	3.3	—	1.7	—	2.5	2.9	—
East North Central	0.0	3.6	—	3.0	—	—	1.3	—
West North Central	0.0	6.6	—	6.0	—	—	—	—
South Atlantic	0.0	4.3	—	3.8	—	—	1.1	—
East South Central	0.0	10.1	—	—	—	—	—	—
West South Central	0.0	4.7	—	1.3	—	—	1.1	—
Mountain	0.0	7.1	—	—	—	—	—	—
Pacific	0.0	2.3	—	1.8	1.9	—	1.0	—

¹ 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.

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 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: 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.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	\$14.00	0.6	\$16.78	0.6	\$14.76	\$9.24
Worker characteristics						
Management, professional, and related	15.28	0.8	20.21	0.8	16.03	11.17
Professional and related	16.42	0.9	22.62	0.9	17.06	11.78
Teachers	18.68	1.1	25.25	1.1	19.04	12.57
Primary, secondary, and special education school teachers	20.96	1.3	27.54	1.3	21.52	13.44
Service	21.69	1.1	32.01	1.1	23.07	12.46
Protective service	22.24	1.6	51.31	1.6	23.42	12.92
Sales and office	21.68	2.1	30.38	2.1	22.27	11.30
Office and administrative support	22.04	1.7	29.68	1.7	22.76	11.10
Natural resources, construction, and maintenance	25.21	1.6	51.32	1.6	24.93	20.39
Production, transportation, and material moving ...	34.10	2.7	63.61	2.7	36.58	24.23
Full time	14.28	0.7	16.65	0.7	14.93	9.28
Part time	46.40	1.6	59.94	1.6	53.11	31.11
Union	11.79	1.1	18.06	1.1	13.51	9.56
Nonunion	20.26	0.4	45.33	0.4	20.46	14.49
Average wage within the following categories: ¹						
Lowest 25 percent	26.61	0.9	47.83	0.9	26.49	16.29
Lowest 10 percent	43.46	0.9	107.18	0.9	42.85	25.59
Second 25 percent	17.18	0.9	22.58	0.9	18.35	11.11
Third 25 percent	20.40	0.9	35.71	0.9	21.02	13.17
Highest 25 percent	15.47	1.1	20.25	1.1	17.08	12.49
Highest 10 percent	19.97	1.4	16.83	1.4	24.17	14.77
Establishment characteristics						
Service-providing industries	14.07	0.6	17.15	0.6	14.88	9.36
Education and health services	15.87	0.7	21.87	0.7	16.59	12.08
Educational services	16.34	0.8	23.44	0.8	16.87	12.15
Elementary and secondary schools	17.86	1.0	25.39	1.0	17.67	11.65
Junior colleges, colleges, and universities	39.37	0.8	40.37	0.8	40.77	33.41
Healthcare and social assistance	31.04	1.5	52.22	1.5	32.07	20.20
Hospitals	42.21	2.0	60.26	2.0	44.75	21.66
Public administration	17.93	0.8	29.59	0.8	19.37	10.81
1 to 99 workers	50.86	2.1	83.18	2.1	50.08	22.60
1 to 49 workers	52.78	2.5	114.08	2.5	53.18	31.31
50 to 99 workers	76.49	—	—	—	—	—
100 workers or more	13.77	0.7	16.21	0.7	14.86	9.44
100 to 499 workers	36.32	1.7	55.31	1.7	36.87	17.11
500 workers or more	13.51	0.7	12.03	0.7	14.99	11.09

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	\$24.32	0.9	\$48.72	0.9	\$24.92	\$18.60
Local government	15.39	0.9	17.68	0.9	16.24	9.17
Geographic areas						
New England	16.70	1.7	116.15	1.7	18.09	27.04
Middle Atlantic	18.34	2.3	26.04	2.3	18.87	16.42
East North Central	33.85	2.2	34.10	2.2	37.30	20.24
West North Central	63.78	3.3	47.21	3.3	60.76	39.91
South Atlantic	25.77	0.2	53.10	0.2	25.82	20.33
East South Central	46.23	—	—	—	—	—
West South Central	22.97	—	—	—	—	—
Mountain	33.12	1.6	248.36	1.6	24.75	24.44
Pacific	17.22	2.3	42.80	2.3	20.69	14.38

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: 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.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2012

