

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.3	0.7	0.6	0.4
Worker characteristics						
Management, professional, and related	0.8	0.9	0.6	0.8	0.9	0.7
Management, business, and financial	0.8	0.8	0.9	0.8	0.9	1.2
Professional and related	0.9	1.1	0.7	0.9	1.1	0.8
Teachers	2.2	2.0	0.6	2.2	1.7	1.2
Primary, secondary, and special education school teachers	2.2	2.0	0.6	2.2	2.1	1.4
Registered nurses	1.8	2.4	1.6	1.8	2.4	1.8
Service	1.4	1.2	1.3	1.4	1.2	1.4
Protective service	3.4	4.3	3.5	3.4	3.9	3.7
Sales and office	1.3	1.1	0.6	1.3	1.1	0.8
Sales and related	1.9	1.5	1.1	1.9	1.4	1.1
Office and administrative support	1.6	1.3	0.6	1.6	1.5	0.9
Natural resources, construction, and maintenance	1.6	1.4	0.7	1.6	1.4	0.8
Construction, extraction, farming, fishing, and forestry	2.9	2.3	1.1	2.9	2.3	1.1
Installation, maintenance, and repair	1.9	1.8	1.0	1.8	1.7	1.1
Production, transportation, and material moving ...	1.2	1.2	0.8	1.3	1.2	0.8
Production	2.1	2.1	1.1	2.1	2.2	1.3
Transportation and material moving	1.4	1.3	1.1	1.5	1.2	1.2
Full time	0.6	0.6	0.3	0.6	0.6	0.4
Part time	1.0	0.8	1.6	1.0	0.7	1.9
Union	0.8	0.8	0.5	0.7	0.8	0.6
Nonunion	0.9	0.8	0.4	0.9	0.7	0.5
Average wage within the following categories: ⁴						
Lowest 25 percent	1.3	1.0	1.0	1.3	0.9	1.0
Lowest 10 percent	1.9	1.4	2.6	1.8	1.4	2.8
Second 25 percent	1.1	0.9	0.6	1.2	1.0	0.9
Third 25 percent	0.7	0.8	0.6	0.7	0.8	0.6
Highest 25 percent	0.6	0.8	0.4	0.6	0.8	0.6
Highest 10 percent	0.9	1.1	0.6	0.9	1.2	1.0
Establishment characteristics						
Goods-producing industries	1.0	1.1	0.5	1.0	1.1	0.5
Service-providing industries	0.8	0.8	0.4	0.8	0.7	0.5
Education and health services	1.6	1.6	0.7	1.6	1.4	0.9
Educational services	0.8	1.0	0.5	0.8	1.0	0.7
Elementary and secondary schools	1.2	1.3	0.6	1.2	1.3	0.8
Junior colleges, colleges, and universities	1.0	1.3	0.6	1.0	1.2	0.9
Health care and social assistance	2.4	2.3	1.2	2.5	2.1	1.4
Hospitals	0.7	1.3	1.2	0.7	1.3	1.5
Public administration	0.9	1.0	0.7	0.9	1.0	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.5	0.6	0.5	0.6	0.8	0.6	0.4
Worker characteristics									
Management, professional, and related	1.2	1.0	0.6	1.1	0.9	0.9	0.9	0.9	0.6
Management, business, and financial	1.5	1.4	0.9	1.7	1.3	1.4	0.9	0.9	1.2
Professional and related	1.4	1.2	0.7	1.2	1.0	1.0	1.0	1.1	0.8
Teachers	2.1	1.8	1.0	1.7	1.3	1.6	2.4	1.9	0.9
Primary, secondary, and special education school teachers	2.6	2.3	1.2	2.3	1.8	2.1	3.0	2.5	1.0
Registered nurses	3.2	2.8	1.8	4.5	3.4	4.9	1.7	2.5	1.9
Service	1.2	1.0	1.8	1.2	0.8	2.8	1.5	1.2	1.2
Protective service	3.5	3.4	5.2	3.0	2.2	6.9	4.3	4.0	2.4
Sales and office	1.1	0.9	0.9	0.9	0.8	1.0	1.3	1.1	0.9
Sales and related	1.4	1.3	2.5	1.3	1.1	2.5	1.9	1.4	1.2
Office and administrative support	1.3	1.1	0.7	1.2	1.0	1.0	1.6	1.5	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.4	1.3	1.7	1.4	1.9	1.6	1.4	0.7
Installation, maintenance, and repair	2.1	1.9	1.9	2.3	2.1	1.9	2.9	2.3	1.1
Production, transportation, and material moving ...	2.3	2.1	2.0	2.2	1.6	2.0	1.8	1.6	1.1
Production	1.5	1.2	1.1	1.4	1.2	1.5	1.3	1.1	0.8
Transportation and material moving	2.2	1.6	1.3	1.9	1.6	1.3	2.1	2.2	1.3
Full time	2.1	1.9	1.5	2.0	1.7	2.3	1.4	1.2	1.2
Part time	0.8	0.7	0.4	0.7	0.6	0.6	0.6	0.6	0.4
Union	0.8	0.6	2.3	0.5	0.4	2.8	1.0	0.7	1.8
Nonunion	1.1	1.1	0.6	1.4	1.3	1.0	0.8	0.8	0.6
Nonunion	0.8	0.7	0.6	0.6	0.5	0.9	0.9	0.7	0.4
Average wage within the following categories: ⁴									
Lowest 25 percent	1.0	0.7	2.0	0.7	0.5	3.0	1.3	0.9	1.0
Lowest 10 percent	1.4	1.1	5.8	1.1	0.8	7.6	1.9	1.4	2.5
Second 25 percent	1.1	0.9	0.8	0.9	0.7	1.0	1.1	1.0	0.8
Third 25 percent	1.3	1.1	0.8	1.0	0.8	0.8	0.8	0.8	0.6
Highest 25 percent	1.1	1.1	0.7	1.2	1.0	0.8	0.6	0.8	0.5
Highest 10 percent	1.7	1.8	1.2	1.7	1.5	1.4	0.9	1.2	1.0
Establishment characteristics									
Goods-producing industries	1.4	1.2	1.0	1.5	1.2	1.1	1.0	1.1	0.5
Service-providing industries	0.8	0.7	0.5	0.7	0.6	0.7	0.9	0.7	0.4
Education and health services	2.1	1.8	0.8	1.5	1.3	1.2	1.5	1.4	0.8
Educational services	1.2	1.0	0.9	1.2	0.9	1.4	0.9	1.0	0.7
Elementary and secondary schools	1.4	1.5	1.1	1.8	1.2	1.7	1.3	1.4	0.9
Junior colleges, colleges, and universities	2.0	1.8	1.5	1.9	1.6	1.8	1.0	1.2	0.9
Health care and social assistance	3.3	2.7	1.3	2.3	2.0	1.8	2.4	2.0	1.3
Hospitals	2.5	2.2	1.3	2.5	2.4	1.9	0.8	1.4	1.5
Public administration	2.4	2.1	0.9	1.5	1.3	1.3	0.9	0.9	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—continued

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	0.9	0.7	1.1	0.8	0.7
1 to 49 workers	1.2	1.1	1.0	1.2	1.1	1.0
50 to 99 workers	2.1	1.9	1.3	2.1	1.8	1.3
100 workers or more	0.6	0.6	0.4	0.6	0.7	0.5
100 to 499 workers	1.0	1.0	0.6	1.0	1.0	0.7
500 workers or more	1.1	1.0	0.4	1.1	1.0	0.6
Geographic areas						
Northeast	0.8	1.1	0.9	0.8	1.2	1.2
New England	1.7	2.3	2.1	1.6	2.0	1.7
Middle Atlantic	0.7	1.0	0.8	0.7	1.3	1.4
South	1.4	1.3	0.5	1.5	1.1	0.6
South Atlantic	1.5	1.3	0.7	1.5	1.2	0.8
East South Central	3.6	3.1	1.3	3.8	2.6	1.8
West South Central	3.3	3.1	1.0	3.4	2.6	1.0
Midwest	1.7	1.4	0.5	1.7	1.2	0.6
East North Central	1.8	1.7	0.6	1.8	1.4	0.7
West North Central	3.6	2.4	1.2	3.6	2.2	1.2
West	1.4	1.4	0.7	1.5	1.6	1.0
Mountain	1.5	1.5	1.5	1.7	1.9	2.0
Pacific	1.9	2.0	0.8	2.0	2.2	1.1

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2017—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.8	1.0	0.9	0.7	1.4	1.1	0.8	0.7
1 to 49 workers	1.1	0.9	1.2	0.9	0.7	1.9	1.2	1.1	1.0
50 to 99 workers	2.0	1.7	1.7	1.6	1.3	2.4	2.4	1.9	1.5
100 workers or more	1.1	0.9	0.5	0.8	0.7	0.7	0.7	0.6	0.5
100 to 499 workers	1.4	1.2	0.8	1.3	1.1	1.0	1.0	0.9	0.7
500 workers or more	1.6	1.3	0.6	1.2	1.0	0.8	1.1	0.9	0.6
Geographic areas									
Northeast	1.4	1.3	0.8	1.3	1.2	1.1	0.8	1.1	1.0
New England	3.1	3.1	2.5	1.9	1.6	3.4	1.6	2.0	1.8
Middle Atlantic	1.0	1.0	0.7	1.4	1.3	1.1	0.7	1.1	1.2
South	1.4	1.2	1.1	0.8	0.6	1.2	1.5	1.1	0.6
South Atlantic	1.2	1.3	1.6	0.9	0.7	1.6	1.5	1.1	0.9
East South Central	4.3	3.2	2.1	2.5	1.6	3.5	3.8	2.7	1.8
West South Central	3.0	2.6	2.2	1.4	1.1	1.8	3.5	2.7	0.7
Midwest	1.7	1.4	0.8	1.8	1.3	1.2	1.8	1.2	0.5
East North Central	1.7	1.4	0.9	2.2	1.5	1.3	2.0	1.5	0.5
West North Central	3.9	3.1	1.6	3.5	2.3	2.4	3.6	2.1	1.1
West	1.4	1.3	0.8	1.3	1.3	1.2	1.5	1.5	1.0
Mountain	2.6	2.5	0.9	2.2	2.3	2.3	2.1	1.9	2.3
Pacific	1.6	1.6	1.1	1.6	1.5	1.4	2.0	2.1	0.9

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.

² Includes workers in private industry and state and local 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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2017

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.5	0.5	0.5	0.5
Teachers	0.5	0.5	0.7	0.7
Primary, secondary, and special education school teachers	0.6	0.6	0.8	0.8
Registered nurses	1.2	1.2	1.6	1.6
Service	0.9	0.9	1.2	1.2
Protective service	0.7	0.7	1.0	1.0
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.5	0.5	0.8	0.8
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	0.7	0.7	0.9	0.9
Installation, maintenance, and repair	1.3	1.3	1.5	1.5
Production, transportation, and material moving ... Production	0.7	0.7	0.9	0.9
Transportation and material moving	0.6	0.6	0.8	0.8
Production	0.8	0.8	1.0	1.0
Transportation and material moving	0.7	0.7	1.2	1.2
Full time	0.2	0.2	0.3	0.3
Part time	1.5	1.5	1.5	1.5
Union	0.3	0.3	0.5	0.5
Nonunion	0.3	0.3	0.3	0.3
Average wage within the following categories: ²				
Lowest 25 percent	0.9	0.9	1.1	1.1
Lowest 10 percent	1.9	1.9	2.3	2.3
Second 25 percent	0.4	0.4	0.6	0.6
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.5	0.5	0.5	0.5
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.7	0.7
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.5	0.5	0.7	0.7
Educational services	0.4	0.4	0.6	0.6
Elementary and secondary schools	0.5	0.5	0.8	0.8
Junior colleges, colleges, and universities	0.6	0.6	0.8	0.8
Health care and social assistance	0.9	0.9	1.1	1.1
Hospitals	0.8	0.8	1.0	1.0
Public administration	0.3	0.3	0.4	0.4

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2017—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.6	0.6
1 to 49 workers	0.6	0.6	0.7	0.7
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.2	0.2	0.3	0.3
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.6	0.6	0.5	0.5
New England	0.7	0.7	0.9	0.9
Middle Atlantic	0.7	0.7	0.6	0.6
South	0.4	0.4	0.6	0.6
South Atlantic	0.5	0.5	0.9	0.9
East South Central	0.5	0.5	1.0	1.0
West South Central	0.8	0.8	1.3	1.3
Midwest	0.5	0.5	0.6	0.6
East North Central	0.7	0.7	0.8	0.8
West North Central	0.6	0.6	1.0	1.0
West	0.4	0.4	0.5	0.5
Mountain	0.9	0.9	1.1	1.1
Pacific	0.4	0.4	0.6	0.6

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2017

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.05	0.5	\$6.68	0.5	\$2.84	\$1.18
Worker characteristics						
Management, professional, and related	4.99	1.0	7.49	1.0	5.08	2.01
Management, business, and financial	5.76	1.0	14.15	1.0	5.50	2.60
Professional and related	5.63	1.2	6.74	1.2	6.18	2.56
Teachers	5.33	1.5	8.02	1.5	6.74	5.99
Primary, secondary, and special education school teachers	7.84	1.9	9.51	1.9	10.04	7.35
Registered nurses	12.80	3.4	16.83	3.4	14.44	3.90
Service	9.21	1.9	20.60	1.9	10.50	4.58
Protective service	7.61	2.7	14.69	2.7	10.99	3.98
Sales and office	4.59	0.9	14.09	0.9	3.46	1.84
Sales and related	7.24	1.1	38.10	1.1	5.52	2.80
Office and administrative support	4.41	1.1	14.75	1.1	3.89	2.80
Natural resources, construction, and maintenance	6.52	2.1	13.10	2.1	7.05	3.60
Construction, extraction, farming, fishing, and forestry	10.71	4.1	20.02	4.1	11.48	6.41
Installation, maintenance, and repair	7.68	2.3	18.39	2.3	6.91	3.88
Production, transportation, and material moving ...	5.93	1.4	19.57	1.4	5.41	2.48
Production	8.17	1.5	16.08	1.5	8.23	3.11
Transportation and material moving	8.67	2.0	25.13	2.0	6.64	3.28
Full time	3.05	0.5	6.36	0.5	2.84	1.18
Part time	15.30	1.9	30.59	1.9	13.53	5.78
Union	5.32	1.5	13.50	1.5	4.51	2.48
Nonunion	3.32	0.5	8.30	0.5	3.10	1.32
Average wage within the following categories: ²						
Lowest 25 percent	9.16	1.1	28.36	1.1	9.86	4.89
Lowest 10 percent	18.11	2.0	56.71	2.0	14.29	10.24
Second 25 percent	3.57	0.8	9.46	0.8	3.24	2.01
Third 25 percent	3.88	0.7	8.87	0.7	3.66	1.60
Highest 25 percent	4.34	1.0	6.16	1.0	4.43	1.98
Highest 10 percent	6.08	1.3	9.53	1.3	6.38	2.88
Establishment characteristics						
Goods-producing industries	5.63	1.4	13.13	1.4	4.77	2.67
Service-providing industries	3.51	0.5	7.61	0.5	3.32	1.30
Education and health services	6.15	1.0	8.76	1.0	6.95	3.01
Educational services	3.78	1.0	6.44	1.0	4.83	4.34
Elementary and secondary schools	5.63	1.3	8.28	1.3	7.28	5.81
Junior colleges, colleges, and universities	7.23	1.8	24.39	1.8	7.81	3.79
Health care and social assistance	10.32	1.8	18.80	1.8	10.99	4.14
Hospitals	11.03	1.9	15.42	1.9	12.39	2.32
Public administration	5.77	1.4	8.53	1.4	7.39	2.53

