

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	59	81	72	54	75
Worker characteristics						
Management, professional, and related	88	76	86	88	69	79
Management, business, and financial	94	81	87	94	73	78
Professional and related	86	74	86	85	68	79
Teachers	86	75	88	86	70	81
Primary, secondary, and special education school teachers	97	86	88	97	79	82
Registered nurses	81	67	83	81	60	74
Service	47	33	72	46	31	67
Protective service	70	61	87	70	58	83
Sales and office	73	58	79	73	53	74
Sales and related	62	46	75	62	43	69
Office and administrative support	79	64	81	79	59	75
Natural resources, construction, and maintenance	79	64	81	79	60	77
Construction, extraction, farming, fishing, and forestry	73	60	82	73	58	79
Installation, maintenance, and repair	84	67	80	84	63	75
Production, transportation, and material moving	76	63	82	76	58	76
Production	84	70	83	84	64	77
Transportation and material moving	69	56	81	69	52	75
Full time	88	73	83	88	67	77
Part time	24	15	62	24	13	56
Union	95	85	89	95	79	83
Nonunion	69	54	79	68	50	73
Average wage within the following categories: ⁴						
Lowest 25 percent	38	25	65	38	23	60
Lowest 10 percent	21	12	55	21	11	52
Second 25 percent	78	62	80	78	58	74
Third 25 percent	88	75	85	88	70	79
Highest 25 percent	94	82	87	94	75	80
Highest 10 percent	95	84	89	95	76	80
Establishment characteristics						
Goods-producing industries	86	73	84	86	68	79
Service-providing industries	70	57	81	70	52	74
Education and health services	79	65	82	79	60	76
Educational services	86	75	87	85	68	80
Elementary and secondary schools	88	77	87	88	70	80
Junior colleges, colleges, and universities	86	76	88	86	71	82
Healthcare and social assistance	75	58	78	74	54	72
Hospitals	89	77	86	89	69	78
Public administration	88	82	93	88	78	88

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	47	37	79	27	21	79	71	53	75
Worker characteristics									
Management, professional, and related	62	51	82	36	29	81	86	68	79
Management, business, and financial	68	56	83	38	31	83	92	72	78
Professional and related	59	49	82	36	28	80	84	66	79
Teachers	53	45	85	35	28	81	85	68	81
Primary, secondary, and special education school teachers	59	51	85	39	32	82	95	78	82
Registered nurses	62	47	77	31	24	77	81	60	75
Service	26	19	73	17	12	74	46	31	67
Protective service	46	39	84	30	24	81	69	57	83
Sales and office	46	36	78	23	18	78	71	52	74
Sales and related	39	29	74	15	11	76	60	42	70
Office and administrative support	50	40	79	27	22	79	77	58	75
Natural resources, construction, and maintenance	46	36	79	31	25	81	77	59	77
Construction, extraction, farming, fishing, and forestry	42	35	83	32	27	85	71	55	78
Installation, maintenance, and repair	50	38	75	30	23	77	82	62	75
Production, transportation, and material moving	48	38	80	26	22	82	75	56	76
Production	53	43	82	28	23	83	82	63	77
Transportation and material moving	43	33	77	25	20	80	68	50	74
Full time	57	46	81	32	26	80	86	66	77
Part time	14	9	63	9	6	69	23	13	55
Union	74	63	86	57	48	84	93	77	83
Nonunion	42	33	77	21	16	77	67	49	73
Average wage within the following categories: ⁴									
Lowest 25 percent	18	12	65	10	7	70	37	22	60
Lowest 10 percent	10	6	58	6	4	62	21	11	51
Second 25 percent	47	36	76	24	18	77	76	57	74
Third 25 percent	58	48	82	33	27	82	87	68	79
Highest 25 percent	70	59	84	43	35	81	92	73	80
Highest 10 percent	76	64	84	46	38	82	93	74	80
Establishment characteristics									
Goods-producing industries	57	47	83	33	27	84	84	66	79
Service-providing industries	45	35	79	26	20	78	69	51	74
Education and health services	48	38	80	27	21	78	78	59	76
Educational services	53	44	83	34	26	78	84	67	80
Elementary and secondary schools	53	44	84	35	27	79	86	69	80
Junior colleges, colleges, and universities	57	47	84	33	25	76	86	71	82
Healthcare and social assistance	44	34	77	23	18	77	73	53	72
Hospitals	70	56	80	38	29	78	89	69	77
Public administration	62	55	89	45	39	87	86	76	88

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	76	57	41	72
1 to 49 workers	54	41	76	53	38	72
50 to 99 workers	70	54	76	70	50	71
100 workers or more	86	73	84	86	66	77
100 to 499 workers	83	67	81	83	62	75
500 workers or more	89	78	87	89	70	79
Geographic areas						
New England	73	59	82	73	52	72
Middle Atlantic	72	60	83	72	56	77
East North Central	74	58	79	73	53	72
West North Central	70	57	81	70	51	73
South Atlantic	73	58	80	73	54	74
East South Central	77	62	82	76	60	78
West South Central	73	59	80	73	55	75
Mountain	70	56	80	69	51	74
Pacific	71	61	85	71	56	79

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	30	23	77	17	13	76	56	40	72
1 to 49 workers	26	20	78	13	10	77	52	37	72
50 to 99 workers	43	31	73	28	21	75	69	49	71
100 workers or more	62	50	80	36	29	80	84	65	77
100 to 499 workers	55	44	79	28	22	80	81	61	75
500 workers or more	69	56	82	44	35	80	88	70	79
Geographic areas									
New England	51	41	79	19	14	75	69	49	71
Middle Atlantic	50	41	82	32	26	83	71	55	77
East North Central	49	38	78	26	19	76	72	52	72
West North Central	47	37	78	21	16	77	68	50	73
South Atlantic	42	32	76	23	17	73	71	53	74
East South Central	38	28	74	17	14	82	74	58	78
West South Central	38	30	78	18	15	82	72	54	75
Mountain	48	38	80	25	20	79	68	50	73
Pacific	55	46	83	43	35	83	70	55	78

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2013

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	69	31
Worker characteristics				
Management, professional, and related	82	18	70	30
Management, business, and financial	81	19	70	30
Professional and related	83	17	70	30
Teachers	87	13	67	33
Primary, secondary, and special education school teachers	87	13	66	34
Registered nurses	80	20	71	29
Service	80	20	64	36
Protective service	85	15	74	26
Sales and office	78	22	67	33
Sales and related	72	28	62	38
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	84	16	71	29
Installation, maintenance, and repair	80	20	67	33
Production, transportation, and material moving ...	80	20	72	28
Production	79	21	73	27
Transportation and material moving	80	20	71	29
Full time	81	19	69	31
Part time	74	26	64	36
Union	87	13	80	20
Nonunion	79	21	65	35
Average wage within the following categories: ²				
Lowest 25 percent	75	25	59	41
Lowest 10 percent	72	28	57	43
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	83	17	73	27
Highest 10 percent	83	17	74	26
Establishment characteristics				
Goods-producing industries	81	19	74	26
Service-providing industries	81	19	67	33
Education and health services	83	17	66	34
Educational services	85	15	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	85	15	71	29
Healthcare and social assistance	81	19	67	33
Hospitals	82	18	74	26
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2013—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	63	37
1 to 49 workers	80	20	63	37
50 to 99 workers	78	22	64	36
100 workers or more	81	19	72	28
100 to 499 workers	79	21	68	32
500 workers or more	83	17	74	26
Geographic areas				
New England	78	22	74	26
Middle Atlantic	83	17	75	25
East North Central	80	20	74	26
West North Central	81	19	67	33
South Atlantic	79	21	64	36
East South Central	80	20	61	39
West South Central	80	20	62	38
Mountain	82	18	68	32
Pacific	82	18	69	31

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using

data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$387.58	19	\$492.33	81	\$362.85	\$111.00
Worker characteristics							
Management, professional, and related	100	408.20	20	477.39	80	391.21	109.29
Management, business, and financial	100	389.34	15	483.66	85	372.58	108.37
Professional and related	100	416.69	22	475.43	78	400.31	109.74
Teachers	100	461.16	32	502.49	68	441.99	113.98
Primary, secondary, and special education school teachers	100	465.45	33	502.59	67	446.94	118.46
Registered nurses	100	399.34	10	512.43	90	386.37	108.46
Service	100	373.73	19	476.95	81	348.90	105.37
Protective service	100	439.13	24	506.68	76	418.16	103.86
Sales and office	100	358.94	16	458.73	84	339.75	114.50
Sales and related	100	299.39	10	385.38	90	289.98	122.67
Office and administrative support	100	383.73	19	474.81	81	362.74	110.73
Natural resources, construction, and maintenance	100	417.69	29	590.67	71	346.61	117.89
Construction, extraction, farming, fishing, and forestry	100	460.93	39	637.77	61	346.62	116.78
Installation, maintenance, and repair	100	383.54	21	521.49	79	346.60	118.57
Production, transportation, and material moving ...	100	379.42	17	509.67	83	353.13	110.48
Production	100	374.52	14	516.06	86	351.36	110.50
Transportation and material moving	100	384.97	20	504.56	80	355.28	110.46
Full time	100	391.18	19	495.56	81	366.31	109.27
Part time	100	330.92	17	434.56	83	309.90	137.33
Union	100	491.72	36	572.20	64	447.37	113.25
Nonunion	100	359.78	15	440.88	85	345.79	110.54
Average wage within the following categories: ²							
Lowest 25 percent	100	324.54	15	421.95	85	307.00	119.20
Lowest 10 percent	100	310.42	16	458.28	84	282.93	124.58
Second 25 percent	100	363.03	17	459.19	83	344.02	109.41
Third 25 percent	100	398.09	20	494.95	80	373.39	109.90
Highest 25 percent	100	421.08	22	528.88	78	391.55	110.07
Highest 10 percent	100	426.46	21	522.33	79	400.79	108.34
Establishment characteristics							
Goods-producing industries	100	393.99	19	565.07	81	354.97	107.42
Service-providing industries	100	386.17	19	476.89	81	364.59	111.79
Education and health services	100	417.67	21	483.60	79	399.92	109.31
Educational services	100	444.81	27	494.93	73	425.99	111.97
Elementary and secondary schools	100	454.50	31	500.51	69	433.83	117.85
Junior colleges, colleges, and universities	100	431.63	18	483.93	82	420.44	97.94
Healthcare and social assistance	100	393.07	16	465.73	84	379.55	107.22
Hospitals	100	420.83	14	518.58	86	405.50	108.25
Public administration	100	477.82	27	529.43	73	458.66	94.35

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$369.87	24	\$486.58	76	\$332.95	\$118.05
1 to 49 workers	100	371.43	25	484.31	75	333.76	116.61
50 to 99 workers	100	366.01	22	493.07	78	331.04	121.46
100 workers or more	100	397.65	16	497.16	84	378.28	107.35
100 to 499 workers	100	374.69	14	491.83	86	354.90	110.52
500 workers or more	100	418.07	18	500.98	82	399.96	104.41
Geographic areas							
New England	100	416.00	12	584.29	88	393.29	124.33
Middle Atlantic	100	422.76	26	509.82	74	391.85	115.91
East North Central	100	390.53	17	489.31	83	370.92	106.76
West North Central	100	369.63	18	484.61	82	343.92	100.57
South Atlantic	100	366.29	13	470.59	87	351.16	111.52
East South Central	100	353.95	13	461.04	87	337.28	100.73
West South Central	100	358.63	21	434.77	79	338.33	109.52
Mountain	100	390.88	23	469.28	77	367.90	110.39
Pacific	100	408.03	24	529.08	76	368.75	116.30