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	0.0	1.5	–	1.2	0.4	0.2	0.7	–
Worker characteristics								
Management, professional, and related	0.0	1.7	–	1.4	0.5	0.3	0.8	–
Professional and related	0.0	1.8	–	1.4	0.4	0.3	0.8	–
Teachers	0.0	1.9	–	1.5	0.5	0.3	0.9	–
Primary, secondary, and special education school teachers	0.0	2.0	–	1.5	–	0.4	1.0	–
Service	0.0	1.8	–	1.4	0.6	0.3	0.9	–
Protective service	0.0	2.8	–	2.1	1.1	0.4	1.3	–
Sales and office	0.0	2.3	–	2.0	0.9	0.3	1.2	–
Office and administrative support	0.0	2.3	–	2.1	0.9	0.3	1.2	–
Natural resources, construction, and maintenance	0.0	2.7	–	1.8	0.8	0.7	1.4	–
Production, transportation, and material moving	0.0	3.7	–	2.5	–	0.6	1.8	–
Full time	0.0	1.6	–	1.2	0.4	0.2	0.7	–
Part time	0.0	3.1	–	2.8	0.7	–	1.6	–
Union	0.0	1.5	–	0.9	0.6	0.5	1.3	–
Nonunion	0.0	2.4	–	2.1	0.6	0.1	0.6	–
Average wage within the following categories: ⁴								
Lowest 25 percent	0.0	2.5	–	2.0	–	0.1	0.8	–
Lowest 10 percent	0.0	2.7	–	2.2	–	–	1.6	–
Second 25 percent	0.0	1.9	–	1.5	0.4	0.4	1.0	–
Third 25 percent	0.0	2.0	–	1.2	0.4	0.3	1.3	–
Highest 25 percent	0.0	1.6	–	1.3	0.5	0.4	0.7	–
Highest 10 percent	0.0	2.4	–	1.4	0.6	0.9	0.9	–
Establishment characteristics								
Service-providing industries	0.0	1.5	–	1.2	0.3	0.2	0.8	–
Education and health services	0.0	2.0	–	1.7	0.3	0.2	0.7	–
Educational services	0.0	2.1	–	1.8	0.3	0.3	0.7	–
Elementary and secondary schools	0.0	2.0	–	1.7	0.4	0.4	1.0	–
Junior colleges, colleges, and universities	0.0	3.9	–	3.8	–	–	–	–
Healthcare and social assistance	0.0	3.6	–	3.5	–	–	1.7	–
Hospitals	0.0	4.9	–	4.8	–	–	1.6	–
Public administration	0.0	2.4	–	1.5	1.0	0.3	1.7	–
1 to 99 workers	0.0	3.6	–	2.4	–	–	2.1	–
1 to 49 workers	0.0	4.2	–	–	–	–	2.3	–
50 to 99 workers	0.0	5.4	–	2.5	–	–	–	–
100 workers or more	0.0	1.5	–	1.2	0.4	0.3	0.7	–
100 to 499 workers	0.0	2.4	–	1.7	–	0.6	1.2	–
500 workers or more	0.0	1.7	–	1.5	0.4	0.2	0.7	–

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2012—Continued

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
State government	0.0	3.2	—	2.6	1.1	—	—	—
Local government	0.0	1.4	—	1.0	0.4	0.3	0.7	—
Geographic areas								
New England	0.0	3.3	—	—	—	—	—	—
Middle Atlantic	0.0	3.8	—	1.9	—	2.4	1.4	—
East North Central	0.0	3.3	—	2.4	—	—	1.4	—
West North Central	0.0	6.5	—	—	—	—	—	—
South Atlantic	0.0	3.5	—	3.1	—	—	0.8	—
East South Central	0.0	8.2	—	—	—	—	—	—
West South Central	0.0	3.2	—	1.4	—	—	1.7	—
Mountain	0.0	5.0	—	—	—	—	2.3	—
Pacific	0.0	2.6	—	1.6	1.5	—	—	—

¹ 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.

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 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: 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.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2012