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2017—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$4.75	0.8	\$9.76	0.8	\$4.60	\$2.37
1 to 49 workers	6.07	1.1	11.36	1.1	5.81	2.80
50 to 99 workers	5.96	1.1	17.81	1.1	6.31	3.96
100 workers or more	3.38	0.7	9.26	0.7	3.14	1.18
100 to 499 workers	4.79	1.1	14.17	1.1	3.94	1.62
500 workers or more	4.18	0.9	8.98	0.9	4.42	1.76
Geographic areas						
Northeast	6.08	0.9	7.81	0.9	7.23	2.21
New England	9.75	1.9	45.36	1.9	9.57	4.25
Middle Atlantic	8.91	1.2	9.17	1.2	9.99	2.67
South	5.60	0.7	12.17	0.7	5.09	2.03
South Atlantic	9.45	1.1	21.90	1.1	8.62	2.63
East South Central	9.63	1.3	31.84	1.3	7.48	3.88
West South Central	7.36	1.4	12.07	1.4	6.14	4.24
Midwest	4.98	1.2	17.47	1.2	4.34	2.27
East North Central	5.95	1.4	13.35	1.4	5.64	2.98
West North Central	9.82	2.1	44.05	2.1	6.85	2.96
West	6.83	1.4	14.29	1.4	5.90	2.67
Mountain	14.64	1.1	19.63	1.1	14.52	3.04
Pacific	7.22	2.0	17.85	2.0	4.91	3.74

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March 2017**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.8	0.6	0.7	0.3
Worker characteristics				
Management, professional, and related	1.2	1.1	1.0	0.6
Management, business, and financial	1.5	1.2	0.9	0.3
Professional and related	1.6	1.4	1.3	0.9
Teachers	2.2	2.1	0.9	0.4
Primary, secondary, and special education school teachers	2.6	2.3	1.0	0.5
Registered nurses	3.5	2.6	2.9	0.7
Service	1.8	1.3	1.0	0.4
Protective service	3.1	1.7	0.9	2.0
Sales and office	1.2	0.9	0.8	0.2
Sales and related	2.2	1.6	1.6	0.3
Office and administrative support	1.3	0.9	0.9	0.3
Natural resources, construction, and maintenance	2.1	1.1	1.9	0.3
Construction, extraction, farming, fishing, and forestry	3.1	2.0	3.3	0.4
Installation, maintenance, and repair	2.6	1.2	2.1	0.2
Production, transportation, and material moving ...	1.7	1.0	1.4	0.3
Production	1.9	1.3	1.6	0.3
Transportation and material moving	2.6	1.4	2.2	0.6
Full time	0.8	0.6	0.7	0.2
Part time	2.8	2.2	1.8	2.0
Union	1.6	1.3	1.4	0.6
Nonunion	0.9	0.7	0.7	0.3
Average wage within the following categories: ⁴				
Lowest 25 percent	1.9	1.4	—	—
Lowest 10 percent	2.1	2.8	—	—
Second 25 percent	1.2	0.9	1.1	0.2
Third 25 percent	1.1	0.8	0.8	0.2
Highest 25 percent	1.2	1.1	0.9	0.4
Highest 10 percent	2.2	2.2	1.3	0.5
Establishment characteristics				
Goods-producing industries	1.7	1.4	1.5	0.2
Service-providing industries	0.9	0.7	0.7	0.3
Education and health services	1.8	1.4	1.5	0.9
Educational services	1.5	1.5	0.7	0.4
Elementary and secondary schools	1.6	1.7	0.8	0.4
Junior colleges, colleges, and universities	2.0	2.2	1.1	0.6
Health care and social assistance	2.8	2.2	—	—
Hospitals	3.3	3.1	2.0	1.0
Public administration	2.1	1.4	1.3	0.9

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March
2017—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.2	0.9	1.0	0.6
1 to 49 workers	1.6	1.0	1.2	0.9
50 to 99 workers	2.5	1.7	2.0	0.3
100 workers or more	1.1	0.9	0.8	0.3
100 to 499 workers	1.4	1.1	1.2	0.3
500 workers or more	1.5	1.2	0.9	0.5
Geographic areas				
Northeast	2.1	1.5	1.2	0.6
New England	2.2	1.9	1.8	0.4
Middle Atlantic	2.6	1.8	1.4	0.7
South	1.1	0.9	—	—
South Atlantic	1.7	1.3	—	—
East South Central	3.1	1.5	—	—
West South Central	1.7	1.4	1.7	(⁵)
Midwest	1.7	0.8	1.6	0.3
East North Central	1.9	1.0	2.0	0.4
West North Central	3.5	1.4	2.4	0.5
West	2.1	2.1	1.9	0.4
Mountain	4.0	3.5	—	—
Pacific	2.4	2.7	1.7	0.6

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 2017.

⁵ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2017

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$7.33	0.4	\$19.16	0.4	\$8.08	\$4.50
Worker characteristics						
Management, professional, and related	11.67	0.6	28.87	0.6	12.39	6.73
Management, business, and financial	14.45	0.7	35.81	0.7	14.47	10.68
Professional and related	13.83	0.8	35.47	0.8	14.74	7.96
Teachers	13.32	0.9	32.05	0.9	15.31	17.74
Primary, secondary, and special education school teachers	17.82	1.2	30.35	1.2	20.49	19.69
Registered nurses	37.61	2.4	63.67	2.4	40.81	22.58
Service	25.60	1.8	47.84	1.8	28.10	15.52
Protective service	24.71	2.3	59.12	2.3	24.14	8.42
Sales and office	10.64	0.7	26.69	0.7	11.21	7.07
Sales and related	18.25	1.0	52.54	1.0	19.17	14.56
Office and administrative support	13.25	0.7	29.54	0.7	13.53	9.96
Natural resources, construction, and maintenance	15.00	1.7	44.75	1.7	17.96	12.19
Construction, extraction, farming, fishing, and forestry	24.21	3.9	49.81	3.9	28.69	18.34
Installation, maintenance, and repair	18.67	1.6	89.72	1.6	21.04	15.00
Production, transportation, and material moving ...	19.44	1.2	27.51	1.2	19.97	10.11
Production	29.59	1.4	41.57	1.4	30.60	9.67
Transportation and material moving	21.28	1.8	38.83	1.8	21.09	18.89
Full time	7.31	0.4	21.12	0.4	8.12	4.87
Part time	31.05	2.0	18.44	2.0	33.44	18.52
Union	11.52	1.5	20.13	1.5	12.97	7.66
Nonunion	8.50	0.3	29.37	0.3	8.65	5.01
Average wage within the following categories: ²						
Lowest 25 percent	25.09	1.0	33.11	1.0	24.95	13.41
Lowest 10 percent	41.20	1.3	24.25	1.3	41.44	31.82
Second 25 percent	11.57	0.7	42.85	0.7	11.47	9.32
Third 25 percent	10.30	0.7	27.09	0.7	10.79	6.54
Highest 25 percent	9.73	0.7	22.14	0.7	10.54	6.21
Highest 10 percent	13.44	1.0	29.00	1.0	14.66	7.95
Establishment characteristics						
Goods-producing industries	17.64	1.4	29.82	1.4	18.37	7.70
Service-providing industries	8.03	0.4	23.26	0.4	9.01	5.28
Education and health services	16.56	0.8	25.84	0.8	17.76	10.14
Educational services	11.53	0.8	30.21	0.8	13.60	12.73
Elementary and secondary schools	15.18	1.0	26.39	1.0	18.18	14.51
Junior colleges, colleges, and universities	14.47	0.9	68.99	0.9	15.31	14.92
Health care and social assistance	29.70	1.4	44.21	1.4	31.33	14.73
Hospitals	31.69	1.6	34.86	1.6	33.05	12.34
Public administration	10.89	0.7	45.82	0.7	13.10	7.76

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2017—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$12.65	0.7	\$34.42	0.7	\$13.37	\$9.15
1 to 49 workers	13.41	0.8	42.36	0.8	13.79	9.68
50 to 99 workers	22.45	0.8	50.23	0.8	23.51	17.96
100 workers or more	7.73	0.6	17.18	0.6	8.39	4.98
100 to 499 workers	12.67	0.7	23.62	0.7	11.84	8.79
500 workers or more	9.10	0.8	26.09	0.8	10.35	5.24
Geographic areas						
Northeast	12.57	1.1	37.44	1.1	19.52	7.50
New England	30.62	1.3	72.65	1.3	33.61	17.77
Middle Atlantic	15.61	1.5	41.36	1.5	25.64	7.93
South	14.17	0.6	29.13	0.6	14.64	8.18
South Atlantic	20.52	1.0	43.94	1.0	21.00	11.24
East South Central	39.85	1.6	41.25	1.6	45.17	7.67
West South Central	21.78	0.8	40.75	0.8	21.25	17.66
Midwest	10.46	1.0	54.54	1.0	10.19	10.14
East North Central	13.11	1.3	58.51	1.3	11.72	11.77
West North Central	16.99	1.3	115.97	1.3	19.32	17.91
West	15.95	0.9	27.59	0.9	17.48	8.73
Mountain	27.31	0.9	71.71	0.9	36.07	16.60
Pacific	19.46	1.2	29.60	1.2	19.27	10.06

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,¹ March 2017**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.8	0.6	0.7	0.3
Worker characteristics				
Management, professional, and related	1.1	1.0	0.9	0.6
Management, business, and financial	1.4	1.2	1.0	0.3
Professional and related	1.4	1.2	1.1	0.8
Teachers	1.9	1.8	1.0	0.4
Primary, secondary, and special education school teachers	2.2	1.9	1.1	0.6
Registered nurses	2.9	2.4	2.2	0.6
Service	1.4	1.2	1.1	0.3
Protective service	2.3	1.5	0.9	1.8
Sales and office	1.4	0.9	1.1	0.3
Sales and related	2.6	1.7	—	—
Office and administrative support	1.4	0.8	1.1	0.3
Natural resources, construction, and maintenance	2.2	1.2	1.9	0.3
Construction, extraction, farming, fishing, and forestry	3.3	2.0	3.3	0.4
Installation, maintenance, and repair	2.7	1.3	2.0	0.3
Production, transportation, and material moving ...	1.7	0.9	1.3	0.3
Production	2.0	1.3	1.6	0.2
Transportation and material moving	2.5	1.3	2.0	0.5
Full time	0.8	0.6	0.7	0.2
Part time	2.6	2.1	1.7	1.9
Union	1.6	1.2	1.4	0.5
Nonunion	0.9	0.7	0.7	0.3
Average wage within the following categories: ⁴				
Lowest 25 percent	1.7	1.2	—	—
Lowest 10 percent	1.7	2.6	—	—
Second 25 percent	1.1	0.8	1.1	0.2
Third 25 percent	1.1	0.8	0.7	0.2
Highest 25 percent	1.1	1.1	0.9	0.4
Highest 10 percent	2.1	2.0	1.1	0.5
Establishment characteristics				
Goods-producing industries	1.6	1.3	1.4	0.1
Service-providing industries	0.9	0.7	0.7	0.3
Education and health services	1.5	1.2	1.4	0.9
Educational services	1.4	1.3	0.8	0.4
Elementary and secondary schools	1.4	1.3	0.9	0.4
Junior colleges, colleges, and universities	2.1	2.0	1.2	0.4
Health care and social assistance	2.5	2.1	—	—
Hospitals	3.1	2.4	2.0	1.4
Public administration	2.0	1.3	1.0	0.8

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,¹ March
2017—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.2	0.8	1.1	0.6
1 to 49 workers	1.4	1.0	1.3	0.8
50 to 99 workers	2.3	1.6	1.8	0.5
100 workers or more	1.0	0.8	0.8	0.3
100 to 499 workers	1.3	1.1	1.2	0.2
500 workers or more	1.4	1.0	0.9	0.5
Geographic areas				
Northeast	2.1	1.3	1.1	0.7
New England	1.9	1.9	1.6	0.4
Middle Atlantic	2.5	1.6	1.4	0.8
South	1.0	0.8	0.9	0.6
South Atlantic	1.4	1.1	—	—
East South Central	3.0	1.3	—	—
West South Central	1.8	1.4	2.1	(⁵)
Midwest	1.8	0.9	1.8	0.3
East North Central	1.9	1.1	2.1	0.4
West North Central	4.2	1.3	3.3	0.5
West	1.8	2.1	1.7	0.3
Mountain	3.1	3.4	—	—
Pacific	2.3	2.6	1.7	0.4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 2017.