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

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	100	71	(⁵)	15	1	(⁵)	12	(⁵)
Worker characteristics								
Management, professional, and related	100	72	(⁵)	15	1	(⁵)	11	(⁵)
Management, business, and financial	100	74	—	13	2	—	11	(⁵)
Professional and related	100	71	1	15	1	1	11	1
Teachers	100	74	—	16	1	1	6	—
Primary, secondary, and special education school teachers	100	74	—	14	—	2	7	—
Registered nurses	100	65	—	20	1	—	11	—
Service	100	73	—	11	1	1	12	—
Protective service	100	77	—	11	3	2	7	—
Sales and office	100	65	(⁵)	22	1	(⁵)	11	(⁵)
Sales and related	100	57	(⁵)	30	—	—	12	—
Office and administrative support	100	69	(⁵)	17	1	(⁵)	11	(⁵)
Natural resources, construction, and maintenance	100	75	—	8	—	(⁵)	15	1
Construction, extraction, farming, fishing, and forestry	100	75	—	9	—	—	12	—
Installation, maintenance, and repair	100	75	—	8	—	(⁵)	16	1
Production, transportation, and material moving	100	75	—	8	(⁵)	—	15	—
Production	100	77	—	9	—	—	13	—
Transportation and material moving	100	74	—	7	—	—	18	—
Full time	100	72	(⁵)	14	1	(⁵)	12	(⁵)
Part time	100	60	—	24	(⁵)	—	13	—
Union	100	73	—	10	2	2	11	—
Nonunion	100	71	—	15	1	—	12	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	70	—	18	—	—	12	—
Lowest 10 percent	100	82	—	7	—	—	11	—
Second 25 percent	100	69	—	17	1	—	13	(⁵)
Third 25 percent	100	73	—	12	1	1	12	—
Highest 25 percent	100	72	(⁵)	14	1	1	11	1
Highest 10 percent	100	71	—	14	1	1	12	—
Establishment characteristics								
Goods-producing industries	100	76	—	10	(⁵)	—	12	—
Service-providing industries	100	70	(⁵)	16	1	1	12	(⁵)
Education and health services	100	71	—	17	1	1	9	—
Educational services	100	72	—	19	1	1	5	—
Elementary and secondary schools	100	75	—	15	1	2	6	—
Junior colleges, colleges, and universities	100	69	—	27	1	—	3	—
Healthcare and social assistance	100	70	—	15	1	—	12	—
Hospitals	100	64	—	21	1	—	11	(⁵)
Public administration	100	74	—	12	5	2	5	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

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	100	74	—	9	(⁵)	—	15	1
1 to 49 workers	100	74	—	9	(⁵)	—	16	1
50 to 99 workers	100	75	—	8	—	—	14	—
100 workers or more	100	69	1	17	1	1	11	(⁵)
100 to 499 workers	100	71	1	17	—	1	11	—
500 workers or more	100	68	—	18	2	1	10	—
Geographic areas								
New England	100	82	—	8	—	—	—	—
Middle Atlantic	100	68	—	14	(⁵)	3	13	—
East North Central	100	71	—	15	(⁵)	—	13	(⁵)
West North Central	100	63	—	13	—	—	22	—
South Atlantic	100	75	—	14	—	—	10	—
East South Central	100	74	—	16	—	—	9	—
West South Central	100	71	—	17	—	—	11	—
Mountain	100	67	—	17	1	—	15	—
Pacific	100	69	—	14	3	—	10	1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

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

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

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$901.06	9	\$1,164.15	91	\$874.44	\$442.55
Worker characteristics							
Management, professional, and related	100	952.61	8	1,234.18	92	926.91	441.09
Management, business, and financial	100	962.92	7	1,328.05	93	935.10	426.27
Professional and related	100	947.97	9	1,200.73	91	923.14	447.90
Teachers	100	920.38	13	1,228.72	87	875.58	519.91
Primary, secondary, and special education school teachers	100	909.25	15	1,227.53	85	853.68	551.76
Registered nurses	100	991.54	4	1,214.85	96	982.16	419.15
Service	100	819.94	9	1,120.26	91	790.74	490.98
Protective service	100	1,014.50	9	1,183.27	91	998.20	—
Sales and office	100	845.08	7	1,003.16	93	832.45	447.66
Sales and related	100	720.06	5	860.50	95	712.43	454.43
Office and administrative support	100	897.02	8	1,039.75	92	884.03	444.75
Natural resources, construction, and maintenance	100	909.77	17	1,245.15	83	839.29	464.24
Construction, extraction, farming, fishing, and forestry	100	926.89	25	1,234.12	75	824.31	464.19
Installation, maintenance, and repair	100	896.11	11	1,264.73	89	849.39	464.27
Production, transportation, and material moving ...	100	929.63	10	1,173.26	90	902.53	385.89
Production	100	944.06	8	1,195.56	92	923.18	367.27
Transportation and material moving	100	913.08	13	1,157.83	87	877.46	408.50
Full time	100	910.66	9	1,193.19	91	882.20	439.50
Part time	100	751.52	10	740.48	90	752.72	490.23
Union	100	1,102.64	25	1,194.11	75	1,072.58	385.56
Nonunion	100	847.24	5	1,124.90	95	832.51	454.60
Average wage within the following categories: ²							
Lowest 25 percent	100	693.27	6	803.09	94	686.64	526.89
Lowest 10 percent	100	619.94	8	638.39	92	618.30	—
Second 25 percent	100	835.41	7	1,083.72	93	816.28	446.41
Third 25 percent	100	928.65	9	1,115.14	91	909.09	423.49
Highest 25 percent	100	1,004.74	12	1,301.11	88	965.04	423.60
Highest 10 percent	100	1,047.71	12	1,309.71	88	1,011.51	405.63
Establishment characteristics							
Goods-producing industries	100	962.77	12	1,216.47	88	926.59	377.00
Service-providing industries	100	887.68	8	1,147.45	92	863.62	456.13
Education and health services	100	892.17	8	1,144.46	92	869.52	489.38
Educational services	100	893.02	10	1,240.29	90	855.99	507.65
Elementary and secondary schools	100	871.69	12	1,253.29	88	817.90	553.96
Junior colleges, colleges, and universities	100	966.83	4	1,200.92	96	958.13	401.22
Healthcare and social assistance	100	891.38	7	1,022.41	93	881.59	473.07
Hospitals	100	1,057.23	5	1,267.03	95	1,046.26	398.53
Public administration	100	1,066.46	10	1,115.78	90	1,061.22	355.56

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$798.59	11	\$1,123.20	89	\$759.76	\$497.01
1 to 49 workers	100	793.47	12	1,125.99	88	749.22	501.98
50 to 99 workers	100	811.24	8	1,113.14	92	784.79	485.23
100 workers or more	100	957.91	8	1,193.19	92	936.45	413.09
100 to 499 workers	100	892.89	7	1,135.65	93	875.69	438.23
500 workers or more	100	1,015.21	10	1,227.11	90	991.94	390.13
Geographic areas							
New England	100	1,052.17	9	1,248.87	91	1,033.86	398.33
Middle Atlantic	100	1,035.86	19	1,226.42	81	989.93	416.96
East North Central	100	968.76	11	1,130.91	89	948.34	381.20
West North Central	100	859.18	8	1,101.17	92	839.37	431.64
South Atlantic	100	817.18	3	1,178.96	97	804.06	471.46
East South Central	100	761.48	5	1,228.67	95	739.17	465.85
West South Central	100	784.69	3	998.03	97	777.60	487.49
Mountain	100	867.45	8	1,020.48	92	853.92	447.02
Pacific	100	925.24	12	1,155.65	88	894.53	462.68

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile

estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	71	(⁵)	14	1	(⁵)	12	(⁵)
Worker characteristics								
Management, professional, and related	100	73	(⁵)	14	1	(⁵)	11	(⁵)
Management, business, and financial	100	74	—	12	2	(⁵)	11	—
Professional and related	100	72	1	14	1	1	11	(⁵)
Teachers	100	76	—	14	1	1	7	—
Primary, secondary, and special education school teachers	100	76	—	12	—	1	8	—
Registered nurses	100	66	—	20	1	—	11	—
Service	100	75	—	11	1	1	12	—
Protective service	100	79	—	9	3	2	6	—
Sales and office	100	66	(⁵)	21	1	(⁵)	12	(⁵)
Sales and related	100	56	(⁵)	30	—	—	13	—
Office and administrative support	100	70	(⁵)	17	1	(⁵)	12	(⁵)
Natural resources, construction, and maintenance	100	75	—	8	—	(⁵)	15	1
Construction, extraction, farming, fishing, and forestry	100	75	—	9	—	—	13	—
Installation, maintenance, and repair	100	74	—	8	—	(⁵)	17	1
Production, transportation, and material moving	100	73	—	10	(⁵)	—	16	—
Production	100	73	—	12	—	—	14	—
Transportation and material moving	100	74	—	7	—	—	18	—
Full time	100	72	(⁵)	13	1	(⁵)	12	(⁵)
Part time	100	63	(⁵)	23	(⁵)	—	13	—
Union	100	72	—	11	2	2	12	—
Nonunion	100	71	—	15	1	—	13	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	70	—	17	(⁵)	—	12	—
Lowest 10 percent	100	81	—	7	—	—	12	—
Second 25 percent	100	68	—	17	1	—	13	(⁵)
Third 25 percent	100	74	—	11	1	1	13	—
Highest 25 percent	100	73	(⁵)	13	1	1	12	1
Highest 10 percent	100	72	—	13	1	1	12	—
Establishment characteristics								
Goods-producing industries	100	74	—	11	(⁵)	—	13	—
Service-providing industries	100	71	(⁵)	15	1	(⁵)	12	(⁵)
Education and health services	100	73	—	15	1	1	9	—
Educational services	100	75	—	16	1	1	6	—
Elementary and secondary schools	100	77	—	13	1	1	7	—
Junior colleges, colleges, and universities	100	72	—	24	1	—	3	—
Healthcare and social assistance	100	71	—	15	1	—	12	(⁵)
Hospitals	100	66	—	20	1	—	11	—
Public administration	100	74	—	12	5	2	7	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	75	—	8	(⁵)	—	16	(⁵)
1 to 49 workers	100	74	—	9	(⁵)	—	17	(⁵)
50 to 99 workers	100	77	—	8	—	—	14	—
100 workers or more	100	70	(⁵)	17	1	1	11	(⁵)
100 to 499 workers	100	71	1	16	(⁵)	1	11	(⁵)
500 workers or more	100	69	—	18	2	1	10	—
Geographic areas								
New England	100	83	—	7	—	—	—	—
Middle Atlantic	100	68	—	14	1	3	13	—
East North Central	100	71	—	16	(⁵)	—	13	(⁵)
West North Central	100	63	—	14	—	—	22	—
South Atlantic	100	76	—	13	—	—	10	1
East South Central	100	75	—	15	—	—	9	—
West South Central	100	73	—	15	—	—	11	—
Mountain	100	69	—	14	1	—	16	—
Pacific	100	69	—	14	3	—	12	—