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.31	\$2.68	\$2.77	\$5.66	\$9.32	\$7.76	\$11.15	\$21.50	\$36.44	\$30.23
Worker characteristics										
Management, professional, and related	1.13	2.67	2.94	6.48	13.84	9.13	10.22	25.39	18.49	26.72
Professional and related	1.17	3.03	3.34	7.74	11.41	8.09	13.06	24.81	29.77	41.23
Teachers	1.43	7.12	4.82	7.84	16.76	11.82	14.55	42.18	14.22	39.85
Primary, secondary, and special education school teachers	1.69	3.91	8.67	10.04	25.88	11.54	24.49	22.92	17.23	48.82
Service	1.49	4.94	2.97	6.33	12.91	10.80	9.39	24.69	40.92	32.28
Protective service	6.13	2.48	8.30	5.70	16.46	22.38	17.38	15.29	11.59	32.47
Sales and office	0.50	5.81	4.30	3.88	16.93	16.13	15.42	23.29	35.85	53.55
Office and administrative support	0.61	5.91	4.17	3.45	17.19	10.59	16.06	29.65	30.34	48.10
Natural resources, construction, and maintenance	3.59	3.45	6.36	3.66	6.23	18.16	14.77	11.97	53.29	36.21
Production, transportation, and material moving	6.02	5.63	10.73	16.37	23.64	21.95	34.00	36.59	45.36	94.12
Full time	1.23	2.48	2.46	5.17	9.22	7.35	11.61	21.85	36.33	29.81
Part time	5.50	7.56	11.89	16.00	54.72	15.84	21.06	49.56	108.63	161.57
Union	1.15	2.92	3.43	6.05	20.04	7.75	12.10	8.59	17.22	65.08
Nonunion	0.00	–	5.75	3.63	12.38	8.76	14.61	15.31	19.38	39.44
Average wage within the following categories: ²										
Lowest 25 percent	0.00	–	8.00	5.51	17.41	16.58	14.65	34.15	32.48	53.10
Lowest 10 percent	0.00	3.99	13.74	13.12	20.93	22.46	35.57	52.81	0.00	72.81
Second 25 percent	1.58	3.12	3.98	3.38	7.52	11.07	6.61	15.42	31.41	30.12
Third 25 percent	1.77	3.24	2.22	4.42	16.36	9.51	6.07	25.66	38.63	33.74
Highest 25 percent	2.04	2.77	4.84	4.48	22.80	8.12	11.40	20.28	34.31	45.98
Highest 10 percent	2.11	5.74	4.30	8.21	31.70	12.59	20.13	11.25	45.25	68.30
Establishment characteristics										
Service-providing industries	1.29	2.72	2.76	5.65	9.22	8.03	11.72	21.54	37.06	36.80
Education and health services	0.80	6.19	4.28	6.32	11.77	9.07	14.56	28.56	21.65	33.24
Educational services	0.61	9.70	6.12	9.01	11.47	9.72	15.44	40.46	9.01	34.53
Elementary and secondary schools	1.79	8.03	9.34	8.70	21.96	7.80	27.20	29.96	24.71	45.58
Junior colleges, colleges, and universities	2.22	–	11.79	4.67	8.76	–	27.73	43.81	149.56	7.97
Healthcare and social assistance	–	6.26	1.81	12.30	23.19	20.40	14.21	52.06	58.61	57.09
Hospitals	–	12.36	9.28	3.62	33.37	35.60	19.60	52.63	67.71	10.90
Public administration	1.60	3.46	2.49	3.11	8.89	18.08	10.40	14.86	20.92	24.65
1 to 99 workers	1.70	6.85	6.27	4.50	6.51	21.32	12.31	71.17	74.11	63.55
1 to 49 workers	2.04	4.31	4.06	10.86	8.05	29.97	20.28	49.87	76.58	66.10
50 to 99 workers	–	9.37	–	6.53	15.67	–	32.76	–	83.21	85.74
100 workers or more	1.36	3.01	2.88	5.33	11.73	7.53	11.31	21.44	35.89	31.01
100 to 499 workers	0.40	5.95	5.87	11.19	23.72	10.69	15.00	40.24	59.41	58.76
500 workers or more	2.18	3.31	2.47	5.99	11.11	6.65	11.18	21.16	45.89	32.70

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$1.73	\$7.55	\$3.76	\$5.47	\$15.68	\$26.38	\$15.28	\$21.87	\$29.06	\$67.80
Local government	1.48	3.65	4.97	5.15	9.81	5.68	13.90	17.17	23.61	31.54
Geographic areas										
New England	1.36	9.93	8.63	12.26	5.60	18.24	11.45	19.42	29.43	147.60
Middle Atlantic	7.64	6.70	0.00	16.68	15.04	9.94	29.33	5.41	62.27	56.80
East North Central	5.21	2.42	4.83	5.43	17.93	8.41	8.01	11.56	40.88	96.14
West North Central	8.14	11.76	13.65	10.42	40.74	2.13	2.22	78.32	61.35	138.25
South Atlantic	0.00	—	6.10	5.72	15.30	27.74	20.49	47.56	40.85	49.90
East South Central	0.00	0.00	—	—	17.98	—	50.48	—	0.00	1.76
West South Central	4.05	9.45	1.66	6.91	0.00	34.72	3.37	21.56	53.80	34.24
Mountain	—	4.06	12.04	34.59	50.49	—	16.71	49.53	127.89	160.44
Pacific	3.27	6.93	2.99	11.16	19.56	4.49	17.54	20.09	47.04	24.91