⁵ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2017

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.35	\$1.45	\$0.70	\$1.57	\$5.01	\$5.69	\$6.16	\$8.00	\$8.05	\$16.79
Worker characteristics										
Management, professional, and related	2.30	2.52	1.46	4.42	7.25	4.44	7.91	9.95	19.87	30.15
Management, business, and financial	3.79	5.01	3.67	2.92	10.72	12.87	15.03	9.21	30.71	53.47
Professional and related	3.05	3.24	2.36	7.15	8.42	7.81	7.52	14.65	14.00	32.05
Teachers	3.29	6.00	3.36	4.65	14.24	22.36	14.97	10.28	49.69	10.75
Primary, secondary, and special education school teachers	4.73	8.19	3.30	9.16	17.18	20.19	11.75	35.57	58.00	46.64
Registered nurses	5.85	8.22	6.23	11.45	29.13	28.28	32.32	42.22	46.00	51.81
Service	4.05	7.94	6.84	10.09	22.76	6.20	19.48	22.43	32.86	24.53
Protective service	6.28	4.38	4.49	3.09	20.31	14.49	11.16	22.83	24.24	17.65
Sales and office	3.34	1.91	2.06	1.12	8.33	4.64	10.02	8.19	27.22	13.61
Sales and related	4.39	3.65	4.88	5.49	9.45	7.35	14.50	15.41	43.06	97.28
Office and administrative support	5.77	3.76	2.25	1.66	12.55	5.42	10.29	7.24	29.06	29.15
Natural resources, construction, and maintenance	3.85	3.45	3.83	7.12	17.69	6.02	8.84	16.08	37.81	54.52
Construction, extraction, farming, fishing, and forestry	8.95	4.31	10.58	15.39	23.39	9.81	24.65	18.16	56.56	84.39
Installation, maintenance, and repair	3.50	2.89	4.00	6.64	19.89	9.69	16.85	12.44	54.30	87.28
Production, transportation, and material moving ...	3.50	2.66	1.69	1.85	6.31	16.09	6.68	10.36	18.72	58.24
Production	5.11	2.39	3.19	4.67	14.85	6.45	13.19	12.85	35.14	39.73
Transportation and material moving	4.33	3.01	5.08	7.04	7.20	14.41	7.34	22.02	34.37	51.07
Full time	1.13	1.47	0.88	1.26	5.61	5.86	3.84	6.34	14.39	12.28
Part time	—	9.36	6.78	27.08	22.93	34.14	0.00	27.13	19.73	111.32
Union	1.69	4.20	3.92	3.73	6.00	14.41	5.23	12.94	18.53	43.46
Nonunion	1.52	1.97	1.84	1.82	4.65	4.03	5.86	4.69	16.52	26.50
Average wage within the following categories: ³										
Lowest 25 percent	4.37	2.84	4.20	15.25	20.39	15.36	12.16	39.17	48.31	58.51
Lowest 10 percent	8.94	5.86	8.69	38.97	40.43	41.26	25.93	85.68	145.66	124.61
Second 25 percent	4.61	2.39	1.39	3.07	8.51	6.34	6.92	11.92	22.36	25.53
Third 25 percent	2.87	2.83	3.03	2.69	4.68	8.75	8.23	9.54	11.62	22.41
Highest 25 percent	2.14	1.86	1.98	2.66	5.67	5.63	5.66	7.20	18.69	19.45
Highest 10 percent	3.42	3.67	3.86	3.79	13.86	14.94	10.15	13.03	21.79	40.21
Establishment characteristics										
Goods-producing industries	3.70	1.82	2.12	2.06	9.73	10.81	7.10	9.30	16.60	17.86
Service-providing industries	2.14	2.07	0.74	1.72	6.24	4.05	5.30	4.57	17.13	30.42
Education and health services	4.70	4.51	2.29	6.93	17.92	6.34	9.72	16.28	37.46	22.38
Educational services	3.04	4.31	2.95	3.76	8.25	9.86	16.97	10.49	28.95	25.86
Elementary and secondary schools	3.85	5.37	3.82	5.33	13.96	23.55	7.44	38.58	33.29	34.48
Junior colleges, colleges, and universities	3.37	8.89	7.57	8.88	13.23	15.12	30.50	23.93	14.95	80.72
Health care and social assistance	9.36	8.21	4.85	15.54	31.66	10.44	23.41	25.40	59.13	44.33
Hospitals	4.67	4.52	2.84	9.25	10.09	11.58	17.53	12.84	33.67	141.78
Public administration	4.09	2.15	3.33	3.14	7.49	27.38	11.36	6.86	18.19	55.14

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2017—continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$4.27	\$2.39	\$1.84	\$5.11	\$11.62	\$5.92	\$6.20	\$8.44	\$19.55	\$73.46
1 to 49 workers	6.34	3.54	2.18	7.00	8.28	5.44	5.26	7.14	30.13	41.11
50 to 99 workers	5.32	3.71	6.15	5.65	12.43	4.58	7.27	25.25	42.03	119.00
100 workers or more	1.79	2.24	2.11	2.31	5.17	2.03	4.28	7.31	23.68	17.95
100 to 499 workers	3.84	2.85	2.98	2.54	5.86	8.68	9.39	12.96	23.23	15.76
500 workers or more	1.82	2.57	2.19	2.99	9.20	13.05	6.50	6.43	6.16	30.84
Geographic areas										
Northeast	2.44	3.95	3.48	3.48	12.87	11.93	6.64	12.75	13.90	42.42
New England	7.98	8.20	6.42	8.16	14.40	15.52	19.29	10.38	36.04	58.99
Middle Atlantic	3.57	5.05	1.15	5.88	8.64	16.09	8.09	14.56	12.75	69.88
South	1.28	3.83	3.26	3.16	7.24	3.03	9.00	12.05	27.42	26.12
South Atlantic	2.21	6.21	1.90	4.93	13.89	6.71	9.33	12.54	24.22	43.32
East South Central	3.37	4.58	6.71	2.75	24.02	21.59	17.66	17.69	11.33	63.34
West South Central	1.74	2.34	2.66	2.53	20.06	12.66	8.77	27.27	54.71	27.62
Midwest	2.16	2.98	2.28	2.83	9.31	14.62	9.35	11.56	32.34	45.21
East North Central	4.50	2.50	2.82	2.67	10.56	19.26	15.24	13.43	34.43	32.53
West North Central	3.91	4.24	2.38	7.97	10.73	5.75	22.43	18.65	47.71	63.76
West	6.94	3.68	2.89	6.12	4.46	9.39	16.77	15.07	26.88	54.24
Mountain	3.77	3.19	5.02	10.73	6.33	14.21	34.33	24.81	69.56	43.00
Pacific	8.57	7.44	4.50	6.71	9.95	21.67	12.43	12.26	29.56	64.49

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2017

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.8	0.4	0.4	0.7	0.7	0.4	0.1	0.7
Worker characteristics								
Management, professional, and related	1.2	0.7	0.3	0.7	1.1	0.7	0.1	0.8
Management, business, and financial	1.4	0.9	0.3	0.7	1.6	1.3	0.1	0.8
Professional and related	1.4	0.8	0.4	0.8	1.3	0.9	0.2	1.0
Teachers	2.3	0.4	0.5	2.2	2.1	1.3	0.2	2.2
Primary, secondary, and special education school teachers	2.4	–	–	2.2	2.5	1.7	–	–
Registered nurses	2.2	1.2	1.6	1.0	2.8	1.7	0.3	1.8
Service	1.6	0.7	1.3	2.0	1.2	0.9	0.3	1.4
Protective service	3.9	–	–	2.5	3.3	0.6	2.4	2.4
Sales and office	1.2	0.7	0.6	1.1	1.1	0.7	0.1	1.2
Sales and related	1.7	1.1	1.2	1.9	1.6	1.1	0.3	1.8
Office and administrative support	1.6	0.7	0.6	1.4	1.4	0.8	0.2	1.5
Natural resources, construction, and maintenance	1.7	1.3	0.7	1.6	1.5	1.3	0.4	1.8
Construction, extraction, farming, fishing, and forestry	2.6	2.2	1.4	2.8	2.5	2.1	0.9	3.3
Installation, maintenance, and repair	2.3	1.7	0.5	1.8	1.8	1.5	0.2	1.8
Production, transportation, and material moving ...	1.5	0.9	0.9	1.1	1.7	1.0	0.2	1.2
Production	2.3	1.4	0.9	1.9	2.5	1.4	0.2	2.1
Transportation and material moving	1.8	1.1	1.1	1.4	1.9	1.1	0.2	1.4
Full time	0.7	0.5	0.3	0.5	0.6	0.5	0.1	0.5
Part time	0.9	0.4	1.5	1.7	0.8	0.7	0.2	1.0
Union	0.9	0.5	0.3	0.7	0.9	0.8	0.2	0.8
Nonunion	0.9	0.5	0.5	0.8	0.8	0.5	0.1	0.8
Average wage within the following categories: ³								
Lowest 25 percent	1.2	0.6	1.2	1.7	1.1	0.9	0.3	1.2
Lowest 10 percent	1.8	1.2	2.2	2.4	1.5	1.4	0.5	1.7
Second 25 percent	1.2	0.8	0.6	1.0	1.2	0.8	0.2	1.2
Third 25 percent	1.0	0.7	0.4	0.7	1.0	0.7	0.2	0.7
Highest 25 percent	1.0	0.7	0.3	0.5	1.0	0.8	0.1	0.6
Highest 10 percent	1.5	1.0	0.5	0.7	1.7	1.4	0.2	0.9
Establishment characteristics								
Goods-producing industries	0.8	1.0	0.5	1.0	1.2	1.0	0.2	1.0
Service-providing industries	0.9	0.4	0.5	0.8	0.8	0.5	0.1	0.8
Education and health services	1.8	0.8	0.5	1.4	1.7	0.9	0.2	1.6
Educational services	1.2	0.5	0.4	0.8	1.2	0.9	0.3	0.9
Elementary and secondary schools	1.7	0.7	0.7	1.1	1.7	1.2	0.3	1.2
Junior colleges, colleges, and universities	1.2	0.6	0.7	0.9	1.1	0.8	0.4	0.9
Health care and social assistance	2.7	1.1	0.8	2.2	2.6	1.3	0.2	2.5
Hospitals	1.0	0.4	0.4	0.7	1.1	0.6	0.2	0.7
Public administration	1.0	0.2	0.4	0.8	1.1	0.9	0.2	0.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2017—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.5	0.7	0.1	0.7	0.8	0.5	0.5	0.7
Worker characteristics								
Management, professional, and related	1.1	1.0	0.1	0.8	1.3	0.9	0.3	0.7
Management, business, and financial	1.6	1.6	0.1	0.8	1.4	1.2	0.3	0.7
Professional and related	1.3	1.2	0.2	0.9	1.4	1.0	0.4	0.8
Teachers	2.6	1.6	0.4	2.2	1.7	1.9	0.4	2.2
Primary, secondary, and special education school teachers	3.1	2.3	—	—	2.1	2.3	—	—
Registered nurses	3.6	3.9	—	—	2.9	2.4	1.6	1.0
Service	0.7	1.3	0.1	1.4	1.5	1.0	1.3	2.0
Protective service	4.9	3.0	0.6	3.5	2.6	3.6	2.5	2.6
Sales and office	0.7	1.3	0.2	1.2	1.2	0.7	0.6	1.1
Sales and related	1.0	1.6	0.3	1.9	1.5	1.3	1.1	1.9
Office and administrative support	0.8	1.6	0.2	1.5	1.5	0.8	0.6	1.4
Natural resources, construction, and maintenance	1.4	1.8	0.2	1.6	1.5	1.4	0.7	1.6
Construction, extraction, farming, fishing, and forestry	2.2	3.0	0.3	2.9	2.7	2.7	1.3	2.9
Installation, maintenance, and repair	1.5	2.1	—	—	2.1	1.7	0.5	1.8
Production, transportation, and material moving ...	1.1	1.3	0.2	1.2	1.7	1.3	0.9	1.1
Production	1.6	2.0	—	2.1	2.3	1.4	0.9	1.9
Transportation and material moving	1.5	1.5	0.3	1.4	2.2	1.9	1.1	1.4
Full time	0.6	0.7	(²)	0.6	0.7	0.5	0.3	0.5
Part time	0.6	0.8	0.3	1.1	0.9	0.8	1.5	1.7
Union	1.2	1.2	0.2	0.7	1.4	1.4	0.3	0.7
Nonunion	0.5	0.8	0.1	0.9	0.9	0.5	0.5	0.9
Average wage within the following categories: ³								
Lowest 25 percent	0.4	1.2	0.2	1.3	1.2	0.8	1.3	1.8
Lowest 10 percent	0.5	1.6	0.2	1.9	1.8	1.4	2.3	2.4
Second 25 percent	0.7	1.2	0.1	1.2	1.2	0.9	0.6	1.0
Third 25 percent	0.9	1.0	0.1	0.8	1.0	0.8	0.4	0.7
Highest 25 percent	1.3	1.2	0.1	0.6	1.2	0.9	0.3	0.5
Highest 10 percent	2.0	1.9	0.2	0.9	1.7	1.3	0.5	0.8
Establishment characteristics								
Goods-producing industries	1.3	1.5	0.1	1.1	0.9	1.1	0.5	0.9
Service-providing industries	0.6	0.8	0.1	0.8	0.9	0.6	0.5	0.9
Education and health services	1.3	1.3	0.2	1.6	1.7	1.0	0.5	1.4
Educational services	1.2	0.9	0.3	0.8	1.0	0.9	0.4	0.8
Elementary and secondary schools	1.7	1.0	0.5	1.1	1.3	1.0	0.4	1.1
Junior colleges, colleges, and universities	1.9	1.7	0.7	0.9	1.9	1.8	0.5	1.0
Health care and social assistance	1.8	2.2	0.2	2.5	2.7	1.4	0.8	2.2
Hospitals	2.5	2.2	0.3	0.8	2.3	2.0	0.4	0.7
Public administration	1.0	0.8	0.5	0.8	1.2	1.2	0.2	1.0

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2017—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	1.2	0.7	0.6	1.2	1.1	0.7	0.1	1.1
1 to 49 workers	1.3	0.8	0.6	1.3	1.2	0.8	0.2	1.2
50 to 99 workers	2.4	1.1	1.1	2.1	2.2	1.2	0.1	2.0
100 workers or more	0.8	0.5	0.5	0.6	0.7	0.6	0.2	0.6
100 to 499 workers	1.3	0.7	0.7	0.9	1.2	0.9	0.2	1.0
500 workers or more	1.1	0.5	0.5	1.0	1.0	0.6	0.3	1.0
Geographic areas								
Northeast	1.5	1.1	0.8	1.2	1.0	0.7	0.2	0.8
New England	2.0	1.1	2.5	2.3	1.8	0.7	0.7	1.9
Middle Atlantic	1.7	1.4	0.6	1.1	1.1	0.9	0.2	0.8
South	1.6	0.8	0.8	1.1	1.3	0.8	0.2	1.4
South Atlantic	1.9	1.1	0.9	1.4	1.9	0.9	0.3	1.5
East South Central	2.0	2.5	1.8	2.0	1.7	3.2	0.2	3.9
West South Central	4.0	1.1	2.0	2.4	2.8	1.1	0.6	3.0
Midwest	1.5	0.4	1.0	2.1	1.7	0.7	0.2	1.7
East North Central	1.6	0.5	1.5	2.6	1.6	0.9	0.3	1.8
West North Central	3.2	0.7	0.5	3.8	4.0	1.0	0.2	3.6
West	1.3	0.9	0.6	1.3	1.1	1.1	0.2	1.3
Mountain	1.2	1.5	1.1	1.5	1.6	1.4	0.2	1.6
Pacific	1.8	1.1	0.8	1.7	1.4	1.5	0.4	1.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2017—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.6	1.1	0.1	1.1	1.1	0.7	0.6	1.2
1 to 49 workers	0.5	1.2	0.1	1.2	1.2	0.8	0.6	1.3
50 to 99 workers	1.4	2.1	0.3	2.1	2.5	1.5	1.0	2.1
100 workers or more	0.8	0.8	0.1	0.6	0.8	0.6	0.5	0.6
100 to 499 workers	1.1	1.1	0.2	1.0	1.3	0.9	0.7	0.9
500 workers or more	1.3	1.3	0.2	1.1	1.2	0.8	0.5	1.0
Geographic areas								
Northeast	1.5	1.2	0.2	0.8	1.1	0.9	0.8	1.2
New England	—	2.6	—	1.7	1.8	1.4	2.5	2.3
Middle Atlantic	1.5	1.3	0.3	0.8	1.2	1.0	0.6	1.1
South	0.8	1.3	0.1	1.4	1.7	1.0	0.8	1.1
South Atlantic	1.1	1.2	0.1	1.5	2.2	1.7	0.9	1.4
East South Central	2.9	2.6	0.3	3.6	2.2	2.0	2.1	1.7
West South Central	1.1	3.3	0.1	3.4	3.8	0.9	1.9	2.3
Midwest	1.1	1.3	0.1	1.7	1.2	0.8	1.2	2.3
East North Central	1.1	1.7	0.2	1.8	1.5	0.8	1.7	2.8
West North Central	2.5	1.7	0.2	3.6	2.2	1.7	0.5	3.9
West	1.2	1.7	0.2	1.3	1.4	1.1	0.6	1.3
Mountain	1.0	1.8	0.2	1.7	1.4	1.7	1.1	1.4
Pacific	1.6	2.3	0.2	1.8	2.0	1.5	0.7	1.8