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

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

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

⁵ Less than 0.5.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2013

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$33.52	\$59.80	\$94.42	\$135.21	\$197.62	\$139.44	\$233.69	\$363.44	\$566.47	\$844.04
Worker characteristics										
Management, professional, and related	31.88	56.46	92.20	133.10	200.40	145.48	239.00	366.96	569.31	848.76
Management, business, and financial	37.18	61.69	98.74	132.36	190.65	157.87	250.80	363.70	540.47	791.60
Professional and related	28.46	54.94	88.53	133.58	202.71	144.02	233.55	373.14	577.75	865.00
Teachers	22.76	46.41	82.23	139.34	227.94	138.36	241.00	459.17	667.00	991.44
Primary, secondary, and special education school teachers	22.76	44.24	84.15	142.32	235.00	122.88	244.32	491.00	737.01	1045.41
Registered nurses	37.22	62.83	88.01	132.72	190.94	144.02	237.30	352.60	496.13	802.02
Service	29.26	54.16	89.31	133.02	181.99	147.63	246.98	383.32	622.51	887.42
Protective service	—	52.39	85.00	125.10	181.11	130.20	209.65	306.56	449.44	709.24
Sales and office	34.98	60.00	98.50	136.22	197.77	136.54	240.43	370.97	559.00	845.24
Sales and related	39.88	70.43	104.99	150.00	216.33	154.32	256.09	370.97	574.97	811.88
Office and administrative support	32.71	55.57	95.00	133.00	190.00	136.54	235.46	370.92	558.02	848.00
Natural resources, construction, and maintenance	37.99	62.83	97.29	152.37	217.73	144.57	237.24	383.00	633.15	864.08
Construction, extraction, farming, fishing, and forestry	38.00	60.00	92.35	142.33	217.73	161.49	236.00	352.85	589.01	801.60
Installation, maintenance, and repair	36.83	66.00	100.00	159.00	220.45	129.99	238.32	407.74	643.02	886.20
Production, transportation, and material moving	38.01	62.83	94.80	134.44	189.42	120.98	203.13	318.00	480.96	767.79
Production	38.00	61.75	97.50	135.81	187.81	129.99	203.11	314.11	452.19	697.61
Transportation and material moving	38.50	65.00	91.91	132.54	194.77	116.53	204.53	330.00	523.95	843.30
Full time	34.62	59.90	94.24	134.06	192.83	141.24	234.91	362.50	557.02	841.50
Part time	31.17	53.96	99.69	174.03	265.08	96.47	213.96	386.26	636.12	909.35
Union	30.33	54.11	83.87	132.54	192.79	95.66	171.04	272.11	460.61	811.16
Nonunion	34.67	60.22	96.63	135.68	197.81	155.58	253.29	378.92	584.39	848.00
Average wage within the following categories: ³										
Lowest 25 percent	32.00	59.68	99.48	151.46	217.74	169.09	273.74	449.90	673.23	960.26
Lowest 10 percent	31.43	62.21	108.00	171.63	233.98	175.96	268.77	451.67	663.00	1024.01
Second 25 percent	35.00	60.22	93.51	132.98	197.69	140.00	232.35	364.33	572.72	841.77
Third 25 percent	32.50	59.00	91.29	133.02	191.02	136.49	225.49	351.00	536.27	805.00
Highest 25 percent	34.67	59.00	94.96	134.92	195.66	138.00	228.06	351.00	526.49	824.50
Highest 10 percent	35.00	58.31	96.35	136.87	202.26	138.36	224.98	343.75	506.47	767.78
Establishment characteristics										
Goods-producing industries	36.94	61.75	95.33	135.00	189.42	133.94	216.65	316.97	478.56	705.48
Service-providing industries	32.50	58.02	94.24	135.28	200.40	140.82	238.32	373.58	585.54	865.00
Education and health services	25.00	51.67	86.66	133.02	204.90	139.60	247.98	409.57	666.18	961.25
Educational services	22.48	43.76	79.26	136.04	218.00	138.36	246.08	441.50	667.00	925.00
Elementary and secondary schools	22.03	41.92	81.22	140.72	235.00	120.62	255.54	501.30	714.00	1006.65
Junior colleges, colleges, and universities	22.76	46.06	77.00	125.98	189.35	173.13	232.00	377.24	548.71	667.00
Healthcare and social assistance	33.06	56.97	88.83	131.18	190.94	141.46	249.94	376.62	626.90	1000.51
Hospitals	37.60	56.15	85.85	125.66	193.96	132.57	236.11	340.57	452.04	684.06
Public administration	22.76	46.30	72.76	108.09	152.36	115.78	186.48	295.36	449.44	657.53

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2013—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$40.00	\$66.75	\$102.72	\$146.70	\$213.49	\$165.64	\$267.15	\$413.97	\$661.26	\$935.76
1 to 49 workers	38.59	65.00	101.76	144.98	209.00	159.00	262.56	411.84	673.98	954.88
50 to 99 workers	43.33	74.08	104.60	151.66	219.28	173.32	277.68	416.79	642.56	892.52
100 workers or more	31.25	54.17	89.31	128.85	186.32	130.00	215.68	339.47	506.47	743.11
100 to 499 workers	32.50	57.50	92.94	132.43	189.26	134.00	224.97	355.17	540.44	771.00
500 workers or more	28.43	52.32	85.23	125.62	182.50	121.87	209.65	326.00	476.58	692.74
Geographic areas										
New England	43.55	75.12	110.03	159.74	224.16	133.55	237.21	350.17	503.18	675.95
Middle Atlantic	42.21	71.69	97.72	140.82	217.23	141.18	227.48	334.68	540.47	865.00
East North Central	39.61	61.75	91.48	127.82	188.99	122.12	209.65	316.44	489.44	754.22
West North Central	37.82	61.10	90.54	123.88	174.00	146.48	238.03	358.00	540.49	756.09
South Atlantic	29.32	55.57	94.79	134.73	196.60	145.48	238.32	389.74	623.45	946.70
East South Central	20.00	42.17	86.66	129.22	182.81	151.83	262.12	431.46	667.00	779.60
West South Central	36.60	62.21	95.00	136.87	187.48	172.75	277.50	409.57	596.06	860.00
Mountain	33.16	51.70	87.00	129.00	200.00	148.83	230.75	358.18	576.00	834.00
Pacific	29.24	52.75	89.10	136.16	202.61	116.71	222.00	365.26	573.62	892.96

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	46	8	44	60
Establishment characteristics				
Goods-producing industries	46	8	43	62
Construction	33	9	30	52
Manufacturing	62	8	61	76
Service-providing industries	46	8	44	59
Trade, transportation, and utilities	51	7	50	67
Wholesale trade	61	5	60	81
Retail trade	47	6	46	62
Transportation and warehousing	47	–	45	58
Utilities	91	69	76	93
Information	79	36	79	82
Financial activities	60	23	60	75
Finance and insurance	72	33	72	82
Credit intermediation and related activities	87	44	86	90
Insurance carriers and related activities	55	21	55	66
Real estate and rental and leasing	40	–	40	63
Professional and business services	46	–	45	63
Professional and technical services	48	–	47	69
Administrative and waste services	36	–	35	45
Education and health services	57	–	56	69
Educational services	48	–	45	60
Junior colleges, colleges, and universities	91	7	90	96
Healthcare and social assistance	59	–	58	70
Leisure and hospitality	18	–	18	25
Accommodation and food services	18	–	18	25
Other services	25	–	23	40
1 to 99 workers	44	7	43	58
1 to 49 workers	42	7	41	57
50 to 99 workers	75	16	72	90
100 workers or more	90	31	86	95
100 to 499 workers	89	29	85	95
500 workers or more	96	49	93	98

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
New England	41	—	40	50
Middle Atlantic	41	9	38	60
East North Central	41	9	39	54
West North Central	53	9	52	57
South Atlantic	47	7	47	63
East South Central	51	8	49	62
West South Central	49	—	48	59
Mountain	53	9	51	68
Pacific	43	8	42	62

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of 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/glossary20122013.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	70	51	73
Worker characteristics						
Management, professional, and related	88	74	85	87	67	77
Management, business, and financial	94	81	86	94	73	77
Professional and related	84	71	84	84	65	77
Service	41	27	65	40	25	61
Protective service	45	33	74	45	32	71
Sales and office	71	56	78	71	52	72
Sales and related	62	46	74	62	43	69
Office and administrative support	78	62	80	77	57	74
Natural resources, construction, and maintenance	77	61	79	77	58	75
Construction, extraction, farming, fishing, and forestry	70	56	80	70	54	77
Installation, maintenance, and repair	83	65	78	83	61	74
Production, transportation, and material moving	76	62	81	76	57	75
Production	84	69	83	84	64	76
Transportation and material moving	69	55	80	69	51	74
Full time	85	69	81	85	64	75
Part time	24	15	60	24	13	54
Union	95	84	88	95	79	83
Nonunion	67	53	78	67	48	72
Average wage within the following categories: ³						
Lowest 25 percent	35	21	62	34	20	57
Lowest 10 percent	20	10	52	20	10	50
Second 25 percent	75	57	77	74	53	72
Third 25 percent	86	71	83	86	66	77
Highest 25 percent	93	80	86	93	72	78
Highest 10 percent	94	82	88	94	74	79
Establishment characteristics						
Goods-producing industries	86	73	84	86	68	79
Construction	71	56	78	71	53	75
Manufacturing	92	79	85	92	73	79
Service-providing industries	67	52	78	66	48	72
Trade, transportation, and utilities	72	56	79	71	52	73
Wholesale trade	84	70	83	84	67	80
Retail trade	62	46	74	62	43	69
Transportation and warehousing	85	70	83	84	62	73
Utilities	99	92	93	98	83	85

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	45	35	78	24	19	78	68	50	73
Worker characteristics									
Management, professional, and related	64	52	81	35	28	80	85	66	77
Management, business, and financial	69	57	83	36	30	82	92	71	77
Professional and related	61	49	80	35	27	79	82	63	77
Service	22	15	68	13	9	69	40	24	60
Protective service	27	19	69	13	8	61	45	32	72
Sales and office	45	34	76	21	16	77	70	51	72
Sales and related	39	29	74	15	11	76	60	42	69
Office and administrative support	49	38	78	25	20	77	76	56	74
Natural resources, construction, and maintenance	44	34	77	30	24	80	75	57	75
Construction, extraction, farming, fishing, and forestry	38	32	82	31	26	85	68	52	76
Installation, maintenance, and repair	49	36	74	29	22	75	81	60	74
Production, transportation, and material moving	47	37	79	26	21	81	74	56	75
Production	53	43	81	27	23	83	82	63	76
Transportation and material moving	42	32	77	24	19	80	67	49	74
Full time	56	44	79	30	24	79	84	63	75
Part time	13	8	60	8	5	68	23	13	54
Union	73	62	84	58	48	83	94	78	83
Nonunion	42	32	76	21	16	77	66	47	72
Average wage within the following categories: ³									
Lowest 25 percent	16	10	64	9	7	70	33	19	57
Lowest 10 percent	9	5	55	6	3	57	20	10	49
Second 25 percent	45	33	74	21	16	75	73	52	72
Third 25 percent	55	44	80	30	24	81	84	65	77
Highest 25 percent	71	58	83	41	33	80	91	71	78
Highest 10 percent	77	64	83	43	35	81	92	72	79
Establishment characteristics									
Goods-producing industries	57	47	83	32	27	84	84	66	78
Construction	38	31	82	25	23	89	69	52	74
Manufacturing	64	53	83	35	29	83	90	71	79
Service-providing industries	43	32	76	23	17	76	65	47	72
Trade, transportation, and utilities	45	34	76	21	16	79	70	51	73
Wholesale trade	50	41	82	25	21	82	84	67	80
Retail trade	38	27	71	14	11	77	60	42	69
Transportation and warehousing	60	48	80	33	26	78	83	60	73
Utilities	85	77	90	55	49	88	97	83	85