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

² 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: 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.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2012

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.8	0.3	0.3	0.6	1.2	1.0	0.2	0.6
Worker characteristics								
Management, professional, and related	0.7	0.2	0.3	0.6	1.4	1.3	0.2	0.6
Professional and related	0.6	0.2	0.3	0.5	1.4	1.3	0.2	0.6
Teachers	0.9	0.1	0.4	0.8	1.6	1.4	0.2	0.8
Primary, secondary, and special education school teachers	0.4	–	–	0.3	1.8	1.7	–	–
Service	1.7	0.9	0.4	1.5	1.7	1.0	0.3	1.4
Protective service	1.2	–	–	1.0	1.6	1.0	0.4	1.1
Sales and office	2.3	0.6	0.6	1.8	2.4	1.8	0.5	2.0
Office and administrative support	2.1	0.2	0.7	1.9	2.5	1.9	0.5	2.0
Natural resources, construction, and maintenance	2.0	–	–	1.8	2.1	1.3	–	–
Production, transportation, and material moving ...	4.6	–	1.7	–	4.5	2.2	–	–
Full time	0.5	0.4	0.2	0.1	1.2	1.2	0.2	0.2
Part time	1.6	0.5	1.2	1.9	1.2	1.2	0.8	1.8
Union	0.5	0.3	0.4	0.3	1.7	1.7	0.3	0.4
Nonunion	1.3	0.5	0.5	1.0	1.6	1.3	0.3	1.1
Average wage within the following categories: ¹								
Lowest 25 percent	2.0	1.0	0.8	1.7	1.7	1.1	0.4	1.7
Lowest 10 percent	3.2	–	–	3.0	2.9	1.3	0.5	3.1
Second 25 percent	1.1	0.4	0.5	0.7	1.6	1.4	0.3	0.9
Third 25 percent	1.4	0.3	0.4	1.4	1.8	1.5	0.3	1.4
Highest 25 percent	0.4	0.1	0.2	0.3	1.3	1.3	0.2	0.4
Highest 10 percent	0.7	0.2	0.4	0.6	1.4	1.2	0.3	0.7
Establishment characteristics								
Service-providing industries	0.8	0.3	0.3	0.6	1.2	1.0	0.2	0.6
Education and health services	0.7	0.2	0.3	0.7	1.3	1.2	0.2	0.8
Educational services	0.6	0.2	0.4	0.6	1.3	1.3	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.6	1.6	0.2	0.5
Junior colleges, colleges, and universities	1.9	0.2	0.6	1.9	2.2	1.0	0.3	2.0
Healthcare and social assistance	3.3	0.2	0.3	3.2	3.8	–	–	3.2
Hospitals	1.5	–	–	1.4	1.8	–	–	1.5
Public administration	1.5	0.3	0.5	1.3	2.0	1.6	0.2	1.4
1 to 99 workers	3.4	0.7	1.5	2.9	3.7	3.4	1.1	3.1
1 to 49 workers	4.8	0.9	2.2	4.6	4.9	2.2	1.8	4.7
50 to 99 workers	2.7	–	–	2.2	7.8	–	–	2.3
100 workers or more	0.6	0.3	0.2	0.5	1.1	1.0	0.1	0.5
100 to 499 workers	1.8	–	–	1.3	2.2	2.0	0.3	1.3
500 workers or more	0.6	0.1	0.3	0.5	1.1	0.9	0.1	0.5