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.05.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2017

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	2.0	0.6	2.0	1.9
Establishment characteristics				
Goods-producing industries	2.2	0.8	2.1	3.4
Construction	2.7	1.5	2.7	3.5
Manufacturing	4.5	1.3	4.3	7.9
Service-providing industries	2.3	0.7	2.3	2.1
Trade, transportation, and utilities	2.4	1.2	2.3	3.5
Wholesale trade	5.2	–	5.2	7.0
Retail trade	2.9	0.8	2.9	3.4
Transportation and warehousing	6.3	4.9	6.0	7.4
Utilities	5.4	–	5.4	2.0
Information	7.1	13.7	7.1	5.1
Financial activities	3.1	2.5	3.1	3.2
Finance and insurance	3.1	2.3	3.1	2.7
Credit intermediation and related activities	3.9	3.1	3.9	2.7
Insurance carriers and related activities	6.9	1.9	6.9	6.8
Real estate and rental and leasing	6.0	–	6.0	7.0
Professional and business services	5.3	0.5	5.2	4.0
Professional and technical services	7.6	–	7.6	8.0
Administrative and waste services	9.3	–	9.3	8.7
Education and health services	8.6	0.9	8.6	7.5
Junior colleges, colleges, and universities	3.6	–	4.0	0.7
Health care and social assistance	9.1	0.9	9.1	8.0
Leisure and hospitality	3.7	–	3.6	4.8
Accommodation and food services	3.8	–	3.8	5.1
Other services	4.3	–	4.0	5.6
1 to 99 workers	2.0	0.7	2.0	2.0
1 to 49 workers	2.1	0.7	2.1	2.0
50 to 99 workers	2.7	2.0	2.7	2.3
100 workers or more	1.5	3.1	1.6	1.2
100 to 499 workers	1.7	3.3	1.8	1.3
500 workers or more	1.5	6.7	1.5	1.0

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2017—continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	3.4	1.1	3.4	3.3
New England	4.9	2.4	4.6	5.8
Middle Atlantic	4.8	1.0	4.7	3.5
South	2.4	1.0	2.4	2.4
South Atlantic	2.5	1.6	2.5	1.7
East South Central	7.2	—	7.2	7.6
West South Central	3.9	0.8	3.6	5.0
Midwest	5.7	1.5	5.7	4.8
East North Central	7.4	1.2	7.3	6.0
West North Central	4.1	—	4.0	8.1
West	4.2	1.3	4.2	4.7
Mountain	9.0	0.8	8.9	9.4
Pacific	3.9	1.8	3.9	4.8

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

Note: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.4	0.9	0.7	0.5
Worker characteristics						
Management, professional, and related	1.0	1.1	0.8	1.0	1.1	0.9
Management, business, and financial	0.9	0.8	1.0	0.9	1.1	1.4
Professional and related	1.3	1.5	1.0	1.3	1.4	1.2
Service	1.6	1.4	1.7	1.6	1.4	1.8
Protective service	4.9	4.9	10.3	4.8	4.1	9.6
Sales and office	1.4	1.2	0.7	1.4	1.2	0.9
Sales and related	1.9	1.5	1.1	1.9	1.4	1.1
Office and administrative support	1.8	1.5	0.7	1.8	1.6	1.1
Natural resources, construction, and maintenance	1.7	1.5	0.8	1.7	1.5	0.8
Construction, extraction, farming, fishing, and forestry	3.1	2.5	1.2	3.1	2.5	1.2
Installation, maintenance, and repair	1.9	1.8	1.0	1.9	1.7	1.2
Production, transportation, and material moving ...	1.3	1.2	0.8	1.3	1.2	0.8
Production	2.1	2.1	1.1	2.1	2.2	1.3
Transportation and material moving	1.5	1.3	1.2	1.5	1.2	1.2
Full time	0.7	0.7	0.4	0.7	0.7	0.5
Part time	1.1	0.8	1.7	1.1	0.8	2.1
Union	1.4	1.4	0.9	1.4	1.3	0.9
Nonunion	0.9	0.8	0.4	0.9	0.8	0.5
Average wage within the following categories: ³						
Lowest 25 percent	1.2	1.0	1.1	1.2	1.0	1.2
Lowest 10 percent	2.1	1.6	2.6	2.0	1.5	2.8
Second 25 percent	1.3	1.0	0.8	1.4	1.1	1.0
Third 25 percent	0.9	1.0	0.7	0.9	1.0	0.7
Highest 25 percent	0.7	1.0	0.6	0.7	1.1	0.8
Highest 10 percent	0.9	1.2	0.8	0.9	1.4	1.3
Establishment characteristics						
Goods-producing industries	1.0	1.2	0.5	1.1	1.1	0.5
Construction	2.3	2.1	1.7	2.4	2.1	1.6
Manufacturing	1.2	1.4	0.7	1.2	1.3	0.8
Service-providing industries	1.0	0.9	0.5	1.0	0.8	0.6
Trade, transportation, and utilities	0.9	0.8	0.9	0.9	0.7	0.9
Wholesale trade	2.0	1.8	1.1	1.9	1.9	1.2
Retail trade	1.2	0.9	1.0	1.3	1.0	1.1
Transportation and warehousing	3.4	2.1	2.0	3.7	2.1	2.1
Utilities	0.7	1.8	1.7	0.8	2.8	2.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.6	0.7	0.6	0.8	0.9	0.7	0.4
Worker characteristics									
Management, professional, and related	1.6	1.4	0.8	1.4	1.2	1.1	1.1	1.2	0.9
Management, business, and financial	1.7	1.6	1.1	1.9	1.5	1.6	0.9	1.1	1.4
Professional and related	1.9	1.6	1.0	1.7	1.5	1.3	1.4	1.5	1.1
Service	1.4	1.0	2.5	1.4	0.9	4.0	1.7	1.4	1.7
Protective service	4.9	3.9	15.5	—	—	—	5.5	4.1	7.5
Sales and office	1.1	1.0	1.0	1.0	0.8	1.2	1.4	1.2	0.9
Sales and related	1.5	1.4	2.5	1.3	1.2	2.5	1.9	1.4	1.2
Office and administrative support	1.4	1.1	0.8	1.3	1.1	1.2	1.8	1.6	1.1
Natural resources, construction, and maintenance	1.7	1.5	1.5	1.8	1.5	2.2	1.7	1.5	0.8
Construction, extraction, farming, fishing, and forestry	2.4	2.2	2.2	2.5	2.3	2.3	3.1	2.5	1.2
Installation, maintenance, and repair	2.4	2.1	2.1	2.4	1.8	2.2	1.8	1.7	1.1
Production, transportation, and material moving ...	1.5	1.3	1.1	1.4	1.2	1.5	1.3	1.2	0.8
Production	2.2	1.6	1.3	2.0	1.6	1.3	2.1	2.2	1.3
Transportation and material moving	2.3	2.0	1.6	2.1	1.8	2.5	1.5	1.2	1.3
Full time	0.9	0.8	0.5	0.9	0.7	0.7	0.8	0.7	0.4
Part time	0.8	0.7	2.6	0.6	0.5	3.4	1.1	0.8	2.0
Union	1.7	1.7	1.0	2.3	2.3	1.6	1.4	1.2	0.9
Nonunion	0.9	0.7	0.7	0.7	0.5	1.0	1.0	0.8	0.5
Average wage within the following categories: ³									
Lowest 25 percent	0.9	0.7	2.5	0.8	0.5	3.6	1.3	1.0	1.1
Lowest 10 percent	1.4	1.2	5.7	1.0	0.8	7.8	2.0	1.5	2.7
Second 25 percent	1.2	1.0	1.0	0.9	0.7	1.2	1.4	1.1	1.0
Third 25 percent	1.4	1.2	0.9	1.2	1.0	1.1	1.0	1.0	0.7
Highest 25 percent	1.4	1.4	0.8	1.5	1.3	1.0	0.9	1.1	0.8
Highest 10 percent	2.1	2.2	1.4	2.1	1.8	1.6	0.9	1.4	1.3
Establishment characteristics									
Goods-producing industries	1.4	1.2	1.0	1.5	1.2	1.1	1.1	1.1	0.5
Construction	2.2	2.1	2.9	2.3	1.9	2.9	2.2	2.1	1.6
Manufacturing	1.8	1.4	1.1	2.0	1.6	1.0	1.3	1.4	0.8
Service-providing industries	0.9	0.8	0.7	0.8	0.7	0.9	1.0	0.8	0.5
Trade, transportation, and utilities	1.4	1.2	0.9	1.2	1.0	1.4	1.0	0.8	1.0
Wholesale trade	2.0	1.8	1.1	2.1	1.7	2.0	1.9	1.9	1.2
Retail trade	1.3	0.9	1.8	0.9	0.7	2.7	1.3	1.0	1.1
Transportation and warehousing	4.9	3.9	2.6	4.2	3.4	3.8	3.3	1.9	2.2
Utilities	7.8	7.3	1.5	6.6	5.5	2.7	0.9	2.8	2.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.4	2.0	1.5	1.4	2.0	1.9
Financial activities	1.1	1.1	0.4	1.0	1.0	0.6
Finance and insurance	0.7	0.6	0.4	0.7	0.8	0.7
Credit intermediation and related activities	0.9	1.0	0.9	0.8	1.1	1.1
Insurance carriers and related activities	1.8	1.7	1.2	1.8	1.7	1.4
Real estate and rental and leasing	3.5	3.9	2.1	3.4	3.3	1.9
Professional and business services	2.0	1.9	1.4	2.1	1.9	1.5
Professional and technical services	3.0	2.6	1.1	3.0	2.1	2.0
Administrative and waste services	3.2	3.2	3.5	3.3	2.7	3.4
Education and health services	2.3	2.3	1.1	2.3	2.0	1.3
Educational services	2.9	3.0	1.4	2.9	3.1	2.2
Junior colleges, colleges, and universities	1.7	1.7	1.1	1.7	1.8	1.4
Health care and social assistance	2.7	2.5	1.3	2.7	2.2	1.5
Leisure and hospitality	2.1	2.0	2.7	2.1	1.9	3.0
Accommodation and food services	2.4	2.3	3.7	2.4	2.3	4.0
Other services	3.4	2.8	2.7	3.4	2.4	2.8
1 to 99 workers	1.2	1.0	0.7	1.2	0.9	0.8
1 to 49 workers	1.2	1.2	1.0	1.2	1.1	1.1
50 to 99 workers	2.3	2.2	1.5	2.3	2.1	1.6
100 workers or more	0.8	0.8	0.4	0.8	0.8	0.6
100 to 499 workers	1.1	1.1	0.7	1.1	1.1	0.8
500 workers or more	1.5	1.4	0.6	1.5	1.3	0.9
Geographic areas						
Northeast	0.9	1.2	1.0	0.9	1.4	1.5
New England	1.8	2.6	2.4	1.8	2.5	2.4
Middle Atlantic	0.8	1.1	0.9	0.8	1.4	1.7
South	1.7	1.5	0.7	1.7	1.3	0.7
South Atlantic	1.8	1.5	0.9	1.8	1.3	1.0
East South Central	4.3	3.5	1.5	4.5	3.0	2.1
West South Central	3.8	3.7	1.3	3.9	3.1	1.2
Midwest	1.9	1.5	0.7	1.9	1.3	0.6
East North Central	2.0	1.9	0.7	2.0	1.6	0.8
West North Central	4.2	2.6	1.5	4.2	2.6	1.2
West	1.5	1.5	0.8	1.6	1.8	1.2
Mountain	1.8	1.6	1.7	2.1	2.1	2.3
Pacific	2.1	2.2	0.9	2.2	2.4	1.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2017—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.2	2.7	2.9	3.6	2.5	2.6	1.6	2.2	2.1
Financial activities	1.8	1.4	0.6	1.7	1.3	1.0	1.0	0.9	0.6
Finance and insurance	1.3	1.1	0.7	1.6	1.2	1.1	0.7	0.8	0.7
Credit intermediation and related activities	1.8	1.3	0.9	2.3	1.7	1.6	0.7	1.1	1.1
Insurance carriers and related activities	2.6	2.0	1.3	3.3	2.4	2.1	1.7	1.7	1.5
Real estate and rental and leasing	5.6	4.4	3.0	4.0	3.3	2.8	3.2	2.9	1.8
Professional and business services	1.9	1.7	2.0	2.0	1.4	2.9	2.2	1.8	1.4
Professional and technical services	3.6	3.4	2.1	3.2	2.6	2.8	3.1	2.1	2.0
Administrative and waste services	2.8	2.4	5.7	2.3	1.7	6.7	3.2	2.7	3.1
Education and health services	3.1	2.6	1.2	2.3	2.0	1.8	2.3	1.9	1.3
Educational services	2.7	2.6	2.0	3.6	2.9	2.6	2.9	3.0	2.0
Junior colleges, colleges, and universities	2.5	1.8	1.3	2.6	2.3	3.4	1.7	1.7	1.4
Health care and social assistance	3.6	2.9	1.4	2.5	2.1	2.1	2.6	2.1	1.4
Leisure and hospitality	1.9	1.5	4.1	2.2	1.6	6.0	2.3	2.0	2.7
Accommodation and food services	1.8	1.5	5.8	2.0	1.4	8.1	2.8	2.5	3.6
Other services	3.8	3.1	3.8	3.5	2.9	2.8	3.4	2.4	2.8
1 to 99 workers	1.0	0.9	1.1	0.9	0.7	1.7	1.2	0.9	0.7
1 to 49 workers	1.1	0.9	1.4	0.9	0.7	2.0	1.3	1.1	1.1
50 to 99 workers	2.3	1.9	2.0	1.9	1.5	3.2	2.7	2.1	1.7
100 workers or more	1.2	1.0	0.6	0.9	0.8	0.8	0.8	0.8	0.6
100 to 499 workers	1.5	1.3	1.0	1.4	1.2	1.2	1.1	1.0	0.8
500 workers or more	2.0	1.6	0.9	1.7	1.4	1.0	1.5	1.2	0.8
Geographic areas									
Northeast	1.5	1.4	1.0	1.6	1.5	1.4	0.9	1.3	1.3
New England	3.3	3.3	2.9	1.9	1.5	3.6	1.8	2.5	2.5
Middle Atlantic	1.2	1.1	0.9	1.7	1.6	1.5	0.8	1.3	1.4
South	1.4	1.3	1.3	0.9	0.6	1.5	1.7	1.3	0.7
South Atlantic	1.5	1.4	1.8	1.2	0.9	2.1	1.8	1.2	1.1
East South Central	4.4	3.0	2.2	2.8	1.7	4.5	4.5	3.2	2.2
West South Central	3.0	2.8	2.7	1.5	1.1	1.9	4.0	3.2	0.9
Midwest	2.0	1.6	0.9	2.0	1.4	1.2	2.0	1.4	0.5
East North Central	1.9	1.6	1.1	2.3	1.6	1.3	2.3	1.7	0.5
West North Central	4.6	3.6	1.7	4.1	2.6	2.7	4.1	2.5	1.1
West	1.5	1.5	1.0	1.5	1.4	1.5	1.7	1.7	1.1
Mountain	2.9	2.7	0.8	2.7	2.7	2.7	2.6	2.2	2.6
Pacific	1.7	1.8	1.4	1.7	1.6	1.9	2.2	2.2	1.1

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.