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	91	73	80	91	66	72
Financial activities	88	72	83	88	65	74
Finance and insurance	93	78	85	92	70	75
Credit intermediation and related activities	94	78	84	94	70	75
Insurance carriers and related activities	90	77	85	90	67	75
Real estate and rental and leasing	71	53	74	71	50	70
Professional and business services	70	57	81	69	52	75
Professional and technical services	84	71	85	84	67	79
Administrative and waste services	49	36	74	48	33	68
Education and health services	74	57	77	74	52	71
Educational services	77	62	80	77	57	74
Junior colleges, colleges, and universities	90	73	82	90	68	76
Healthcare and social assistance	73	56	77	73	52	71
Leisure and hospitality	31	18	58	31	17	55
Accommodation and food services	30	16	53	30	15	50
Other services	51	40	79	50	38	76
1 to 99 workers	57	43	75	57	40	71
1 to 49 workers	53	40	75	53	38	71
50 to 99 workers	69	52	75	69	48	70
100 workers or more	85	70	82	85	63	75
100 to 499 workers	83	66	80	82	61	74
500 workers or more	89	76	86	88	67	76
Geographic areas						
New England	70	56	80	70	49	70
Middle Atlantic	70	56	81	70	52	75
East North Central	72	56	78	72	51	71
West North Central	68	54	79	67	48	72
South Atlantic	70	54	77	70	50	72
East South Central	72	56	78	72	53	74
West South Central	70	55	79	70	51	74
Mountain	67	52	77	67	48	72
Pacific	68	56	83	68	52	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	77	57	74	56	37	66	90	65	72
Financial activities	67	53	79	29	22	77	86	64	74
Finance and insurance	75	60	79	31	24	78	91	68	75
Credit intermediation and related activities	78	60	77	26	20	77	93	69	74
Insurance carriers and related activities	70	57	81	36	28	78	89	66	74
Real estate and rental and leasing	41	31	74	22	17	75	70	49	70
Professional and business services	44	35	80	28	22	80	68	51	74
Professional and technical services	59	49	84	37	30	81	82	65	79
Administrative and waste services	22	16	72	14	11	77	48	32	67
Education and health services	44	33	76	23	17	76	72	51	71
Educational services	51	39	75	27	19	69	76	56	74
Junior colleges, colleges, and universities	64	48	76	34	23	66	90	68	76
Healthcare and social assistance	43	32	76	22	17	77	72	51	70
Leisure and hospitality	18	11	63	12	8	66	30	17	55
Accommodation and food services	17	10	60	11	7	62	29	14	49
Other services	26	21	79	17	14	82	48	37	75
1 to 99 workers	30	22	76	16	12	76	55	39	71
1 to 49 workers	26	20	78	13	10	77	52	37	71
50 to 99 workers	42	30	72	27	20	74	67	47	70
100 workers or more	63	50	79	34	27	80	83	62	75
100 to 499 workers	56	43	78	27	21	79	81	59	73
500 workers or more	74	58	79	45	36	80	87	67	76
Geographic areas									
New England	50	39	78	19	14	75	67	46	69
Middle Atlantic	47	37	80	27	22	81	69	52	75
East North Central	46	35	77	22	17	74	71	51	71
West North Central	46	34	75	22	17	76	67	48	72
South Atlantic	41	31	75	21	16	76	69	49	72
East South Central	41	31	76	20	16	81	69	51	73
West South Central	41	31	77	19	16	81	69	50	73
Mountain	44	34	78	24	18	78	65	47	71
Pacific	50	40	81	36	29	80	66	51	77

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 Surveyed occupations are classified into wage categories based on the average

wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2013

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	81	19	70	30
Management, business, and financial	79	21	70	30
Professional and related	81	19	70	30
Service	77	23	60	40
Protective service	75	25	60	40
Sales and office	77	23	66	34
Sales and related	72	28	62	38
Office and administrative support	79	21	68	32
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry	83	17	71	29
Installation, maintenance, and repair	79	21	67	33
Production, transportation, and material moving	79	21	72	28
Production	79	21	73	27
Transportation and material moving	80	20	72	28
Full time	79	21	68	32
Part time	72	28	63	37
Union	87	13	83	17
Nonunion	78	22	66	34
Average wage within the following categories: ¹				
Lowest 25 percent	73	27	58	42
Lowest 10 percent	71	29	56	44
Second 25 percent	78	22	66	34
Third 25 percent	80	20	69	31
Highest 25 percent	81	19	73	27
Highest 10 percent	81	19	73	27
Establishment characteristics				
Goods-producing industries	81	19	74	26
Construction	81	19	68	32
Manufacturing	80	20	75	25
Service-providing industries	78	22	67	33
Trade, transportation, and utilities	76	24	66	34
Wholesale trade	80	20	68	32
Retail trade	71	29	60	40
Transportation and warehousing	81	19	76	24
Utilities	85	15	81	19

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2013—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	82	18	76	24
Financial activities	81	19	70	30
Finance and insurance	80	20	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	73	27
Real estate and rental and leasing	84	16	64	36
Professional and business services	79	21	67	33
Professional and technical services	81	19	68	32
Administrative and waste services	76	24	60	40
Education and health services	80	20	66	34
Educational services	81	19	65	35
Junior colleges, colleges, and universities	79	21	69	31
Healthcare and social assistance	80	20	66	34
Leisure and hospitality	74	26	57	43
Accommodation and food services	70	30	58	42
Other services	79	21	64	36
1 to 99 workers	79	21	63	37
1 to 49 workers	79	21	63	37
50 to 99 workers	77	23	63	37
100 workers or more	79	21	72	28
100 to 499 workers	78	22	68	32
500 workers or more	81	19	77	23
Geographic areas				
New England	77	23	73	27
Middle Atlantic	81	19	73	27
East North Central	79	21	72	28
West North Central	78	22	66	34
South Atlantic	76	24	63	37
East South Central	77	23	64	36
West South Central	79	21	65	35
Mountain	81	19	69	31
Pacific	81	19	68	32

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$368.88	16	\$485.70	84	\$345.83	\$112.63
Worker characteristics							
Management, professional, and related	100	383.88	16	447.33	84	372.21	110.07
Management, business, and financial	100	374.05	13	468.60	87	359.72	111.50
Professional and related	100	389.83	17	437.33	83	380.12	109.17
Service	100	336.88	15	468.30	85	313.80	107.56
Protective service	100	335.33	4	512.59	96	328.50	113.12
Sales and office	100	345.20	14	444.10	86	328.62	116.10
Sales and related	100	297.00	9	381.95	91	288.30	123.15
Office and administrative support	100	368.59	17	460.74	83	349.95	112.38
Natural resources, construction, and maintenance	100	412.66	29	606.08	71	333.51	122.26
Construction, extraction, farming, fishing, and forestry	100	463.99	41	659.26	59	328.09	126.10
Installation, maintenance, and repair	100	374.86	20	526.55	80	336.45	120.18
Production, transportation, and material moving ...	100	375.24	16	510.56	84	349.27	110.77
Production	100	372.52	14	517.71	86	349.74	110.64
Transportation and material moving	100	378.54	19	504.41	81	348.64	110.93
Full time	100	372.61	17	490.64	83	349.17	110.90
Part time	100	315.71	15	408.99	85	298.98	136.89
Union	100	481.32	38	591.27	62	414.83	106.80
Nonunion	100	350.80	13	436.76	87	337.88	113.30
Average wage within the following categories: ¹							
Lowest 25 percent	100	313.85	13	434.82	87	295.13	122.94
Lowest 10 percent	100	302.40	13	475.78	87	275.35	125.83
Second 25 percent	100	345.13	14	437.18	86	330.16	111.34
Third 25 percent	100	376.41	18	484.78	82	352.72	112.68
Highest 25 percent	100	399.74	18	529.08	82	370.96	109.97
Highest 10 percent	100	397.67	17	509.67	83	375.15	109.79
Establishment characteristics							
Goods-producing industries	100	393.33	19	565.74	81	353.81	107.78
Construction	100	448.72	39	649.50	61	320.29	133.51
Manufacturing	100	376.68	13	492.41	87	359.95	102.71
Service-providing industries	100	361.87	16	458.68	84	343.62	113.98
Trade, transportation, and utilities	100	334.83	15	427.13	85	318.33	119.49
Wholesale trade	100	351.93	19	431.58	81	332.66	108.13
Retail trade	100	290.63	12	356.30	88	281.30	132.36
Transportation and warehousing	100	404.09	15	548.75	85	377.80	106.75
Utilities	100	419.45	18	472.55	82	407.51	89.51

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$378.15	22	\$540.94	78	\$331.93	\$98.70
Financial activities	100	377.59	15	494.94	85	356.20	103.78
Finance and insurance	100	369.09	12	465.59	88	355.99	101.86
Credit intermediation and related activities	100	364.18	13	455.85	87	350.14	101.35
Insurance carriers and related activities	100	376.07	9	489.75	91	364.49	98.42
Real estate and rental and leasing	100	416.32	31	546.10	69	357.37	114.94
Professional and business services	100	364.03	16	443.98	84	348.75	118.84
Professional and technical services	100	378.74	19	442.11	81	363.41	115.91
Administrative and waste services	100	339.75	14	452.29	86	321.10	125.15
Education and health services	100	390.23	14	456.52	86	379.57	108.50
Educational services	100	411.37	18	459.25	82	401.20	117.29
Junior colleges, colleges, and universities	100	413.73	8	478.54	92	407.95	120.94
Healthcare and social assistance	100	386.30	13	455.85	87	375.75	106.95
Leisure and hospitality	100	321.86	19	503.77	81	278.95	113.98
Accommodation and food services	100	296.22	—	—	—	—	—
Other services	100	384.19	24	482.47	76	352.35	126.50
1 to 99 workers	100	363.85	23	484.21	77	328.27	119.60
1 to 49 workers	100	367.16	24	483.72	76	329.61	118.08
50 to 99 workers	100	355.16	19	485.85	81	324.99	123.33
100 workers or more	100	372.64	12	487.86	88	357.29	108.08
100 to 499 workers	100	357.46	12	478.27	88	341.54	111.77
500 workers or more	100	391.95	12	499.82	88	377.39	103.37
Geographic areas							
New England	100	391.86	11	596.42	89	365.38	125.71
Middle Atlantic	100	412.14	23	525.18	77	377.68	117.90
East North Central	100	370.67	16	473.79	84	350.93	110.45
West North Central	100	345.98	10	493.87	90	328.64	102.41
South Atlantic	100	349.29	11	463.87	89	335.51	116.77
East South Central	100	341.81	13	486.85	87	321.05	113.18
West South Central	100	348.58	14	421.42	86	336.25	107.57
Mountain	100	369.38	21	455.96	79	346.82	111.36
Pacific	100	374.64	23	487.54	77	341.72	109.32