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	1.0	0.7	0.2	0.6	1.6	1.5	0.2	0.6
Worker characteristics								
Management, professional, and related	1.0	0.7	0.3	0.6	1.8	1.7	0.2	0.6
Professional and related	0.9	0.8	0.4	0.5	1.7	1.7	0.1	0.6
Teachers	1.2	0.8	0.4	0.8	1.9	1.8	0.2	0.9
Primary, secondary, and special education school teachers	0.4	—	—	0.3	2.0	2.0	—	0.3
Service	1.9	1.4	0.4	1.5	1.7	2.0	0.2	1.4
Protective service	2.1	1.8	0.4	1.0	2.8	2.9	0.3	1.0
Sales and office	2.5	1.3	0.4	1.9	2.4	2.6	0.6	1.9
Office and administrative support	2.4	1.1	0.4	2.0	2.5	2.8	0.6	2.0
Natural resources, construction, and maintenance	2.7	1.9	—	—	3.3	4.0	—	—
Production, transportation, and material moving ...	4.7	2.5	—	—	3.6	4.3	—	—
Full time	0.9	0.8	0.1	0.2	1.8	1.8	—	—
Part time	1.5	0.6	1.2	1.9	0.7	1.6	0.7	1.7
Union	0.7	0.6	0.4	0.3	2.0	1.9	0.2	0.4
Nonunion	1.7	1.2	0.3	1.1	2.1	2.2	0.3	1.0
Average wage within the following categories: ¹								
Lowest 25 percent	2.2	1.4	0.6	1.7	2.3	2.9	0.5	1.6
Lowest 10 percent	3.6	2.5	1.0	3.0	2.3	4.2	0.7	3.0
Second 25 percent	1.6	1.1	0.4	0.7	2.3	2.3	0.2	0.9
Third 25 percent	1.5	0.9	0.3	1.4	2.3	2.3	0.3	1.4
Highest 25 percent	0.9	0.8	0.2	0.3	1.7	1.7	—	—
Highest 10 percent	1.7	1.6	0.4	0.6	2.2	2.2	—	—
Establishment characteristics								
Service-providing industries	1.0	0.7	0.2	0.6	1.6	1.5	0.2	0.6
Education and health services	1.0	0.8	0.3	0.7	1.9	1.9	0.2	0.7
Educational services	0.7	0.6	0.4	0.6	1.8	1.8	0.2	0.6
Elementary and secondary schools	0.6	0.4	0.4	0.4	1.8	1.6	0.2	0.6
Junior colleges, colleges, and universities	2.7	2.3	0.7	2.1	3.8	4.0	—	—
Healthcare and social assistance	4.7	3.7	0.3	3.2	4.4	4.3	0.3	3.2
Hospitals	5.1	4.9	—	—	4.9	5.4	0.4	1.5
Public administration	1.7	0.8	0.4	1.3	2.4	2.5	0.3	1.4
1 to 99 workers	3.8	2.2	1.1	3.0	3.2	4.4	1.2	3.1
1 to 49 workers	4.7	2.4	1.5	4.6	3.1	4.5	1.9	4.7
50 to 99 workers	3.6	2.9	1.1	2.2	6.2	5.9	—	—
100 workers or more	0.9	0.7	0.2	0.5	1.6	1.6	0.1	0.5
100 to 499 workers	1.9	1.7	0.5	1.3	2.4	2.4	0.3	1.3
500 workers or more	0.9	0.7	0.3	0.6	1.8	1.9	0.1	0.5

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	1.2	0.1	0.3	1.1	2.5	2.3	(²)	1.2
Local government	0.9	0.4	0.3	0.6	1.2	1.0	0.2	0.7
Geographic areas								
New England	3.4	—	—	2.4	3.9	4.2	—	—
Middle Atlantic	1.4	—	—	1.4	1.9	0.9	1.2	1.3
East North Central	2.3	0.5	0.8	2.1	2.3	1.1	0.6	2.1
West North Central	1.8	—	—	1.4	2.9	2.5	0.7	1.6
South Atlantic	1.7	0.3	0.2	1.6	3.1	2.6	0.1	1.7
East South Central	3.7	—	—	2.7	6.7	—	—	—
West South Central	3.4	—	—	1.4	3.0	2.5	—	—
Mountain	1.9	—	—	1.6	5.5	—	—	1.5
Pacific	1.6	0.1	0.6	1.2	3.8	4.2	0.2	1.7

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2012—Continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	1.7	—	—	1.2	3.2	3.4	—	—
Local government	1.0	0.8	0.2	0.7	1.4	1.4	0.2	0.7
Geographic areas								
New England	5.2	—	—	2.4	—	4.9	—	2.7
Middle Atlantic	1.1	0.5	0.6	1.1	3.0	2.8	—	—
East North Central	2.7	1.9	0.8	2.0	3.6	3.4	0.6	2.2
West North Central	4.4	—	—	1.4	7.1	7.6	—	—
South Atlantic	1.7	0.7	0.2	1.6	4.6	4.1	0.1	1.6
East South Central	5.4	—	—	—	5.7	7.6	—	—
West South Central	3.1	2.0	0.2	1.3	2.1	1.7	—	—
Mountain	3.0	2.7	0.5	1.6	5.0	5.7	0.4	1.6
Pacific	2.0	1.5	0.6	1.3	3.8	3.3	—	—

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.

² Less than 0.05.

NOTE: 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.