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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2017

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.4	0.4
Worker characteristics				
Management, professional, and related	0.5	0.5	0.6	0.6
Management, business, and financial	0.5	0.5	0.7	0.7
Professional and related	0.7	0.7	0.8	0.8
Service	1.2	1.2	1.6	1.6
Protective service	3.3	3.3	5.6	5.6
Sales and office	0.4	0.4	0.6	0.6
Sales and related	0.6	0.6	0.8	0.8
Office and administrative support	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance	0.8	0.8	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.5	1.5	1.7	1.7
Installation, maintenance, and repair	0.7	0.7	1.0	1.0
Production, transportation, and material moving ...	0.6	0.6	0.9	0.9
Production	0.8	0.8	1.0	1.0
Transportation and material moving	0.8	0.8	1.3	1.3
Full time	0.3	0.3	0.4	0.4
Part time	1.7	1.7	1.7	1.7
Union	0.6	0.6	0.9	0.9
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	1.1	1.1	1.4	1.4
Lowest 10 percent	1.6	1.6	2.4	2.4
Second 25 percent	0.4	0.4	0.7	0.7
Third 25 percent	0.4	0.4	0.6	0.6
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.6	0.6	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.7	0.7	0.8	0.8
Construction	1.4	1.4	1.6	1.6
Manufacturing	0.6	0.6	0.7	0.7
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.5	0.5	0.9	0.9
Wholesale trade	0.7	0.7	1.1	1.1
Retail trade	0.6	0.6	1.0	1.0
Transportation and warehousing	1.0	1.0	1.9	1.9
Utilities	0.8	0.8	2.4	2.4

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2017—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.6	0.6	0.8	0.8
Financial activities	0.4	0.4	1.2	1.2
Finance and insurance	0.3	0.3	0.4	0.4
Credit intermediation and related activities	0.4	0.4	0.5	0.5
Insurance carriers and related activities	0.5	0.5	0.8	0.8
Real estate and rental and leasing	1.8	1.8	4.6	4.6
Professional and business services	0.9	0.9	1.1	1.1
Professional and technical services	1.5	1.5	1.5	1.5
Administrative and waste services	1.1	1.1	1.8	1.8
Education and health services	0.8	0.8	1.1	1.1
Educational services	0.8	0.8	1.5	1.5
Junior colleges, colleges, and universities	0.6	0.6	1.4	1.4
Health care and social assistance	1.0	1.0	1.3	1.3
Leisure and hospitality	1.2	1.2	2.3	2.3
Accommodation and food services	1.6	1.6	2.1	2.1
Other services	1.3	1.3	2.4	2.4
1 to 99 workers	0.5	0.5	0.7	0.7
1 to 49 workers	0.6	0.6	0.7	0.7
50 to 99 workers	0.8	0.8	1.3	1.3
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.5	0.5	0.7	0.7
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
Northeast	0.7	0.7	0.6	0.6
New England	0.8	0.8	1.0	1.0
Middle Atlantic	0.9	0.9	0.8	0.8
South	0.4	0.4	0.8	0.8
South Atlantic	0.6	0.6	1.0	1.0
East South Central	0.6	0.6	1.1	1.1
West South Central	1.0	1.0	1.6	1.6
Midwest	0.6	0.6	0.7	0.7
East North Central	0.9	0.9	0.9	0.9
West North Central	0.8	0.8	1.2	1.2
West	0.4	0.4	0.6	0.6
Mountain	1.0	1.0	1.2	1.2
Pacific	0.4	0.4	0.8	0.8

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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.42	0.6	\$8.75	0.6	\$2.93	\$1.34
Worker characteristics						
Management, professional, and related	6.28	1.3	11.68	1.3	5.91	2.30
Management, business, and financial	6.16	1.1	18.39	1.1	5.82	2.98
Professional and related	7.89	1.7	10.85	1.7	7.98	3.14
Service	10.02	2.6	33.40	2.6	10.80	5.56
Protective service	26.31	—	—	—	—	—
Sales and office	4.87	0.9	17.72	0.9	3.67	2.05
Sales and related	7.22	1.1	38.78	1.1	5.44	2.81
Office and administrative support	4.77	1.2	19.54	1.2	4.26	3.30
Natural resources, construction, and maintenance	6.60	2.2	14.65	2.2	7.17	4.21
Construction, extraction, farming, fishing, and forestry	11.39	4.5	23.14	4.5	12.54	7.46
Installation, maintenance, and repair	7.73	2.3	20.44	2.3	7.03	4.38
Production, transportation, and material moving ...	6.37	1.5	20.86	1.5	5.81	2.54
Production	8.38	1.5	16.56	1.5	8.37	3.13
Transportation and material moving	9.45	2.2	28.02	2.2	7.09	3.32
Full time	3.45	0.6	8.47	0.6	2.98	1.33
Part time	16.90	2.2	35.69	2.2	14.34	6.20
Union	9.08	2.4	19.16	2.4	6.69	2.92
Nonunion	3.66	0.6	10.28	0.6	3.22	1.45
Average wage within the following categories: ¹						
Lowest 25 percent	11.33	1.2	41.31	1.2	11.82	5.63
Lowest 10 percent	17.73	2.0	59.34	2.0	14.87	10.43
Second 25 percent	4.27	1.0	14.50	1.0	3.96	2.57
Third 25 percent	4.81	0.9	11.79	0.9	4.19	1.94
Highest 25 percent	4.88	1.2	8.30	1.2	4.70	2.19
Highest 10 percent	6.53	1.8	14.36	1.8	6.29	3.21
Establishment characteristics						
Goods-producing industries	5.60	1.4	13.80	1.4	4.81	2.78
Construction	9.85	3.5	19.14	3.5	11.13	7.30
Manufacturing	6.33	1.3	17.47	1.3	5.73	2.80
Service-providing industries	4.09	0.7	10.56	0.7	3.49	1.50
Trade, transportation, and utilities	6.75	1.4	21.58	1.4	3.64	2.60
Wholesale trade	7.68	1.3	28.33	1.3	7.67	3.08
Retail trade	8.72	1.6	37.46	1.6	4.89	4.19
Transportation and warehousing	10.12	3.7	33.87	3.7	9.41	4.59
Utilities	10.29	4.9	36.02	4.9	9.42	4.70

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$10.34	2.3	\$17.22	2.3	\$9.33	\$2.60
Financial activities	6.59	1.2	21.17	1.2	4.93	2.14
Finance and insurance	3.44	0.9	17.12	0.9	3.43	1.76
Credit intermediation and related activities	4.51	0.9	21.54	0.9	4.00	2.60
Insurance carriers and related activities	5.22	1.8	28.20	1.8	4.64	2.08
Real estate and rental and leasing	27.34	—	—	—	—	—
Professional and business services	9.28	1.9	21.78	1.9	7.57	4.14
Professional and technical services	14.98	3.9	24.50	3.9	12.90	6.01
Administrative and waste services	12.96	2.3	73.53	2.3	8.50	5.21
Education and health services	8.99	1.6	19.43	1.6	9.49	4.00
Educational services	7.54	1.6	38.31	1.6	6.86	5.02
Junior colleges, colleges, and universities	4.73	1.7	38.50	1.7	4.34	4.52
Health care and social assistance	10.39	2.0	22.89	2.0	10.91	4.66
Leisure and hospitality	14.04	4.6	29.68	4.6	21.88	8.92
Accommodation and food services	16.02	3.7	28.43	3.7	23.23	9.66
Other services	17.06	3.0	35.32	3.0	16.38	11.28
1 to 99 workers	5.17	0.9	10.73	0.9	5.02	2.64
1 to 49 workers	6.36	1.1	12.36	1.1	6.17	3.07
50 to 99 workers	6.27	1.3	17.91	1.3	6.92	4.53
100 workers or more	3.87	0.9	13.72	0.9	3.21	1.26
100 to 499 workers	5.30	1.2	17.59	1.2	4.01	1.79
500 workers or more	5.22	1.2	15.52	1.2	5.18	2.04
Geographic areas						
Northeast	7.00	1.0	9.60	1.0	7.85	2.70
New England	11.29	2.2	46.93	2.2	10.89	4.89
Middle Atlantic	10.22	1.3	12.44	1.3	10.76	3.17
South	6.33	1.0	17.75	1.0	5.26	2.06
South Atlantic	10.60	1.5	26.43	1.5	8.75	2.36
East South Central	10.64	2.0	41.02	2.0	8.89	4.39
West South Central	8.26	1.5	23.36	1.5	7.05	4.60
Midwest	5.98	1.2	20.13	1.2	4.92	2.61
East North Central	7.25	1.6	15.80	1.6	7.05	3.44
West North Central	11.84	1.9	58.80	1.9	4.39	3.44
West	7.42	1.7	18.84	1.7	5.65	3.27
Mountain	15.20	1.6	25.11	1.6	13.27	2.87
Pacific	8.12	2.4	23.90	2.4	4.97	4.66

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2017**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.0	0.7	0.8	0.3
Worker characteristics				
Management, professional, and related	1.6	1.3	1.3	0.8
Management, business, and financial	1.5	1.2	1.1	0.3
Professional and related	2.2	–	1.8	–
Service	2.1	1.8	1.3	0.2
Protective service	4.2	4.0	3.1	–
Sales and office	1.2	1.0	0.9	0.2
Sales and related	2.2	1.6	1.6	0.3
Office and administrative support	1.4	1.1	1.0	0.2
Natural resources, construction, and maintenance	2.2	1.2	2.1	0.3
Construction, extraction, farming, fishing, and forestry	3.4	2.3	3.7	0.4
Installation, maintenance, and repair	2.6	1.2	2.3	0.2
Production, transportation, and material moving ...	1.7	1.0	1.4	0.4
Production	1.9	1.3	1.6	0.3
Transportation and material moving	2.8	1.5	2.3	0.7
Full time	0.9	0.7	0.8	0.2
Part time	3.3	2.5	–	–
Union	2.9	1.9	2.6	0.7
Nonunion	1.0	0.8	0.8	0.4
Average wage within the following categories: ³				
Lowest 25 percent	2.2	1.6	–	–
Lowest 10 percent	2.8	3.6	–	–
Second 25 percent	1.6	1.0	1.4	0.2
Third 25 percent	1.2	0.8	1.1	0.2
Highest 25 percent	1.3	1.3	1.2	0.4
Highest 10 percent	2.5	2.6	1.6	0.5
Establishment characteristics				
Goods-producing industries	1.7	1.4	1.5	0.2
Construction	1.7	–	1.5	–
Manufacturing	2.1	1.7	1.8	0.3
Service-providing industries	1.1	0.8	0.9	0.4
Trade, transportation, and utilities	2.1	1.1	–	–
Wholesale trade	4.3	–	2.7	–
Retail trade	2.5	2.2	–	–
Transportation and warehousing	4.8	–	4.9	–
Utilities	6.3	–	–	–

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2017—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	3.9	—	4.4	—
Financial activities	2.4	2.1	1.2	0.3
Finance and insurance	2.2	2.3	1.2	0.4
Credit intermediation and related activities	3.3	3.3	—	—
Insurance carriers and related activities	2.8	3.1	2.1	1.1
Real estate and rental and leasing	6.6	—	—	—
Professional and business services	2.6	2.3	—	—
Professional and technical services	3.6	3.4	—	—
Administrative and waste services	3.9	3.0	2.4	—
Education and health services	2.9	2.0	—	—
Educational services	2.7	2.4	—	—
Junior colleges, colleges, and universities	3.2	3.2	—	—
Health care and social assistance	3.2	—	3.0	—
Leisure and hospitality	3.5	3.1	—	—
Accommodation and food services	4.4	3.8	—	—
Other services	5.1	—	—	—
1 to 99 workers	1.3	—	1.1	—
1 to 49 workers	1.6	—	1.2	—
50 to 99 workers	2.8	1.9	—	—
100 workers or more	1.3	1.0	1.1	0.3
100 to 499 workers	1.5	1.2	1.3	0.3
500 workers or more	1.9	1.5	1.4	0.7
Geographic areas				
Northeast	2.3	1.7	1.5	0.7
New England	3.4	2.7	2.2	0.5
Middle Atlantic	2.8	2.0	—	—
South	1.3	0.9	—	—
South Atlantic	2.0	1.4	—	—
East South Central	3.7	1.6	—	—
West South Central	2.1	1.7	2.0	(⁴)
Midwest	1.9	1.0	1.8	0.4
East North Central	2.1	1.2	2.4	0.5
West North Central	4.0	—	2.6	—
West	2.5	2.5	2.2	0.4
Mountain	5.1	3.9	—	—
Pacific	2.6	3.2	1.9	0.5

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 wage data for March 2017.