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

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	100	71	1	14	(⁴)	(⁴)	14	(⁴)
Worker characteristics								
Management, professional, and related	100	72	—	13	1	—	13	(⁴)
Management, business, and financial	100	74	—	13	1	—	12	(⁴)
Professional and related	100	71	—	13	(⁴)	—	14	(⁴)
Service	100	73	—	9	—	—	15	—
Protective service	100	79	—	9	—	—	—	—
Sales and office	100	65	(⁴)	22	(⁴)	—	12	—
Sales and related	100	57	(⁴)	31	—	—	12	—
Office and administrative support	100	69	—	17	1	—	12	—
Natural resources, construction, and maintenance	100	75	—	7	—	—	16	—
Construction, extraction, farming, fishing, and forestry	100	76	—	7	—	—	13	—
Installation, maintenance, and repair	100	75	—	7	—	—	17	1
Production, transportation, and material moving	100	76	—	8	—	—	16	—
Production	100	77	—	9	—	—	13	—
Transportation and material moving	100	74	—	6	—	—	19	—
Full time	100	72	1	13	(⁴)	(⁴)	14	(⁴)
Part time	100	60	—	24	—	—	14	—
Union	100	75	1	6	—	—	15	—
Nonunion	100	71	—	14	(⁴)	—	13	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	69	—	17	—	—	13	—
Second 25 percent	100	69	—	17	(⁴)	—	13	(⁴)
Third 25 percent	100	72	—	11	1	—	15	1
Highest 25 percent	100	73	(⁴)	12	1	(⁴)	13	1
Highest 10 percent	100	73	—	12	1	—	13	1
Establishment characteristics								
Goods-producing industries	100	77	—	10	(⁴)	—	12	—
Construction	100	76	—	10	—	—	11	—
Manufacturing	100	77	—	10	(⁴)	—	13	—
Service-providing industries	100	70	(⁴)	15	(⁴)	(⁴)	14	(⁴)
Trade, transportation, and utilities	100	63	(⁴)	21	—	—	15	—
Wholesale trade	100	77	—	6	—	—	16	—
Retail trade	100	53	(⁴)	35	—	—	12	—
Transportation and warehousing	100	66	—	7	—	—	26	—
Utilities	100	95	—	—	—	—	—	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

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	100	81	—	9	—	—	10	—
Financial activities	100	72	—	20	1	—	7	—
Finance and insurance	100	70	—	21	—	—	6	—
Credit intermediation and related activities	100	75	—	19	—	—	4	—
Insurance carriers and related activities	100	65	—	22	—	—	11	—
Real estate and rental and leasing	100	79	—	—	—	—	—	—
Professional and business services	100	72	—	9	—	—	18	—
Professional and technical services	100	78	—	8	—	—	14	—
Administrative and waste services	100	62	—	—	—	—	—	—
Education and health services	100	72	—	13	(⁴)	—	12	—
Educational services	100	79	—	10	1	—	8	—
Junior colleges, colleges, and universities	100	76	—	15	2	—	7	—
Healthcare and social assistance	100	70	—	13	(⁴)	—	13	—
Leisure and hospitality	100	80	—	9	—	—	—	—
Accommodation and food services	100	78	—	11	—	—	—	—
Other services	100	62	—	6	—	—	25	—
1 to 99 workers	100	75	—	8	—	—	15	1
1 to 49 workers	100	74	—	9	—	—	16	(⁴)
50 to 99 workers	100	76	—	8	—	—	15	—
100 workers or more	100	69	1	17	1	(⁴)	12	(⁴)
100 to 499 workers	100	70	—	17	(⁴)	—	12	—
500 workers or more	100	67	—	17	1	—	13	1
Geographic areas								
New England	100	80	—	9	—	—	—	—
Middle Atlantic	100	72	—	12	1	1	13	—
East North Central	100	71	—	14	(⁴)	—	15	(⁴)
West North Central	100	62	—	12	—	—	24	—
South Atlantic	100	74	—	13	—	—	12	—
East South Central	100	75	—	12	—	—	12	—
West South Central	100	69	—	19	—	—	11	—
Mountain	100	66	—	17	—	—	17	—
Pacific	100	70	—	13	1	—	12	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 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average

wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$885.03	9	\$1,152.38	91	\$858.75	\$442.26
Worker characteristics							
Management, professional, and related	100	952.95	8	1,227.78	92	930.12	429.93
Management, business, and financial	100	955.19	7	1,359.38	93	924.68	434.51
Professional and related	100	951.59	8	1,158.26	92	933.46	427.11
Service	100	741.87	8	1,107.39	92	710.80	—
Protective service	100	821.46	2	1,494.46	98	805.08	—
Sales and office	100	826.38	7	976.33	93	814.81	452.67
Sales and related	100	717.28	5	852.77	95	710.19	454.57
Office and administrative support	100	879.35	8	1,012.61	92	867.41	451.72
Natural resources, construction, and maintenance	100	903.73	19	1,247.25	81	824.89	476.44
Construction, extraction, farming, fishing, and forestry	100	925.29	28	1,231.78	72	805.92	485.75
Installation, maintenance, and repair	100	887.71	12	1,274.77	88	836.38	470.81
Production, transportation, and material moving ...	100	927.99	10	1,176.41	90	900.74	383.04
Production	100	940.45	8	1,199.53	92	919.31	367.41
Transportation and material moving	100	912.62	13	1,159.56	87	876.45	403.48
Full time	100	896.77	9	1,187.83	91	868.34	439.06
Part time	100	719.74	10	692.51	90	722.65	487.69
Union	100	1,096.38	32	1,182.28	68	1,056.70	341.59
Nonunion	100	851.35	5	1,124.19	95	835.96	453.85
Average wage within the following categories: ¹							
Lowest 25 percent	100	675.79	6	730.98	94	672.57	527.49
Lowest 10 percent	100	617.65	7	692.71	93	612.11	—
Second 25 percent	100	816.87	7	1,029.17	93	800.93	450.28
Third 25 percent	100	899.69	9	1,118.62	91	876.96	431.60
Highest 25 percent	100	996.65	11	1,308.10	89	957.16	414.66
Highest 10 percent	100	1,015.76	10	1,342.55	90	980.87	409.30
Establishment characteristics							
Goods-producing industries	100	962.39	13	1,216.40	87	925.93	377.66
Construction	100	878.63	26	1,217.18	74	756.79	534.98
Manufacturing	100	984.13	9	1,230.62	91	960.67	344.12
Service-providing industries	100	863.05	8	1,123.57	92	840.63	459.69
Trade, transportation, and utilities	100	818.21	8	979.06	92	803.78	437.07
Wholesale trade	100	858.66	8	1,056.23	92	840.45	431.41
Retail trade	100	679.26	7	728.67	93	675.59	485.56
Transportation and warehousing	100	1,046.40	10	1,227.08	90	1,025.48	346.30
Utilities	100	1,128.37	13	1,316.30	87	1,101.01	299.96

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$1,015.32	15	\$1,487.70	85	\$934.44	\$358.91
Financial activities	100	923.77	6	1,354.87	94	897.72	424.49
Finance and insurance	100	935.36	4	1,262.26	96	922.85	402.52
Credit intermediation and related activities	100	895.67	2	1,163.79	98	888.97	413.68
Insurance carriers and related activities	100	974.76	4	1,311.52	96	960.05	378.37
Real estate and rental and leasing	100	866.09	—	—	—	—	—
Professional and business services	100	901.46	8	1,275.45	92	868.69	467.53
Professional and technical services	100	928.11	10	1,263.14	90	891.67	470.53
Administrative and waste services	100	770.16	8	1,352.80	92	722.39	515.50
Education and health services	100	883.58	7	1,012.22	93	874.58	481.16
Educational services	100	918.68	4	1,100.92	96	911.58	496.51
Junior colleges, colleges, and universities	100	1,002.30	1	1,448.90	99	998.32	456.38
Healthcare and social assistance	100	877.03	7	1,003.42	93	867.43	478.19
Leisure and hospitality	100	661.94	—	—	—	—	—
Accommodation and food services	100	654.67	—	—	—	—	—
Other services	100	819.02	13	961.72	87	797.50	522.95
1 to 99 workers	100	789.92	11	1,120.87	89	749.47	503.05
1 to 49 workers	100	787.05	12	1,127.80	88	740.85	507.99
50 to 99 workers	100	797.54	8	1,093.87	92	771.36	490.50
100 workers or more	100	954.20	8	1,185.50	92	935.35	399.66
100 to 499 workers	100	877.05	6	1,090.00	94	862.98	435.01
500 workers or more	100	1,051.52	9	1,266.40	91	1,029.68	353.57
Geographic areas							
New England	100	1,005.26	8	1,247.35	92	983.03	405.70
Middle Atlantic	100	1,008.50	15	1,266.86	85	961.76	435.01
East North Central	100	921.46	11	1,094.39	89	900.10	394.96
West North Central	100	822.03	6	1,005.43	94	809.61	421.84
South Atlantic	100	811.97	4	1,181.01	96	795.03	477.64
East South Central	100	823.34	6	1,228.95	94	795.17	451.27
West South Central	100	824.93	4	1,009.94	96	817.40	—
Mountain	100	873.65	9	1,038.87	91	856.94	431.94
Pacific	100	869.31	12	1,124.23	88	835.09	459.75

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	71	(⁴)	14	(⁴)	(⁴)	14	(⁴)
Worker characteristics								
Management, professional, and related	100	73	—	12	1	(⁴)	13	—
Management, business, and financial	100	75	—	12	1	(⁴)	12	—
Professional and related	100	72	—	12	(⁴)	—	14	(⁴)
Service	100	74	—	10	(⁴)	—	15	—
Protective service	100	78	—	10	—	—	—	—
Sales and office	100	65	—	21	(⁴)	—	13	(⁴)
Sales and related	100	56	(⁴)	30	—	—	13	—
Office and administrative support	100	69	—	16	1	—	13	(⁴)
Natural resources, construction, and maintenance	100	75	—	7	—	—	16	—
Construction, extraction, farming, fishing, and forestry	100	76	—	7	—	—	13	—
Installation, maintenance, and repair	100	74	—	8	—	—	18	—
Production, transportation, and material moving	100	73	—	9	(⁴)	—	16	—
Production	100	73	—	12	—	—	14	—
Transportation and material moving	100	74	—	6	—	—	19	—
Full time	100	72	(⁴)	13	(⁴)	(⁴)	14	(⁴)
Part time	100	62	(⁴)	23	—	—	14	—
Union	100	73	1	8	—	—	15	—
Nonunion	100	71	—	14	(⁴)	—	14	(⁴)
Average wage within the following categories: ⁵								
Lowest 25 percent	100	69	—	17	—	—	13	—
Second 25 percent	100	67	—	18	(⁴)	—	14	(⁴)
Third 25 percent	100	73	—	11	(⁴)	—	15	(⁴)
Highest 25 percent	100	73	—	12	1	—	14	(⁴)
Highest 10 percent	100	73	—	12	1	—	14	(⁴)
Establishment characteristics								
Goods-producing industries	100	74	—	11	(⁴)	—	13	—
Construction	100	78	—	7	—	—	12	—
Manufacturing	100	73	—	12	(⁴)	—	14	—
Service-providing industries	100	70	(⁴)	14	(⁴)	(⁴)	14	(⁴)
Trade, transportation, and utilities	100	63	(⁴)	20	—	—	17	—
Wholesale trade	100	75	—	6	—	—	17	—
Retail trade	100	52	(⁴)	34	—	—	13	—
Transportation and warehousing	100	66	—	7	—	—	27	—
Utilities	100	95	—	—	—	—	—	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	100	81	—	8	—	—	11	—
Financial activities	100	72	—	19	1	—	7	—
Finance and insurance	100	71	—	21	—	—	7	—
Credit intermediation and related activities	100	75	—	18	—	—	5	—
Insurance carriers and related activities	100	66	—	22	—	—	11	—
Real estate and rental and leasing	100	80	—	—	—	—	—	—
Professional and business services	100	73	—	8	—	—	18	—
Professional and technical services	100	79	—	7	—	—	15	—
Administrative and waste services	100	63	—	—	—	—	—	—
Education and health services	100	72	—	13	1	—	12	(⁴)
Educational services	100	79	—	9	1	—	9	—
Junior colleges, colleges, and universities	100	75	—	15	2	—	7	—
Healthcare and social assistance	100	71	—	13	(⁴)	—	13	(⁴)
Leisure and hospitality	100	80	—	10	—	—	9	—
Accommodation and food services	100	78	—	11	—	—	—	—
Other services	100	64	—	7	—	—	23	—
1 to 99 workers	100	75	—	8	—	—	16	(⁴)
1 to 49 workers	100	74	—	8	—	—	17	(⁴)
50 to 99 workers	100	77	—	7	—	—	15	—
100 workers or more	100	68	1	17	1	(⁴)	13	(⁴)
100 to 499 workers	100	70	1	17	(⁴)	—	12	—
500 workers or more	100	66	—	18	1	—	13	1
Geographic areas								
New England	100	81	—	8	—	—	—	—
Middle Atlantic	100	72	—	12	1	1	14	—
East North Central	100	70	—	15	(⁴)	—	14	—
West North Central	100	60	—	14	—	—	25	—
South Atlantic	100	74	—	13	—	—	13	1
East South Central	100	75	—	11	—	—	13	—
West South Central	100	70	—	18	—	—	12	—
Mountain	100	66	—	15	—	—	18	—
Pacific	100	71	—	13	—	—	12	1

