

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	18	24	22
Worker characteristics			
Management, professional, and related	30	37	34
Management, business, and financial	35	37	34
Professional and related	27	37	34
Teachers	26	60	55
Primary, secondary, and special education school teachers	19	65	57
Registered nurses	25	22	17
Service	9	13	11
Protective service	18	47	41
Sales and office	17	22	20
Sales and related	11	14	13
Office and administrative support	21	26	24
Natural resources, construction, and maintenance	13	20	19
Construction, extraction, farming, fishing, and forestry	6	16	15
Installation, maintenance, and repair	19	23	21
Production, transportation, and material moving	12	19	16
Production	11	17	15
Transportation and material moving	13	21	17
Full time	21	28	25
Part time	8	11	11
Union	25	59	52
Nonunion	17	18	17
Average wage within the following categories ⁴ :			
Lowest 25 percent	7	8	7
Lowest 10 percent	5	5	5
Second 25 percent	14	20	18
Third 25 percent	22	29	27
Highest 25 percent	33	43	39
Highest 10 percent	38	45	42
Establishment characteristics			
Goods-producing industries	14	19	17
Service-providing industries	19	25	22
Education and health services	22	34	30
Educational services	30	62	57
Elementary and secondary schools	21	66	60
Junior colleges, colleges, and universities	53	63	61
Health care and social assistance	16	14	11
Hospitals	29	31	23
Public administration	27	73	68

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	8	7
1 to 49 workers	7	6	6
50 to 99 workers	13	13	11
100 workers or more	27	39	35
100 to 499 workers	18	24	22
500 workers or more	36	53	48
Geographic areas			
Northeast	16	25	24
New England	17	23	24
Middle Atlantic	16	26	24
South	21	25	22
South Atlantic	23	24	21
East South Central	19	27	23
West South Central	19	27	22
Midwest	16	22	20
East North Central	16	22	21
West North Central	15	22	18
West	19	22	21
Mountain	16	20	19
Pacific	20	23	22

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 health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.