

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	19	24	21
Worker characteristics			
Management, professional, and related	29	36	33
Management, business, and financial	33	34	31
Professional and related	27	37	34
Teachers	26	60	55
Primary, secondary, and special education school teachers	21	66	58
Registered nurses	23	24	18
Service	10	13	11
Protective service	19	47	42
Sales and office	18	21	19
Sales and related	12	12	11
Office and administrative support	22	26	24
Natural resources, construction, and maintenance	13	20	19
Construction, extraction, farming, fishing, and forestry	7	15	15
Installation, maintenance, and repair	19	24	22
Production, transportation, and material moving	13	19	17
Production	13	16	14
Transportation and material moving	13	22	19
Full time	22	28	25
Part time	8	11	10
Union	25	59	53
Nonunion	18	18	16
Average wage within the following categories: ⁴			
Lowest 25 percent	7	8	7
Lowest 10 percent	5	5	4
Second 25 percent	15	20	17
Third 25 percent	22	29	27
Highest 25 percent	34	42	39
Highest 10 percent	38	43	41
Establishment characteristics			
Goods-producing industries	14	18	16
Service-providing industries	19	25	22
Education and health services	22	34	30
Educational services	30	62	58
Elementary and secondary schools	21	66	61
Junior colleges, colleges, and universities	55	63	61
Health care and social assistance	16	15	12
Hospitals	30	34	25
Public administration	27	73	69

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2015—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	8
1 to 49 workers	7	7	6
50 to 99 workers	14	12	11
100 workers or more	28	38	34
100 to 499 workers	20	24	21
500 workers or more	37	53	48
Geographic areas			
Northeast	17	25	24
New England	17	23	23
Middle Atlantic	16	26	25
South	22	25	21
South Atlantic	24	25	21
East South Central	21	24	21
West South Central	19	27	23
Midwest	16	21	19
East North Central	16	21	20
West North Central	15	22	19
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 wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20142015.htm.