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 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average

wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2013

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$38.00	\$64.02	\$98.53	\$138.67	\$198.92	\$145.48	\$243.15	\$363.44	\$555.17	\$846.89
Worker characteristics										
Management, professional, and related	38.28	64.19	98.47	136.50	197.77	151.83	249.94	363.44	539.35	834.60
Management, business, and financial	40.13	67.17	103.16	137.64	197.39	166.44	263.21	364.00	547.96	830.13
Professional and related	36.92	61.23	93.84	135.56	197.98	145.48	237.32	358.48	532.68	840.74
Service	32.71	61.88	96.34	139.75	186.69	173.32	262.79	399.81	643.46	925.00
Protective service	—	70.62	108.33	155.44	198.92	226.33	259.98	372.34	664.12	1012.22
Sales and office	36.69	64.00	100.49	139.23	202.02	137.67	247.90	370.97	561.00	850.00
Sales and related	40.00	70.61	104.99	150.00	216.33	154.32	256.09	370.97	574.97	797.67
Office and administrative support	36.13	60.66	99.06	135.20	192.34	136.54	243.52	370.97	559.90	851.95
Natural resources, construction, and maintenance	42.90	66.14	100.86	159.45	220.49	155.17	245.00	400.00	640.56	886.20
Construction, extraction, farming, fishing, and forestry	49.14	63.85	98.19	155.70	219.63	168.00	243.48	372.71	592.90	852.12
Installation, maintenance, and repair	40.80	68.11	101.00	161.94	220.49	134.41	245.00	416.25	648.50	893.44
Production, transportation, and material moving	38.33	63.62	95.47	135.21	189.42	122.63	203.11	317.03	474.23	750.10
Production	38.00	61.75	97.53	136.57	187.81	130.23	203.13	314.51	452.19	696.63
Transportation and material moving	39.28	66.14	92.90	132.98	194.86	114.16	200.00	325.18	513.42	841.69
Full time	39.13	64.34	98.50	136.87	194.99	147.93	244.28	362.50	549.00	843.30
Part time	31.17	54.09	100.94	181.61	266.22	103.22	214.22	386.26	636.12	891.64
Union	32.07	55.98	90.34	136.90	187.81	93.00	162.29	264.04	423.55	673.23
Nonunion	38.57	65.00	99.48	138.74	200.00	154.68	253.49	372.64	569.14	851.89
Average wage within the following categories: ²										
Lowest 25 percent	37.71	65.00	102.56	153.06	220.49	151.58	268.34	432.92	653.89	979.15
Second 25 percent	38.50	61.75	96.41	134.32	198.92	145.48	246.08	373.98	583.35	843.57
Third 25 percent	37.00	65.00	96.34	140.74	197.29	145.07	237.32	353.69	530.59	831.94
Highest 25 percent	39.20	65.00	100.16	136.87	192.68	147.58	236.89	351.67	510.12	805.00
Highest 10 percent	39.37	65.00	103.00	137.96	202.26	149.12	238.32	348.20	508.83	782.55
Establishment characteristics										
Goods-producing industries	37.55	61.75	95.66	135.18	190.00	134.40	216.65	316.97	478.13	707.83
Construction	53.12	74.92	118.92	172.50	222.29	179.59	300.34	489.73	687.08	928.66
Manufacturing	35.54	61.70	93.12	127.17	176.94	122.03	201.74	300.61	432.33	631.79
Service-providing industries	38.43	65.00	99.32	139.99	203.04	148.59	249.60	375.81	576.00	880.59
Trade, transportation, and utilities	32.50	65.00	97.49	150.00	218.55	119.17	225.26	363.00	551.75	843.57
Wholesale trade	40.88	65.96	95.54	133.91	192.03	138.57	247.64	368.50	546.60	824.50
Retail trade	32.50	73.01	112.70	172.97	240.15	112.90	250.53	438.00	662.50	952.86
Transportation and warehousing	26.50	52.50	88.75	132.45	192.64	94.12	173.20	264.80	416.25	644.43
Utilities	—	49.74	91.34	122.90	161.24	119.44	182.62	317.03	380.52	488.29

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2013—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$33.39	\$60.23	\$88.00	\$118.33	\$177.65	\$130.67	\$199.15	\$302.18	\$428.07	\$654.00
Financial activities	43.53	62.14	98.78	122.99	169.14	169.98	251.33	362.44	519.00	784.00
Finance and insurance	43.64	61.32	100.28	121.40	162.65	161.00	245.57	356.97	487.46	707.48
Credit intermediation and related activities	45.50	62.97	103.00	121.02	162.65	176.98	269.48	363.97	501.75	735.96
Insurance carriers and related activities	40.00	60.58	96.07	124.99	161.62	134.28	228.09	341.26	470.68	669.14
Real estate and rental and leasing	43.12	64.37	89.29	135.28	—	203.96	338.61	461.04	760.98	1022.16
Professional and business services	40.00	68.22	103.99	141.92	211.88	173.32	253.39	378.06	558.02	840.95
Professional and technical services	37.18	67.17	102.79	133.43	188.00	175.49	257.62	378.38	555.50	840.95
Administrative and waste services	40.85	68.11	102.56	169.40	261.86	—	230.75	415.40	677.26	954.88
Education and health services	35.00	60.00	94.15	136.57	200.22	145.48	257.33	393.23	642.56	999.16
Educational services	38.00	65.56	100.03	155.00	217.23	208.00	308.81	435.31	629.00	890.00
Junior colleges, colleges, and universities	43.49	68.29	111.00	168.11	218.28	206.73	300.00	425.23	573.29	729.34
Healthcare and social assistance	33.74	57.46	90.84	133.02	190.94	136.70	249.94	376.13	642.70	1024.01
Leisure and hospitality	45.00	70.07	101.10	150.00	181.99	214.22	304.23	431.25	574.12	898.04
Accommodation and food services	52.88	75.74	102.73	143.21	181.99	214.22	297.21	403.38	546.39	744.93
Other services	57.00	83.98	107.00	161.71	229.59	202.04	277.96	474.93	685.35	921.00
1 to 99 workers	42.07	68.75	103.99	149.45	214.00	175.49	276.85	418.00	661.26	945.99
1 to 49 workers	40.00	66.75	103.16	146.61	210.52	170.46	268.50	421.07	685.00	971.32
50 to 99 workers	43.80	75.10	106.00	154.96	220.49	180.00	287.66	418.00	642.56	892.52
100 workers or more	35.31	60.82	93.28	132.43	186.32	130.00	216.65	336.09	477.41	707.56
100 to 499 workers	34.62	62.52	95.46	135.07	190.00	136.23	228.43	351.00	520.22	762.39
500 workers or more	37.00	59.19	90.86	130.83	181.00	120.14	201.96	317.50	418.28	592.91
Geographic areas										
New England	43.33	79.52	111.01	167.48	229.59	—	249.22	359.12	516.83	675.95
Middle Atlantic	43.08	73.06	100.38	142.02	217.91	162.04	234.91	347.66	570.93	879.82
East North Central	40.69	66.07	99.27	133.00	191.06	134.83	229.55	328.30	505.28	760.98
West North Central	38.10	61.75	93.85	124.73	175.66	156.85	246.01	345.13	519.14	736.91
South Atlantic	38.62	65.00	101.79	144.15	207.75	145.48	255.66	395.47	618.12	968.02
East South Central	36.87	65.00	98.94	149.56	209.91	151.58	251.60	389.22	576.12	844.15
West South Central	36.60	62.21	94.63	134.39	174.79	155.64	247.19	374.24	569.00	820.83
Mountain	34.71	62.26	95.33	129.00	191.02	139.42	236.00	356.97	513.66	822.12
Pacific	30.33	54.17	89.31	130.29	192.68	123.93	241.28	373.58	589.70	862.29