⁴ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$8.27	0.5	\$21.70	0.5	\$9.06	\$5.10
Worker characteristics						
Management, professional, and related	14.97	0.9	39.49	0.9	15.75	8.47
Management, business, and financial	16.42	0.7	39.30	0.7	16.28	12.10
Professional and related	19.25	1.2	53.37	1.2	20.41	10.28
Service	30.75	2.6	58.28	2.6	32.25	19.52
Protective service	117.02	—	—	—	—	—
Sales and office	11.97	0.7	30.48	0.7	12.66	7.47
Sales and related	18.30	1.0	52.58	1.0	19.40	14.66
Office and administrative support	15.05	0.8	35.07	0.8	15.25	10.95
Natural resources, construction, and maintenance	15.54	1.9	46.31	1.9	18.38	13.12
Construction, extraction, farming, fishing, and forestry	25.20	4.4	51.50	4.4	31.18	20.10
Installation, maintenance, and repair	20.84	1.6	97.31	1.6	23.17	16.72
Production, transportation, and material moving ...	20.46	1.2	28.40	1.2	20.98	10.48
Production	30.17	1.4	42.06	1.4	31.25	9.81
Transportation and material moving	23.15	2.0	41.20	2.0	22.16	19.94
Full time	8.41	0.5	24.15	0.5	9.30	5.62
Part time	34.33	2.3	19.56	2.3	37.25	20.64
Union	18.42	2.4	24.10	2.4	21.69	13.63
Nonunion	9.39	0.3	30.05	0.3	9.41	5.35
Average wage within the following categories: ¹						
Lowest 25 percent	30.96	1.0	45.23	1.0	31.21	16.16
Lowest 10 percent	38.81	1.4	25.55	1.4	41.28	35.07
Second 25 percent	12.85	0.9	44.07	0.9	13.96	11.21
Third 25 percent	12.22	0.7	32.25	0.7	12.21	8.36
Highest 25 percent	11.54	0.9	29.85	0.9	12.61	8.06
Highest 10 percent	15.00	1.3	38.95	1.3	15.81	10.01
Establishment characteristics						
Goods-producing industries	17.79	1.4	30.11	1.4	18.55	7.88
Construction	19.38	3.7	48.03	3.7	22.91	21.07
Manufacturing	22.98	1.4	34.88	1.4	23.78	6.90
Service-providing industries	9.30	0.5	27.88	0.5	10.38	6.24
Trade, transportation, and utilities	14.35	1.4	27.50	1.4	12.18	12.89
Wholesale trade	22.55	1.1	55.61	1.1	25.21	16.75
Retail trade	19.51	1.2	43.69	1.2	20.77	17.04
Transportation and warehousing	34.85	3.5	50.56	3.5	31.97	27.23
Utilities	35.17	—	—	—	—	—

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2017—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$26.07	2.1	\$48.05	2.1	\$25.42	\$11.89
Financial activities	21.87	0.6	28.40	0.6	21.57	12.27
Finance and insurance	9.89	0.3	65.64	0.3	10.31	5.39
Credit intermediation and related activities	12.53	0.4	31.52	0.4	12.43	8.19
Insurance carriers and related activities	19.85	0.7	111.31	0.7	20.06	11.25
Real estate and rental and leasing	85.23	—	—	—	—	—
Professional and business services	18.64	0.9	103.79	0.9	18.58	14.35
Professional and technical services	28.91	1.7	113.76	1.7	27.98	21.19
Administrative and waste services	28.92	1.5	151.23	1.5	24.80	25.28
Education and health services	25.31	1.3	39.47	1.3	26.90	14.39
Educational services	36.29	1.3	63.77	1.3	37.37	20.18
Junior colleges, colleges, and universities	36.47	0.7	65.00	0.7	36.96	20.15
Health care and social assistance	29.72	1.6	45.65	1.6	31.33	16.42
Leisure and hospitality	51.72	—	—	—	—	—
Accommodation and food services	51.16	—	—	—	—	—
Other services	76.17	3.8	110.97	3.8	75.49	41.77
1 to 99 workers	13.98	0.7	35.56	0.7	14.61	9.74
1 to 49 workers	14.61	0.9	43.87	0.9	14.79	10.34
50 to 99 workers	25.30	0.9	55.96	0.9	25.95	20.51
100 workers or more	9.69	0.7	20.75	0.7	10.66	6.34
100 to 499 workers	14.85	0.8	25.07	0.8	13.70	10.13
500 workers or more	11.17	1.3	34.95	1.3	12.85	6.76
Geographic areas						
Northeast	14.41	1.3	49.09	1.3	22.54	8.96
New England	32.62	1.5	77.32	1.5	36.30	20.95
Middle Atlantic	18.16	1.9	57.21	1.9	29.59	9.33
South	16.20	0.8	28.73	0.8	16.74	9.35
South Atlantic	22.74	1.3	42.17	1.3	23.35	12.24
East South Central	43.72	1.8	39.39	1.8	50.41	10.49
West South Central	26.12	0.9	46.31	0.9	25.19	20.46
Midwest	11.70	1.1	57.10	1.1	11.21	11.30
East North Central	13.87	1.5	65.23	1.5	12.71	13.01
West North Central	21.54	1.1	118.55	1.1	21.62	20.21
West	18.96	1.0	32.94	1.0	19.99	9.62
Mountain	32.48	0.9	85.84	0.9	42.02	12.65
Pacific	23.18	1.4	33.31	1.4	21.48	12.84

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2017**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.9	0.7	0.8	0.3
Worker characteristics				
Management, professional, and related	1.5	1.3	1.2	0.8
Management, business, and financial	1.5	1.3	1.2	0.3
Professional and related	2.0	–	1.7	–
Service	2.0	1.8	–	–
Protective service	4.3	4.0	3.2	–
Sales and office	1.5	1.0	1.2	0.3
Sales and related	2.6	1.6	–	–
Office and administrative support	1.5	1.0	1.3	0.3
Natural resources, construction, and maintenance	2.3	1.2	2.1	0.3
Construction, extraction, farming, fishing, and forestry	3.9	–	3.8	–
Installation, maintenance, and repair	2.8	1.3	2.2	0.3
Production, transportation, and material moving ...	1.7	0.9	1.4	0.3
Production	2.0	1.3	1.6	0.2
Transportation and material moving	2.6	–	2.2	–
Full time	0.9	0.7	0.8	0.3
Part time	3.0	2.4	–	–
Union	2.9	1.8	2.6	0.7
Nonunion	1.0	0.8	0.8	0.4
Average wage within the following categories: ³				
Lowest 25 percent	2.0	1.4	–	–
Lowest 10 percent	2.4	–	2.1	–
Second 25 percent	1.5	1.0	1.4	0.2
Third 25 percent	1.2	0.8	0.9	0.2
Highest 25 percent	1.3	1.3	1.1	0.4
Highest 10 percent	2.4	2.4	1.5	0.5
Establishment characteristics				
Goods-producing industries	1.6	1.3	1.4	0.1
Construction	2.2	–	1.3	–
Manufacturing	2.1	1.7	1.8	0.1
Service-providing industries	1.1	0.8	0.9	0.4
Trade, transportation, and utilities	2.2	1.1	1.6	0.3
Wholesale trade	4.5	–	3.2	–
Retail trade	2.8	2.3	–	–
Transportation and warehousing	4.8	–	4.6	–
Utilities	5.9	2.9	6.4	–

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2017—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	4.4	—	4.2	—
Financial activities	2.5	2.0	1.3	0.3
Finance and insurance	2.2	2.3	1.2	0.4
Credit intermediation and related activities	3.4	3.2	—	—
Insurance carriers and related activities	2.8	2.9	2.1	1.0
Real estate and rental and leasing	6.4	—	—	—
Professional and business services	2.4	—	1.5	—
Professional and technical services	2.7	2.8	—	—
Administrative and waste services	5.3	—	3.9	—
Education and health services	2.6	1.8	—	—
Educational services	2.8	2.3	—	—
Junior colleges, colleges, and universities	3.2	3.2	—	—
Health care and social assistance	2.9	—	2.9	—
Leisure and hospitality	3.6	3.2	2.5	—
Accommodation and food services	4.5	3.8	—	—
Other services	3.1	—	3.4	—
1 to 99 workers	1.3	—	1.3	—
1 to 49 workers	1.5	—	1.5	—
50 to 99 workers	2.7	—	2.2	—
100 workers or more	1.2	1.0	1.1	0.3
100 to 499 workers	1.5	1.2	1.4	0.2
500 workers or more	2.0	1.4	1.4	0.7
Geographic areas				
Northeast	2.3	1.5	1.4	0.8
New England	3.0	2.7	1.8	0.5
Middle Atlantic	2.7	1.7	—	—
South	1.3	0.8	1.1	0.8
South Atlantic	1.6	1.0	—	—
East South Central	3.7	1.5	—	—
West South Central	2.4	2.0	2.6	0.1
Midwest	2.1	1.0	2.1	0.4
East North Central	2.0	—	2.4	—
West North Central	4.8	—	3.7	—
West	2.1	2.5	2.1	0.3
Mountain	4.3	4.0	—	—
Pacific	2.3	3.2	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2017

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.36	\$1.28	\$1.33	\$2.13	\$4.20	\$2.97	\$5.25	\$6.97	\$17.56	\$26.76
Worker characteristics										
Management, professional, and related	2.91	3.14	1.52	3.32	7.69	7.40	12.29	14.17	26.90	42.51
Management, business, and financial	0.70	4.00	2.58	4.28	12.60	15.95	18.67	8.87	24.35	61.52
Professional and related	3.89	4.70	2.87	8.56	9.38	6.17	13.75	15.90	23.15	26.01
Service	10.37	4.14	4.76	22.15	37.29	15.59	26.46	59.96	49.80	64.40
Protective service	–	15.37	18.47	2.78	7.45	48.57	51.23	77.67	141.07	179.77
Sales and office	3.46	2.99	1.55	1.68	11.33	7.11	10.23	5.46	26.09	16.47
Sales and related	4.38	3.62	4.93	5.66	9.51	6.88	15.54	15.65	44.11	114.30
Office and administrative support	4.93	4.98	1.68	3.75	14.56	9.07	11.52	13.23	27.52	36.37
Natural resources, construction, and maintenance	3.60	1.76	2.70	5.90	16.38	12.91	24.39	14.13	39.14	81.09
Construction, extraction, farming, fishing, and forestry	8.88	7.30	5.46	18.09	20.74	25.98	22.00	58.55	94.07	101.72
Installation, maintenance, and repair	5.39	3.77	3.98	11.29	18.90	11.71	15.40	22.09	54.83	55.81
Production, transportation, and material moving ...	4.07	1.80	1.80	1.62	6.45	17.02	6.80	10.96	18.71	74.07
Production	5.03	2.11	2.86	4.40	14.32	6.26	13.31	13.41	37.95	36.83
Transportation and material moving	5.70	3.11	5.00	7.05	7.76	9.04	7.77	25.00	40.01	54.29
Full time	1.20	1.24	1.38	1.91	4.54	3.27	2.92	9.65	20.76	21.45
Part time	–	9.83	11.69	32.73	23.77	41.05	3.50	40.63	27.14	147.31
Union	5.71	4.77	2.50	3.44	6.13	9.61	18.59	16.72	27.97	83.96
Nonunion	1.39	1.52	1.15	2.73	4.72	3.85	7.98	5.67	17.81	29.70
Average wage within the following categories: ²										
Lowest 25 percent	8.01	5.42	5.14	18.45	25.87	24.70	11.75	45.02	59.77	86.73
Lowest 10 percent	12.85	6.15	5.93	38.37	42.52	35.51	20.16	35.32	165.53	163.60
Second 25 percent	5.94	3.89	1.98	3.40	12.28	4.44	11.64	13.33	44.30	19.73
Third 25 percent	2.87	2.95	2.19	3.11	5.01	8.82	7.59	12.30	25.32	16.38
Highest 25 percent	2.47	2.95	2.61	3.49	5.20	6.62	8.89	9.44	20.99	17.54
Highest 10 percent	2.02	4.01	3.98	4.78	8.32	9.62	15.03	15.26	33.15	57.22
Establishment characteristics										
Goods-producing industries	3.59	2.35	2.13	2.61	8.33	12.19	7.55	12.63	18.72	18.81
Construction	13.62	5.99	6.66	17.66	9.99	14.49	16.27	43.58	76.83	55.82
Manufacturing	3.15	2.16	6.81	5.13	7.52	6.79	10.20	9.85	27.19	26.45
Service-providing industries	1.64	2.39	1.27	2.92	6.30	3.17	7.44	10.31	22.41	17.84
Trade, transportation, and utilities	3.75	2.69	3.26	3.58	6.49	6.53	11.51	13.39	23.92	29.34
Wholesale trade	5.72	1.56	2.38	4.92	5.62	20.23	14.51	19.00	53.48	53.92
Retail trade	2.87	3.64	3.82	6.01	13.58	4.57	24.85	18.52	48.43	169.53
Transportation and warehousing	8.64	6.33	5.44	7.53	7.65	43.28	10.12	24.92	48.01	94.85
Utilities	–	1.66	8.61	11.51	7.28	10.67	15.16	14.35	133.50	119.64