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below

the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	87	79	90	87	73	84
Worker characteristics						
Management, professional, and related	89	80	90	89	74	83
Professional and related	89	80	90	89	74	83
Teachers	88	79	89	88	73	82
Primary, secondary, and special education school teachers	98	87	89	98	80	82
Service	81	73	91	81	69	85
Protective service	88	81	92	88	77	87
Sales and office	87	78	90	87	73	84
Office and administrative support	87	79	90	87	73	84
Natural resources, construction, and maintenance	95	88	92	95	83	87
Production, transportation, and material moving ...	83	74	89	82	68	83
Full time	99	90	90	99	84	84
Part time	24	20	82	24	17	73
Union	95	87	91	95	79	84
Nonunion	80	72	89	80	68	84
Average wage within the following categories: ³						
Lowest 25 percent	69	59	86	68	56	82
Lowest 10 percent	54	44	82	54	42	78
Second 25 percent	91	84	92	91	78	86
Third 25 percent	94	85	91	94	80	86
Highest 25 percent	97	88	91	97	80	83
Highest 10 percent	97	90	93	97	82	85
Establishment characteristics						
Service-providing industries	87	79	90	87	73	84
Education and health services	88	78	89	88	72	82
Educational services	88	78	89	88	72	82
Elementary and secondary schools	89	78	88	89	71	80
Junior colleges, colleges, and universities	84	78	93	84	72	86
Healthcare and social assistance	89	79	89	89	74	83
Hospitals	94	86	91	94	79	84
Public administration	88	82	93	88	78	88
1 to 99 workers	74	66	89	74	64	86
1 to 49 workers	64	58	90	64	55	86
50 to 99 workers	88	78	89	88	76	86
100 workers or more	89	80	90	89	74	84
100 to 499 workers	86	76	89	85	71	84
500 workers or more	90	82	91	90	76	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	56	49	87	39	32	83	85	72	84
Worker characteristics									
Management, professional, and related	56	49	86	38	31	81	88	73	83
Professional and related	56	49	86	37	30	80	88	73	83
Teachers	55	48	86	36	29	81	87	72	82
Primary, secondary, and special education school teachers	61	52	86	39	31	81	96	79	82
Service	52	45	88	37	31	84	79	67	85
Protective service	59	53	89	42	35	85	86	74	87
Sales and office	59	51	87	41	35	85	85	72	84
Office and administrative support	58	51	88	42	35	84	85	72	84
Natural resources, construction, and maintenance	66	59	89	42	36	86	93	81	87
Production, transportation, and material moving	59	50	85	39	33	85	80	67	83
Full time	63	55	87	43	36	83	97	82	84
Part time	18	14	80	14	11	74	23	17	73
Union	74	65	88	56	48	86	92	77	84
Nonunion	41	35	85	24	19	77	80	67	84
Average wage within the following categories: ³									
Lowest 25 percent	36	30	84	22	17	77	67	55	82
Lowest 10 percent	22	18	79	12	8	72	54	42	78
Second 25 percent	61	54	88	41	35	85	89	76	85
Third 25 percent	60	53	88	40	34	83	93	80	86
Highest 25 percent	70	61	87	52	43	83	95	79	83
Highest 10 percent	73	64	88	55	47	85	95	81	85
Establishment characteristics									
Service-providing industries	56	49	87	38	32	83	85	72	84
Education and health services	54	46	86	35	28	80	86	71	82
Educational services	54	46	85	35	28	80	86	70	82
Elementary and secondary schools	54	45	84	36	28	79	87	70	80
Junior colleges, colleges, and universities	53	47	89	33	27	82	84	72	86
Healthcare and social assistance	56	48	86	33	27	82	87	74	84
Hospitals	58	51	88	30	25	84	94	79	85
Public administration	62	55	89	45	39	87	86	76	88
1 to 99 workers	41	37	91	31	26	84	72	62	87
1 to 49 workers	35	32	93	22	19	85	62	54	87
50 to 99 workers	50	45	89	43	36	83	85	74	87
100 workers or more	58	51	86	40	33	83	87	73	84
100 to 499 workers	53	47	88	32	28	89	83	70	84
500 workers or more	60	52	86	42	34	81	89	74	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	92	86	93	92	82	89
Local government	85	76	89	85	70	82
Geographic areas						
New England	87	77	89	87	70	80
Middle Atlantic	86	81	94	86	77	90
East North Central	81	69	86	80	62	78
West North Central	85	75	88	85	69	81
South Atlantic	89	80	90	89	76	85
East South Central	92	85	93	92	84	92
West South Central	91	76	84	91	74	81
Mountain	87	79	91	87	72	83
Pacific	88	84	95	88	74	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

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	59	54	91	42	36	85	91	80	89
Local government	55	47	85	38	31	82	84	69	82
Geographic areas									
New England	56	49	88	20	15	76	82	65	79
Middle Atlantic	68	63	92	57	51	90	84	76	90
East North Central	67	56	84	47	38	81	79	62	78
West North Central	55	49	90	12	10	79	77	63	82
South Atlantic	47	39	83	34	22	64	88	75	85
East South Central	28	18	64	7	7	88	92	84	92
West South Central	23	20	85	12	11	88	91	74	81
Mountain	71	63	90	—	—	—	87	72	83
Pacific	82	73	90	78	68	88	88	73	83

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 Surveyed occupations are classified into wage categories based on the average

wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2013

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	87	13	70	30
Worker characteristics				
Management, professional, and related	87	13	69	31
Professional and related	87	13	68	32
Teachers	87	13	67	33
Primary, secondary, and special education school teachers	87	13	66	34
Service	87	13	72	28
Protective service	87	13	78	22
Sales and office	88	12	72	28
Office and administrative support	88	12	72	28
Natural resources, construction, and maintenance	88	12	72	28
Production, transportation, and material moving	87	13	71	29
Full time	87	13	71	29
Part time	81	19	69	31
Union	87	13	78	22
Nonunion	87	13	63	37
Average wage within the following categories: ¹				
Lowest 25 percent	87	13	63	37
Lowest 10 percent	88	12	56	44
Second 25 percent	87	13	72	28
Third 25 percent	88	12	70	30
Highest 25 percent	87	13	74	26
Highest 10 percent	89	11	79	21
Establishment characteristics				
Service-providing industries	87	13	70	30
Education and health services	86	14	66	34
Educational services	86	14	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	88	12	72	28
Healthcare and social assistance	86	14	70	30
Hospitals	87	13	71	29
Public administration	88	12	77	23
1 to 99 workers	90	10	70	30
1 to 49 workers	91	9	72	28
50 to 99 workers	90	10	68	32
100 workers or more	87	13	70	30
100 to 499 workers	88	12	69	31
500 workers or more	86	14	71	29

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2013—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	74	26
Local government	87	13	69	31
Geographic areas				
New England	84	16	79	21
Middle Atlantic	89	11	87	13
East North Central	88	12	82	18
West North Central	91	9	69	31
South Atlantic	86	14	65	35
East South Central	87	13	55	45
West South Central	86	14	53	47
Mountain	88	12	64	36
Pacific	85	15	75	25

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$460.94	29	\$506.93	71	\$441.80	\$103.42
Worker characteristics							
Management, professional, and related	100	464.83	29	514.27	71	444.18	107.11
Professional and related	100	462.80	30	512.27	70	441.48	110.91
Teachers	100	469.93	33	516.00	67	447.27	112.52
Primary, secondary, and special education school teachers	100	470.50	33	512.50	67	449.46	119.00
Service	100	450.04	29	486.30	71	435.51	99.99
Protective service	100	469.92	30	506.46	70	454.54	100.10
Sales and office	100	466.00	30	513.58	70	445.74	99.23
Office and administrative support	100	466.55	29	519.19	71	444.87	100.14
Natural resources, construction, and maintenance	100	449.92	30	494.25	70	431.20	89.65
Production, transportation, and material moving ...	100	459.70	30	500.58	70	442.11	103.78
Full time	100	461.94	29	506.11	71	443.52	101.93
Part time	100	435.29	28	528.99	72	398.39	140.87
Union	100	503.17	33	548.33	67	480.77	119.87
Nonunion	100	419.76	26	454.87	74	407.61	88.98
Average wage within the following categories: ¹							
Lowest 25 percent	100	421.42	29	455.17	71	407.83	95.25
Lowest 10 percent	100	403.64	26	408.37	74	401.97	86.25
Second 25 percent	100	464.12	29	512.08	71	444.43	100.37
Third 25 percent	100	461.18	31	508.70	69	440.08	100.12
Highest 25 percent	100	485.86	29	537.13	71	464.97	114.30
Highest 10 percent	100	496.91	34	531.98	66	478.70	100.15
Establishment characteristics							
Service-providing industries	100	461.17	30	507.00	70	441.91	103.72
Education and health services	100	450.74	30	498.64	70	430.14	110.50
Educational services	100	452.16	29	499.59	71	432.36	110.61
Elementary and secondary schools	100	456.58	32	502.31	68	435.31	118.62
Junior colleges, colleges, and universities	100	441.42	23	484.98	77	428.57	82.99
Healthcare and social assistance	100	442.02	34	493.56	66	415.63	109.81
Hospitals	100	444.86	37	498.42	63	412.97	113.80
Public administration	100	477.82	27	529.43	73	458.66	94.35
1 to 99 workers	100	462.36	43	506.08	57	429.80	85.92
1 to 49 workers	100	465.18	40	492.19	60	447.50	76.18
50 to 99 workers	100	459.46	46	518.42	54	409.33	97.17
100 workers or more	100	460.77	28	507.09	72	442.97	105.12
100 to 499 workers	100	473.95	31	521.48	69	452.92	101.40
500 workers or more	100	456.49	27	501.75	73	439.90	106.26

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$453.54	20	\$546.52	80	\$430.64	\$87.20
Local government	100	463.91	33	497.51	67	447.18	111.23
Geographic areas							
New England	100	521.63	14	540.17	86	518.67	118.10
Middle Atlantic	100	467.66	38	470.06	62	466.18	105.42
East North Central	100	496.10	19	558.40	81	481.30	86.39
West North Central	100	456.97	47	476.99	53	439.21	89.08
South Atlantic	100	429.55	20	484.12	80	416.04	89.76
East South Central	100	381.62	16	413.95	84	375.63	71.34
West South Central	100	395.14	45	450.41	55	350.06	120.57
Mountain	100	485.25	31	507.72	69	474.95	105.46
Pacific	100	533.71	32	640.40	68	484.15	146.11

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

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	100	71	—	19	3	2	5	—
Worker characteristics								
Management, professional, and related	100	70	—	20	3	1	5	—
Professional and related	100	71	—	20	2	1	5	—
Teachers	100	72	—	19	—	1	5	—
Primary, secondary, and special education school teachers	100	73	—	16	—	1	6	—
Service	100	73	—	16	2	3	6	—
Protective service	100	76	—	11	3	3	6	—
Sales and office	100	70	—	20	3	2	4	—
Office and administrative support	100	70	—	21	4	2	4	—
Natural resources, construction, and maintenance	100	72	—	15	—	3	8	—
Production, transportation, and material moving ...	100	70	—	18	—	2	8	—
Full time	100	71	—	18	3	2	5	—
Part time	100	62	—	29	2	—	6	—
Union	100	72	—	14	4	3	7	—
Nonunion	100	70	—	23	2	(⁴)	4	—
Average wage within the following categories: ⁵								
Lowest 25 percent	100	74	—	19	—	(⁴)	4	—
Lowest 10 percent	100	79	—	14	—	—	6	—
Second 25 percent	100	73	—	17	3	1	4	—
Third 25 percent	100	74	—	16	2	2	6	—
Highest 25 percent	100	64	—	22	4	3	6	—
Highest 10 percent	100	65	—	20	3	4	7	—
Establishment characteristics								
Service-providing industries	100	71	—	18	3	2	5	—
Education and health services	100	70	—	23	2	1	4	—
Educational services	100	71	—	22	1	1	5	—
Elementary and secondary schools	100	74	—	17	1	2	6	—
Junior colleges, colleges, and universities	100	65	—	35	—	—	—	—
Healthcare and social assistance	100	63	—	29	—	—	3	—
Hospitals	100	66	—	25	—	—	—	—
Public administration	100	74	—	12	5	2	5	—
1 to 99 workers	100	68	—	17	—	—	9	—
1 to 49 workers	100	65	—	—	—	—	—	—
50 to 99 workers	100	71	—	17	—	—	—	—
100 workers or more	100	71	—	19	3	2	5	—
100 to 499 workers	100	74	—	15	—	4	4	—
500 workers or more	100	71	—	20	3	1	5	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

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	100	66	—	29	4	—	—	—
Local government	100	74	—	13	2	2	7	—
Geographic areas								
New England	100	90	—	—	—	—	7	—
Middle Atlantic	100	49	—	26	—	12	11	—
East North Central	100	71	—	23	—	—	4	—
West North Central	100	67	—	21	—	—	—	—
South Atlantic	100	78	—	20	—	—	2	—
East South Central	100	71	—	—	—	—	—	—
West South Central	100	84	—	5	—	—	6	—
Mountain	100	75	—	—	—	—	—	—
Pacific	100	64	—	17	13	—	4	—