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2017—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$4.52	\$1.80	\$0.00	\$12.77	\$24.16	\$43.81	\$5.63	\$24.65	\$1.63	\$19.54
Financial activities	4.31	4.23	1.87	8.56	16.64	5.08	12.58	10.17	49.95	98.02
Finance and insurance	1.47	4.77	2.23	5.85	4.50	2.57	15.77	10.40	13.60	19.28
Credit intermediation and related activities	4.11	6.64	3.44	8.39	3.89	0.21	13.80	18.20	16.60	16.81
Insurance carriers and related activities	5.54	4.35	4.06	3.04	5.54	8.92	16.37	7.85	13.51	48.63
Real estate and rental and leasing	—	—	3.98	11.60	40.25	30.15	73.99	98.44	197.17	123.81
Professional and business services	4.50	5.30	4.02	2.70	8.33	14.35	26.75	28.21	40.22	43.30
Professional and technical services	3.48	6.06	9.71	9.18	22.22	12.06	24.70	30.89	44.50	21.84
Administrative and waste services	8.50	16.14	5.93	4.45	23.27	21.53	51.27	38.80	96.29	108.95
Education and health services	7.01	7.23	4.59	11.96	20.76	17.73	12.05	15.99	41.18	40.41
Educational services	0.79	5.88	5.66	14.74	20.44	17.05	9.88	26.75	82.94	39.81
Junior colleges, colleges, and universities	2.55	6.73	7.17	11.59	8.44	4.52	8.60	9.52	43.86	148.76
Health care and social assistance	9.35	9.78	5.63	14.81	22.57	17.01	15.94	27.83	31.73	91.02
Leisure and hospitality	—	15.71	27.64	4.86	23.44	53.21	56.30	113.69	109.44	149.28
Accommodation and food services	—	12.99	24.52	15.95	19.07	—	56.67	173.25	127.81	139.75
Other services	9.70	25.59	10.13	30.86	37.71	—	22.32	99.40	98.99	52.82
1 to 99 workers	3.65	3.29	2.58	7.78	13.17	5.90	6.31	11.19	33.84	91.27
1 to 49 workers	4.03	2.97	2.20	7.42	9.82	14.71	8.40	10.27	33.91	61.19
50 to 99 workers	6.70	3.32	2.69	11.97	16.21	13.35	21.92	15.54	39.61	98.33
100 workers or more	1.99	1.87	0.94	2.47	6.01	5.96	6.04	9.22	29.81	25.59
100 to 499 workers	1.86	2.62	1.52	1.93	5.57	5.12	7.19	12.40	30.02	15.86
500 workers or more	0.47	3.62	1.51	3.21	11.55	5.32	7.68	8.73	10.10	28.20
Geographic areas										
Northeast	3.07	4.02	3.62	4.64	12.95	7.18	7.57	17.15	23.02	49.32
New England	4.85	6.69	5.36	13.01	28.23	18.38	20.15	13.27	44.00	63.99
Middle Atlantic	3.68	5.17	3.78	6.52	11.15	13.44	7.26	21.92	23.31	102.36
South	3.12	2.72	1.65	1.78	12.37	3.70	12.01	17.25	31.06	27.85
South Atlantic	4.94	2.71	1.85	5.59	18.99	5.29	5.96	20.43	32.93	67.23
East South Central	5.97	16.31	7.10	5.57	11.31	28.96	6.11	10.92	13.22	73.29
West South Central	6.81	4.36	5.91	5.87	29.17	23.17	19.54	31.25	52.81	67.66
Midwest	4.19	1.47	3.41	1.68	7.84	11.06	9.03	13.44	37.10	36.09
East North Central	3.33	3.44	3.74	2.01	10.26	12.44	8.18	15.24	42.43	39.25
West North Central	7.31	2.74	4.49	6.42	14.67	6.75	27.36	17.22	52.05	100.84
West	9.83	5.28	2.90	5.72	4.97	10.08	9.23	15.30	42.21	62.41
Mountain	3.79	6.93	1.96	7.22	11.15	22.23	14.41	22.33	97.10	91.27
Pacific	—	8.51	5.06	6.86	5.13	9.65	17.13	16.55	42.18	75.65

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2017

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.9	0.5	0.5	0.8	0.8	0.5	0.1	0.8
Worker characteristics								
Management, professional, and related	1.6	1.0	0.4	0.9	1.4	0.9	0.2	1.1
Management, business, and financial	1.6	1.1	0.4	0.7	1.8	1.5	0.1	0.8
Professional and related	2.0	1.2	0.6	1.1	1.8	1.3	0.2	1.4
Service	1.9	0.8	1.4	2.3	1.4	1.1	0.4	1.7
Protective service	5.6	–	–	5.3	4.6	–	–	3.7
Sales and office	1.3	0.7	0.7	1.2	1.2	0.8	0.1	1.3
Sales and related	1.7	1.1	1.2	1.9	1.7	1.2	0.3	1.8
Office and administrative support	1.8	0.8	0.7	1.5	1.6	0.9	0.2	1.7
Natural resources, construction, and maintenance	1.8	1.4	0.8	1.7	1.7	1.4	0.5	1.9
Construction, extraction, farming, fishing, and forestry	2.8	2.4	1.6	3.0	2.7	2.4	1.0	3.5
Installation, maintenance, and repair	2.4	1.9	0.6	1.9	2.0	1.6	0.2	1.9
Production, transportation, and material moving ...	1.5	1.0	0.9	1.1	1.8	1.1	0.2	1.3
Production	2.3	1.4	0.9	2.0	2.6	1.4	0.2	2.1
Transportation and material moving	1.9	1.2	1.2	1.5	2.0	1.1	0.3	1.4
Full time	0.9	0.6	0.4	0.6	0.8	0.5	0.2	0.6
Part time	1.0	0.4	1.5	1.7	0.9	0.7	0.2	1.1
Union	1.6	0.9	0.5	1.3	1.4	1.3	0.3	1.4
Nonunion	1.0	0.5	0.6	0.9	0.9	0.5	0.1	0.9
Average wage within the following categories: ²								
Lowest 25 percent	1.2	0.7	1.4	1.8	1.1	0.9	0.3	1.2
Lowest 10 percent	1.9	1.2	2.5	2.7	1.5	1.5	0.5	1.9
Second 25 percent	1.3	0.9	0.7	1.2	1.5	0.9	0.2	1.4
Third 25 percent	1.2	0.8	0.4	0.8	1.1	0.8	0.2	0.9
Highest 25 percent	1.2	0.8	0.4	0.6	1.1	0.9	0.2	0.7
Highest 10 percent	1.8	1.3	0.7	0.8	2.1	1.6	0.3	0.9
Establishment characteristics								
Goods-producing industries	0.8	1.0	0.5	1.0	1.3	1.0	0.2	1.0
Construction	2.2	2.1	0.9	2.2	2.0	2.2	0.4	2.5
Manufacturing	1.5	1.3	0.4	1.1	1.5	1.2	0.2	1.2
Service-providing industries	1.1	0.5	0.6	1.0	0.9	0.6	0.2	1.0
Trade, transportation, and utilities	1.0	0.5	0.7	0.8	1.1	0.9	0.2	0.8
Wholesale trade	1.8	2.1	0.9	2.0	2.3	1.6	0.6	1.9
Retail trade	1.0	0.7	1.0	1.1	1.4	1.2	0.4	1.2
Transportation and warehousing	3.6	0.9	1.3	2.8	4.4	–	–	3.4
Utilities	2.1	–	–	–	2.4	–	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2017—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.6	0.8	0.1	0.8	0.9	0.6	0.5	0.8
Worker characteristics								
Management, professional, and related	1.5	1.3	0.1	1.0	1.6	1.1	0.4	0.8
Management, business, and financial	2.0	2.0	—	—	1.4	1.3	0.4	0.7
Professional and related	1.7	1.6	0.1	1.3	2.0	1.4	0.6	1.1
Service	0.7	1.4	0.1	1.7	1.7	0.9	1.4	2.3
Protective service	—	5.2	—	4.9	5.1	2.2	4.6	5.4
Sales and office	0.7	1.3	0.2	1.3	1.3	0.8	0.6	1.2
Sales and related	1.0	1.6	0.3	1.9	1.6	1.3	1.1	1.9
Office and administrative support	0.8	1.7	0.2	1.7	1.8	0.8	0.7	1.6
Natural resources, construction, and maintenance	—	2.0	—	1.8	1.7	1.5	0.8	1.7
Construction, extraction, farming, fishing, and forestry	—	3.3	—	3.1	2.9	2.8	1.5	3.0
Installation, maintenance, and repair	1.7	2.4	—	1.9	2.3	1.8	0.6	1.9
Production, transportation, and material moving	1.1	1.4	0.1	1.3	1.7	1.3	0.9	1.1
Production	1.6	2.1	—	2.1	2.3	1.5	0.9	2.0
Transportation and material moving	1.5	1.6	0.3	1.5	2.2	2.0	1.1	1.5
Full time	0.7	0.9	(¹)	0.7	0.9	0.6	0.4	0.6
Part time	0.6	0.9	0.3	1.1	1.0	0.8	1.6	1.7
Union	2.2	2.2	0.3	1.3	2.7	2.8	0.5	1.3
Nonunion	0.6	0.9	0.1	0.9	0.9	0.5	0.6	0.9
Average wage within the following categories: ²								
Lowest 25 percent	0.4	1.1	0.2	1.2	1.1	0.9	1.4	1.8
Lowest 10 percent	0.5	1.8	0.3	2.0	1.7	1.3	2.5	2.7
Second 25 percent	0.7	1.4	0.1	1.4	1.4	1.0	0.7	1.2
Third 25 percent	0.9	1.1	0.1	0.9	1.1	0.9	0.4	0.8
Highest 25 percent	1.6	1.5	(¹)	0.7	1.4	1.1	0.4	0.6
Highest 10 percent	2.4	2.3	—	—	1.9	1.5	0.7	0.8
Establishment characteristics								
Goods-producing industries	1.3	1.6	—	—	0.9	1.1	0.5	1.0
Construction	—	2.6	—	2.4	2.0	2.3	0.9	2.2
Manufacturing	1.8	2.2	—	1.2	1.6	1.5	0.4	1.1
Service-providing industries	0.7	0.9	0.1	1.0	1.1	0.7	0.6	1.0
Trade, transportation, and utilities	1.0	1.1	0.3	0.9	1.2	1.1	0.7	0.8
Wholesale trade	—	2.2	—	1.9	1.8	2.3	0.9	2.0
Retail trade	0.9	1.5	0.6	1.3	1.1	1.1	1.0	1.1
Transportation and warehousing	3.2	3.4	—	—	4.8	3.4	1.3	2.9
Utilities	6.0	6.2	—	—	2.1	—	—	—

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2017—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	2.9	2.3	0.7	1.1	2.4	–	–	1.4
Financial activities	1.9	1.5	0.5	1.0	1.4	0.8	0.3	1.0
Finance and insurance	0.8	0.6	0.3	0.7	0.9	0.6	0.3	0.7
Credit intermediation and related activities	1.0	0.9	0.4	0.7	0.8	0.8	0.3	0.7
Insurance carriers and related activities	1.7	0.9	0.7	1.7	1.9	0.8	0.7	1.7
Real estate and rental and leasing	5.8	5.2	2.2	3.4	4.8	–	–	3.6
Professional and business services	2.9	1.6	1.4	2.3	2.2	1.3	0.5	2.1
Professional and technical services	4.2	2.6	1.9	2.4	3.9	–	–	3.0
Administrative and waste services	3.3	1.8	2.8	3.9	2.5	1.8	0.9	3.1
Education and health services	2.7	1.2	0.8	2.2	2.5	1.3	0.2	2.4
Educational services	4.3	1.9	1.1	3.0	3.2	–	–	2.9
Junior colleges, colleges, and universities	2.0	1.1	0.6	1.6	2.2	–	–	1.7
Health care and social assistance	2.9	1.2	0.9	2.4	2.9	1.4	0.2	2.7
Leisure and hospitality	2.5	1.5	1.9	3.1	2.0	–	–	2.2
Accommodation and food services	2.8	1.5	2.1	3.6	2.1	–	–	2.5
Other services	3.5	2.3	2.2	3.3	3.2	–	–	3.3
1 to 99 workers	1.2	0.7	0.6	1.2	1.2	0.8	0.2	1.2
1 to 49 workers	1.3	0.9	0.7	1.3	1.2	0.9	0.2	1.2
50 to 99 workers	2.7	1.3	1.2	2.4	2.5	1.4	0.2	2.3
100 workers or more	1.0	0.6	0.6	0.8	0.9	0.7	0.2	0.8
100 to 499 workers	1.5	0.8	0.7	1.0	1.3	1.0	0.2	1.1
500 workers or more	1.6	0.7	0.6	1.4	1.5	0.9	0.4	1.4
Geographic areas								
Northeast	1.8	1.3	1.0	1.3	1.1	0.7	0.2	0.9
New England	2.2	1.3	2.9	2.6	2.1	0.7	0.8	2.1
Middle Atlantic	2.1	1.6	0.7	1.2	1.2	0.9	0.2	0.9
South	1.9	0.9	1.0	1.3	1.6	0.9	0.3	1.6
South Atlantic	2.2	1.2	1.1	1.6	2.1	1.1	0.3	1.8
East South Central	2.4	–	–	2.1	2.0	4.1	0.3	4.6
West South Central	4.7	1.2	2.3	2.8	3.2	1.1	0.8	3.5
Midwest	1.7	0.5	1.1	2.3	1.9	0.8	0.2	1.9
East North Central	1.8	0.6	1.6	2.7	1.8	1.0	0.3	2.0
West North Central	3.7	0.8	0.5	4.4	4.6	1.2	0.2	4.2
West	1.5	1.1	0.7	1.4	1.3	1.3	0.3	1.5
Mountain	1.7	1.8	1.3	1.8	2.3	1.9	0.2	2.0
Pacific	2.0	1.3	0.9	1.9	1.5	1.8	0.4	1.9

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2017—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	4.5	4.3	—	—	2.9	2.4	0.7	1.1
Financial activities	2.2	2.2	0.1	1.1	1.9	1.5	0.5	1.0
Finance and insurance	2.2	2.0	0.1	0.7	0.9	0.7	0.3	0.7
Credit intermediation and related activities	3.1	3.2	0.1	0.8	1.1	0.8	0.4	0.7
Insurance carriers and related activities	2.6	2.6	—	—	1.7	0.9	0.7	1.7
Real estate and rental and leasing	2.7	4.1	—	3.4	5.6	5.2	2.2	3.4
Professional and business services	—	2.2	—	2.1	2.7	1.6	1.4	2.3
Professional and technical services	—	3.0	—	3.0	4.1	2.6	1.9	2.4
Administrative and waste services	1.9	3.4	—	3.3	3.4	1.8	2.8	3.9
Education and health services	1.8	2.0	0.2	2.4	2.5	1.4	0.8	2.1
Educational services	—	3.0	—	2.9	4.1	2.3	1.1	3.0
Junior colleges, colleges, and universities	1.5	1.8	—	—	1.9	1.3	0.6	1.6
Health care and social assistance	1.9	2.4	0.2	2.7	2.7	1.5	0.9	2.3
Leisure and hospitality	0.9	1.8	0.1	2.2	2.2	1.5	1.9	3.1
Accommodation and food services	—	2.1	—	2.4	2.5	1.5	2.1	3.6
Other services	—	4.0	—	3.4	3.5	2.2	2.0	3.3
1 to 99 workers	0.6	1.2	0.1	1.2	1.2	0.7	0.6	1.2
1 to 49 workers	0.5	1.3	0.1	1.3	1.3	0.8	0.6	1.3
50 to 99 workers	1.4	2.4	0.3	2.3	2.7	1.6	1.2	2.4
100 workers or more	0.9	1.0	0.1	0.8	1.1	0.7	0.6	0.8
100 to 499 workers	1.1	1.3	0.2	1.1	1.5	1.0	0.7	1.0
500 workers or more	1.7	1.9	0.1	1.5	1.7	1.0	0.6	1.4
Geographic areas								
Northeast	1.6	1.3	0.2	0.9	1.4	1.0	0.9	1.3
New England	—	2.9	—	2.0	2.1	1.4	2.9	2.5
Middle Atlantic	1.6	1.4	0.3	0.9	1.5	1.2	0.8	1.2
South	0.8	1.5	0.1	1.7	2.0	1.2	1.0	1.2
South Atlantic	1.2	1.3	(¹)	1.8	2.4	2.0	1.1	1.6
East South Central	—	3.2	—	4.0	3.3	2.0	2.4	2.1
West South Central	1.1	3.8	0.1	3.9	4.5	1.2	2.2	2.7
Midwest	1.3	1.5	0.1	1.9	1.4	0.9	1.2	2.4
East North Central	1.4	1.9	0.2	2.0	1.7	1.0	1.7	2.8
West North Central	—	2.0	—	4.0	2.5	1.9	0.6	4.5
West	1.4	2.1	0.2	1.5	1.8	1.3	0.7	1.5
Mountain	0.7	2.1	0.2	2.0	1.7	1.9	1.3	1.8
Pacific	2.0	2.9	0.3	2.0	2.4	1.7	0.8	2.0