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 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average

wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20122013.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$962.92	10	\$1,204.34	90	\$935.75	\$443.66
Worker characteristics							
Management, professional, and related	100	951.83	10	1,245.50	90	919.33	467.39
Professional and related	100	941.83	10	1,256.32	90	905.20	484.02
Teachers	100	924.49	13	1,278.81	87	873.06	508.91
Primary, secondary, and special education school teachers	100	916.17	14	1,288.08	86	856.19	538.23
Service	100	979.88	11	1,139.12	89	960.27	417.00
Protective service	100	1,070.49	11	1,163.16	89	1,059.42	352.16
Sales and office	100	989.08	9	1,163.38	91	971.34	408.21
Office and administrative support	100	992.06	9	1,174.12	91	974.18	406.98
Natural resources, construction, and maintenance	100	947.08	9	1,219.08	91	919.13	396.58
Production, transportation, and material moving ...	100	960.33	12	1,125.87	88	937.07	441.01
Full time	100	962.67	10	1,210.87	90	934.77	441.18
Part time	100	969.58	11	1,042.54	89	961.00	507.82
Union	100	1,109.37	17	1,217.25	83	1,086.71	424.69
Nonunion	100	820.23	3	1,132.99	97	810.35	459.41
Average wage within the following categories: ¹							
Lowest 25 percent	100	816.22	6	1,141.42	94	795.73	486.24
Lowest 10 percent	100	717.19	2	1,278.68	98	704.50	541.31
Second 25 percent	100	982.63	9	1,133.99	91	967.52	412.54
Third 25 percent	100	951.68	9	1,192.32	91	927.40	439.56
Highest 25 percent	100	1,059.50	15	1,263.35	85	1,024.35	441.07
Highest 10 percent	100	1,126.14	20	1,244.89	80	1,096.75	388.25
Establishment characteristics							
Service-providing industries	100	962.59	10	1,204.16	90	935.30	445.04
Education and health services	100	902.33	10	1,244.26	90	863.28	499.51
Educational services	100	887.46	11	1,250.67	89	842.97	510.26
Elementary and secondary schools	100	870.77	13	1,261.88	87	813.76	552.34
Junior colleges, colleges, and universities	100	947.52	5	1,177.29	95	935.30	369.87
Healthcare and social assistance	100	993.16	6	1,175.43	94	981.10	437.11
Hospitals	100	999.99	8	1,172.12	92	985.53	432.04
Public administration	100	1,066.46	10	1,115.78	90	1,061.22	355.56
1 to 99 workers	100	927.81	8	1,173.10	92	907.67	410.23
1 to 49 workers	100	930.88	8	1,065.23	92	919.82	379.39
50 to 99 workers	100	924.66	—	—	—	—	—
100 workers or more	100	967.22	10	1,207.12	90	939.29	447.88
100 to 499 workers	100	983.58	9	1,314.57	91	950.66	457.25
500 workers or more	100	961.92	11	1,178.21	89	935.53	444.78

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$1,003.31	3	\$1,138.57	97	\$999.79	\$350.98
Local government	100	946.66	13	1,209.43	87	906.80	485.55
Geographic areas							
New England	100	1,257.37	9	1,255.07	91	1,257.59	365.93
Middle Atlantic	100	1,150.04	37	1,155.65	63	1,146.81	316.43
East North Central	100	1,220.59	12	1,306.14	88	1,208.70	306.89
West North Central	100	996.07	12	1,286.68	88	956.18	470.08
South Atlantic	100	836.04	(²)	1,061.32	100	835.41	450.00
East South Central	100	625.29	—	—	—	—	—
West South Central	100	639.08	—	—	—	—	—
Mountain	100	840.45	3	810.32	97	841.55	508.77
Pacific	100	1,126.86	11	1,272.22	89	1,107.97	473.19

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

² Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	73	—	16	2	1	6	—
Worker characteristics								
Management, professional, and related	100	73	—	17	3	1	6	—
Professional and related	100	74	—	17	2	1	6	—
Teachers	100	75	—	16	1	1	7	—
Primary, secondary, and special education school teachers	100	75	—	14	—	1	7	—
Service	100	76	—	13	2	2	6	—
Protective service	100	79	—	9	3	3	5	—
Sales and office	100	71	—	19	3	1	6	—
Office and administrative support	100	71	—	19	3	1	6	—
Natural resources, construction, and maintenance	100	74	—	14	—	2	8	—
Production, transportation, and material moving ...	100	74	—	16	—	2	7	—
Full time	100	74	—	16	2	1	6	—
Part time	100	68	—	24	2	—	6	—
Union	100	71	—	13	3	3	8	—
Nonunion	100	75	—	18	2	(⁴)	4	—
Average wage within the following categories: ⁵								
Lowest 25 percent	100	77	—	15	—	(⁴)	6	—
Lowest 10 percent	100	81	—	11	—	—	7	—
Second 25 percent	100	75	—	16	2	1	5	—
Third 25 percent	100	75	—	14	2	1	8	—
Highest 25 percent	100	68	—	19	4	2	6	—
Highest 10 percent	100	70	—	17	3	3	7	—
Establishment characteristics								
Service-providing industries	100	74	—	16	2	1	6	—
Education and health services	100	73	—	19	1	1	5	—
Educational services	100	74	—	18	1	1	6	—
Elementary and secondary schools	100	76	—	14	1	1	7	—
Junior colleges, colleges, and universities	100	70	—	28	—	—	1	—
Healthcare and social assistance	100	69	—	24	—	—	4	—
Hospitals	100	74	—	18	—	—	5	—
Public administration	100	74	—	12	5	2	7	—
1 to 99 workers	100	75	—	11	—	—	10	—
1 to 49 workers	100	74	—	—	—	—	11	—
50 to 99 workers	100	76	—	12	—	—	—	—
100 workers or more	100	73	—	17	2	1	6	—
100 to 499 workers	100	75	—	13	—	3	6	—
500 workers or more	100	73	—	18	3	1	6	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
State government	100	67	—	27	3	—	—	—
Local government	100	76	—	11	2	2	8	—
Geographic areas								
New England	100	92	—	—	—	—	—	—
Middle Atlantic	100	50	—	26	—	12	10	—
East North Central	100	73	—	22	—	—	4	—
West North Central	100	73	—	—	—	—	12	—
South Atlantic	100	82	—	16	—	—	1	—
East South Central	100	74	—	—	—	—	—	—
West South Central	100	84	—	4	—	—	9	—
Mountain	100	81	—	—	—	—	6	—
Pacific	100	60	—	18	10	—	—	—

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 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average

wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20122013.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2013

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$22.51	\$41.57	\$72.95	\$114.34	\$183.78	\$124.42	\$211.00	\$363.00	\$613.57	\$832.85
Worker characteristics										
Management, professional, and related	21.32	40.00	72.95	117.48	204.87	129.99	218.62	407.88	666.18	872.00
Professional and related	21.21	41.27	74.96	126.30	212.00	130.20	226.22	409.57	666.18	909.67
Teachers	22.76	39.99	74.07	133.00	235.00	122.18	220.98	436.83	667.00	934.03
Primary, secondary, and special education school teachers	22.76	42.03	78.37	143.98	239.18	120.62	230.60	490.00	704.94	993.43
Service	22.76	47.00	72.49	113.53	163.00	129.99	201.81	318.64	533.34	744.84
Protective service	35.37	50.00	73.77	114.58	157.24	122.12	180.00	285.68	399.45	612.13
Sales and office	21.40	39.99	72.10	108.52	163.00	126.63	209.65	331.02	543.54	744.76
Office and administrative support	21.40	39.99	72.10	109.18	170.63	126.63	207.88	331.02	543.54	730.00
Natural resources, construction, and maintenance	24.81	38.80	68.83	108.52	136.70	111.86	180.00	310.57	516.08	703.03
Production, transportation, and material moving ...	26.10	50.83	84.20	115.34	189.53	118.31	214.58	378.57	660.72	872.00
Full time	21.96	40.64	72.95	114.34	181.80	126.63	211.00	363.00	611.83	826.69
Part time	27.51	49.05	91.29	158.28	250.67	96.47	210.47	365.73	671.83	1063.93
Union	27.86	51.67	76.56	124.49	203.81	100.00	180.00	292.80	498.48	877.82
Nonunion	20.00	33.94	62.63	107.00	157.06	159.11	245.34	433.00	666.18	823.00
Average wage within the following categories: ²										
Lowest 25 percent	20.00	–	62.00	108.52	169.23	159.11	236.00	449.44	666.44	853.00
Lowest 10 percent	20.00	22.76	50.00	105.85	158.28	180.00	282.15	536.80	667.00	896.00
Second 25 percent	22.76	40.03	72.10	114.09	164.70	116.83	201.81	322.15	543.54	741.31
Third 25 percent	22.76	44.56	73.31	113.00	180.32	125.21	212.50	357.00	610.07	830.14
Highest 25 percent	23.45	47.61	75.61	127.83	206.00	110.00	192.00	332.55	559.77	859.86
Highest 10 percent	22.76	47.09	72.95	121.51	187.57	117.94	195.75	318.64	483.71	730.00
Establishment characteristics										
Service-providing industries	22.00	41.17	72.95	114.34	185.00	125.21	211.00	363.72	615.31	834.00
Education and health services	20.00	40.00	73.31	120.36	212.00	130.20	232.00	418.64	667.00	912.54
Educational services	20.00	38.80	73.64	125.08	224.16	122.18	230.60	446.30	667.00	925.00
Elementary and secondary schools	21.62	39.88	79.52	143.65	241.59	119.69	247.18	504.39	707.23	1003.18
Junior colleges, colleges, and universities	20.00	–	64.63	89.22	129.92	165.00	220.20	330.74	–	667.00
Healthcare and social assistance	–	50.00	73.31	115.93	172.52	165.00	239.83	409.57	552.46	746.23
Hospitals	–	52.02	74.20	117.92	176.89	197.16	278.17	409.57	520.67	684.06
Public administration	22.76	46.30	72.76	108.09	152.36	115.78	186.48	295.36	449.44	657.53
1 to 99 workers	22.76	40.04	64.70	96.37	131.25	115.78	175.00	330.11	660.72	849.00
1 to 49 workers	22.72	–	50.00	90.95	117.48	118.31	162.96	–	658.41	805.50
50 to 99 workers	29.19	50.00	79.13	101.00	–	–	194.41	381.91	660.72	894.40
100 workers or more	21.67	41.85	72.95	115.42	185.60	129.99	212.32	365.92	598.98	832.85
100 to 499 workers	20.00	38.80	67.35	119.07	183.78	129.99	209.65	408.95	630.67	849.00
500 workers or more	22.76	44.13	73.64	115.34	187.03	130.20	213.00	353.81	580.23	823.70

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2013—Continued

(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)

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	\$22.76	\$47.00	\$72.95	\$96.37	\$131.94	\$165.00	\$211.00	\$304.76	\$449.44	\$666.18
Local government	21.67	40.00	74.20	124.49	212.00	115.50	210.47	407.81	666.18	909.67
Geographic areas										
New England	49.15	71.91	106.02	148.31	191.43	134.02	223.63	300.24	448.89	630.67
Middle Atlantic	29.12	54.16	72.95	110.12	185.23	74.43	149.36	304.76	372.94	587.06
East North Central	30.90	47.64	72.10	92.19	140.00	95.74	139.60	209.65	332.55	649.00
West North Central	—	50.16	75.00	104.84	148.97	130.20	232.00	381.91	613.57	868.34
South Atlantic	22.76	30.38	56.73	97.68	125.62	132.00	184.02	328.31	638.15	769.48
East South Central	20.00	20.00	—	108.52	137.92	—	301.13	584.25	667.00	685.00
West South Central	—	63.00	101.98	157.00	235.00	313.75	409.57	450.67	690.40	925.00
Mountain	—	39.99	49.00	—	261.23	—	221.00	408.95	681.79	871.55
Pacific	23.40	46.30	83.34	162.15	285.14	78.83	175.00	291.76	533.34	1088.44

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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below

the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.