¹ Less than 0.05.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017

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

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.1	0.9	0.7	1.0	0.7	1.0	0.6	0.7	0.5
Worker characteristics									
Management, professional, and related	1.2	1.1	0.9	1.2	1.0	1.2	0.6	0.8	0.6
Professional and related	1.3	1.2	0.9	1.3	1.0	1.3	0.6	0.9	0.7
Teachers	1.7	1.6	1.4	1.7	1.3	1.8	0.8	1.3	1.0
Primary, secondary, and special education school teachers	2.0	1.9	1.6	2.0	1.7	2.2	0.8	1.3	1.2
Service	1.9	1.5	1.2	1.4	1.2	1.6	1.2	1.3	1.1
Protective service	3.2	2.7	1.7	2.5	2.1	2.1	1.3	1.3	1.3
Sales and office	2.2	1.8	1.1	1.7	1.4	1.3	1.2	1.2	0.8
Office and administrative support	2.2	1.9	1.1	1.7	1.4	1.3	1.3	1.2	0.8
Natural resources, construction, and maintenance	4.1	3.7	1.2	4.7	4.2	1.5	1.5	2.3	2.2
Production, transportation, and material moving	4.6	3.5	2.5	4.9	4.2	3.5	4.5	3.8	2.0
Full time	1.3	1.1	0.7	1.1	0.8	1.0	0.3	0.6	0.5
Part time	1.4	1.2	2.7	1.4	1.2	1.9	1.5	1.2	2.6
Union	1.2	1.2	0.8	1.3	1.2	1.2	0.6	1.0	0.9
Nonunion	1.5	1.2	1.1	1.2	0.9	1.5	1.1	1.1	0.6
Average wage within the following categories: ³									
Lowest 25 percent	1.7	1.3	1.2	1.4	1.0	2.0	1.6	1.4	0.9
Lowest 10 percent	2.1	1.6	2.2	1.3	0.9	3.7	2.1	2.0	1.6
Second 25 percent	2.0	1.7	0.8	1.4	1.2	1.2	0.7	1.1	0.8
Third 25 percent	1.8	1.8	1.2	1.6	1.3	1.5	0.5	0.8	0.7
Highest 25 percent	1.5	1.4	0.8	1.6	1.7	1.4	1.0	1.4	0.9
Highest 10 percent	1.6	1.6	1.0	2.1	2.1	1.8	1.5	1.8	1.1
Establishment characteristics									
Service-providing industries	1.1	1.0	0.7	1.0	0.7	1.0	0.6	0.7	0.5
Education and health services	1.3	1.1	1.0	1.3	1.0	1.3	0.6	0.9	0.7
Educational services	1.4	1.2	1.1	1.4	1.0	1.4	0.7	1.0	0.8
Elementary and secondary schools	1.6	1.5	1.1	1.6	1.2	1.7	0.9	1.2	1.0
Junior colleges, colleges, and universities	2.4	2.2	2.0	2.6	2.1	2.1	1.7	1.9	1.2
Health care and social assistance	4.1	2.7	2.7	3.3	3.2	3.0	1.2	2.1	1.7
Hospitals	5.3	3.4	2.5	4.7	4.4	2.3	1.1	2.6	2.3
Public administration	2.4	2.1	0.9	1.5	1.3	1.3	0.9	0.9	0.8
1 to 99 workers	2.4	2.3	1.6	2.1	1.8	1.9	1.4	1.3	1.0
1 to 49 workers	4.1	3.6	2.0	3.4	2.8	3.1	2.4	2.0	1.6
50 to 99 workers	2.5	2.4	2.0	2.7	2.0	2.4	1.5	2.1	1.9
100 workers or more	1.5	1.2	0.8	1.1	0.9	1.0	0.6	0.8	0.6
100 to 499 workers	2.0	1.7	1.6	1.9	1.6	2.2	1.6	1.6	1.1
500 workers or more	1.8	1.5	0.8	1.5	1.2	1.1	0.9	1.0	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	0.9	0.6	0.8	0.9	0.7
Local government	0.6	0.7	0.4	0.7	0.8	0.6
Geographic areas						
Northeast	1.3	1.3	0.6	1.4	1.7	1.7
New England	0.9	1.0	1.4	1.3	3.9	4.3
Middle Atlantic	1.7	1.8	0.6	1.8	1.8	1.6
South	0.8	1.0	0.6	0.8	1.0	0.6
South Atlantic	1.5	1.4	0.8	1.5	1.4	0.7
East South Central	1.3	1.2	1.1	1.3	1.8	0.9
West South Central	1.1	1.8	1.2	1.1	1.9	1.3
Midwest	1.3	1.1	0.9	1.3	1.1	0.9
East North Central	1.9	1.3	1.0	1.9	1.5	0.8
West North Central	1.3	2.0	1.7	1.3	1.7	2.2
West	1.0	1.4	0.8	1.0	1.7	1.2
Mountain	2.1	3.1	1.5	2.1	4.0	2.9
Pacific	1.0	1.5	0.9	1.0	1.7	1.2

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2017—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.6	1.5	1.2	1.6	1.5	1.4	0.9	0.9	0.6
Local government	1.3	1.1	0.7	1.2	0.9	1.2	0.7	0.9	0.6
Geographic areas									
Northeast	1.6	1.4	1.0	1.5	1.4	1.2	1.4	1.6	1.5
New England	2.8	3.0	1.2	—	—	—	1.3	3.9	4.3
Middle Atlantic	1.8	1.3	1.2	1.5	1.3	1.2	1.8	1.8	1.3
South	2.4	1.7	1.8	1.6	1.0	2.5	0.9	1.0	0.7
South Atlantic	3.3	2.3	1.6	2.9	1.6	2.7	1.5	1.4	0.7
East South Central	5.8	5.3	6.2	2.4	2.4	7.9	1.3	1.7	0.7
West South Central	4.2	2.8	4.8	1.7	1.2	7.1	1.4	1.9	1.6
Midwest	1.8	1.7	1.0	3.0	2.2	2.5	1.6	1.3	0.8
East North Central	2.2	1.6	0.9	4.1	3.1	2.6	2.0	1.7	0.6
West North Central	3.2	3.9	2.5	—	2.2	—	2.5	2.2	1.9
West	1.5	2.1	1.3	1.5	1.6	1.2	1.1	1.9	1.3
Mountain	3.6	4.8	3.3	2.6	2.3	2.0	2.1	4.0	2.9
Pacific	1.3	2.0	1.2	1.3	1.8	1.4	1.2	2.1	1.4

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.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2017

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.6	0.6
Primary, secondary, and special education school teachers	0.6	0.6	0.7	0.7
Service	0.4	0.4	0.5	0.5
Protective service	0.5	0.5	0.5	0.5
Sales and office	0.3	0.3	0.8	0.8
Office and administrative support	0.3	0.3	0.8	0.8
Natural resources, construction, and maintenance	0.7	0.7	1.7	1.7
Production, transportation, and material moving	0.9	0.9	1.5	1.5
Full time	0.2	0.2	0.3	0.3
Part time	1.2	1.2	2.0	2.0
Union	0.3	0.3	0.4	0.4
Nonunion	0.4	0.4	0.5	0.5
Average wage within the following categories: ¹				
Lowest 25 percent	0.4	0.4	0.5	0.5
Lowest 10 percent	0.7	0.7	1.1	1.1
Second 25 percent	0.4	0.4	0.6	0.6
Third 25 percent	0.4	0.4	0.6	0.6
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.6	0.6	0.6	0.6
Establishment characteristics				
Service-providing industries	0.3	0.3	0.3	0.3
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.5	0.5
Elementary and secondary schools	0.5	0.5	0.7	0.7
Junior colleges, colleges, and universities	0.8	0.8	0.9	0.9
Health care and social assistance	0.9	0.9	1.1	1.1
Hospitals	1.3	1.3	2.3	2.3
Public administration	0.3	0.3	0.4	0.4
1 to 99 workers	0.7	0.7	0.8	0.8
1 to 49 workers	0.8	0.8	1.2	1.2
50 to 99 workers	0.8	0.8	1.1	1.1
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.5	0.5	0.7	0.7
500 workers or more	0.4	0.4	0.5	0.5

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2017—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.5	0.5	0.6	0.6
Local government	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.3	0.3	0.4	0.4
New England	0.9	0.9	0.9	0.9
Middle Atlantic	0.4	0.4	0.5	0.5
South	0.5	0.5	0.5	0.5
South Atlantic	0.7	0.7	0.8	0.8
East South Central	1.1	1.1	0.7	0.7
West South Central	0.8	0.8	1.2	1.2
Midwest	0.6	0.6	0.7	0.7
East North Central	0.9	0.9	0.8	0.8
West North Central	0.4	0.4	1.4	1.4
West	0.4	0.4	0.9	0.9
Mountain	1.0	1.0	2.6	2.6
Pacific	0.5	0.5	0.7	0.7

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 wage data for March 2017.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.64	0.8	\$5.24	0.8	\$4.34	\$2.75
Worker characteristics						
Management, professional, and related	4.68	0.9	5.73	0.9	5.59	3.82
Professional and related	5.20	1.0	6.18	1.0	6.27	4.40
Teachers	6.85	1.6	7.72	1.6	8.22	7.34
Primary, secondary, and special education school teachers	8.76	1.8	8.86	1.8	11.03	8.30
Service	5.89	1.7	10.98	1.7	7.70	3.71
Protective service	8.01	1.9	14.62	1.9	11.11	4.58
Sales and office	6.23	1.5	11.06	1.5	7.78	2.56
Office and administrative support	6.37	1.4	10.48	1.4	8.05	2.71
Natural resources, construction, and maintenance	15.13	3.1	23.09	3.1	16.93	4.23
Production, transportation, and material moving ...	14.55	3.0	37.19	3.0	15.95	7.54
Full time	3.63	0.8	5.42	0.8	4.29	2.73
Part time	13.98	3.0	11.57	3.0	18.37	10.29
Union	5.01	1.3	7.69	1.3	5.61	3.97
Nonunion	5.21	1.2	7.51	1.2	6.23	2.66
Average wage within the following categories: ¹						
Lowest 25 percent	5.14	1.5	8.99	1.5	6.64	3.54
Lowest 10 percent	8.03	2.1	11.92	2.1	10.19	4.92
Second 25 percent	6.40	1.4	9.11	1.4	7.65	3.14
Third 25 percent	5.69	1.2	7.69	1.2	6.97	4.61
Highest 25 percent	6.38	1.4	9.75	1.4	7.23	4.13
Highest 10 percent	6.02	1.5	8.71	1.5	8.46	7.10
Establishment characteristics						
Service-providing industries	3.66	0.8	5.25	0.8	4.38	2.78
Education and health services	4.74	1.0	6.54	1.0	5.61	4.27
Educational services	4.87	1.1	7.28	1.1	5.61	5.06
Elementary and secondary schools	5.76	1.3	6.82	1.3	7.66	6.10
Junior colleges, colleges, and universities	10.57	2.4	28.69	2.4	11.57	5.47
Health care and social assistance	15.49	3.3	18.38	3.3	19.69	3.15
Hospitals	28.00	3.8	11.67	3.8	36.32	3.70
Public administration	5.77	1.4	8.53	1.4	7.39	2.53
1 to 99 workers	7.69	2.4	13.30	2.4	8.68	3.69
1 to 49 workers	11.24	3.8	16.65	3.8	13.33	4.28
50 to 99 workers	10.95	2.3	26.14	2.3	10.55	5.36
100 workers or more	4.88	0.9	6.12	0.9	6.07	2.95
100 to 499 workers	9.19	1.9	11.46	1.9	11.35	4.72
500 workers or more	5.10	1.0	7.97	1.0	6.14	3.50

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$6.47	1.0	\$6.16	1.0	\$7.32	\$3.20
Local government	4.81	1.1	6.22	1.1	5.93	3.58
Geographic areas						
Northeast	7.88	1.4	6.99	1.4	9.32	4.15
New England	8.95	0.5	18.44	0.5	9.24	7.26
Middle Atlantic	10.02	1.9	7.13	1.9	13.12	6.58
South	5.47	1.0	6.86	1.0	6.55	5.01
South Atlantic	9.96	1.2	16.53	1.2	10.79	8.03
East South Central	12.63	1.6	19.83	1.6	14.75	6.77
West South Central	4.45	2.4	8.15	2.4	6.60	7.74
Midwest	9.58	2.3	15.13	2.3	10.71	5.65
East North Central	12.92	1.4	26.08	1.4	13.63	7.86
West North Central	12.89	6.3	17.64	6.3	15.77	3.57
West	6.57	1.8	14.29	1.8	7.37	5.14
Mountain	15.90	3.6	21.66	3.6	21.71	7.70
Pacific	7.50	2.1	17.80	2.1	7.17	6.65

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2017**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.2	1.1	0.7	0.4
Worker characteristics				
Management, professional, and related	1.5	1.5	0.8	0.6
Professional and related	1.8	1.8	0.9	0.6
Teachers	2.5	2.3	1.0	0.5
Primary, secondary, and special education school teachers	2.7	2.6	1.1	0.6
Service	2.5	1.4	1.1	1.2
Protective service	3.4	2.0	1.2	2.5
Sales and office	2.6	2.4	1.1	1.0
Office and administrative support	2.6	2.3	1.1	1.0
Natural resources, construction, and maintenance	5.4	4.5	1.8	1.2
Production, transportation, and material moving ...	5.0	4.9	2.1	1.5
Full time	1.2	1.2	0.7	0.4
Part time	4.7	3.9	3.0	3.0
Union	1.5	1.6	1.0	0.8
Nonunion	1.8	1.7	0.8	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.7	1.5	1.1	0.7
Lowest 10 percent	2.5	2.2	—	—
Second 25 percent	2.3	1.9	0.9	0.7
Third 25 percent	2.5	2.4	0.8	0.7
Highest 25 percent	1.8	1.7	1.1	1.1
Highest 10 percent	2.7	2.8	1.8	1.3
Establishment characteristics				
Service-providing industries	1.2	1.1	0.7	0.4
Education and health services	1.6	1.6	0.8	0.6
Educational services	1.7	1.7	0.9	0.5
Elementary and secondary schools	1.7	1.8	0.9	0.5
Junior colleges, colleges, and universities	3.1	3.0	—	—
Health care and social assistance	4.6	4.5	—	—
Hospitals	4.9	4.5	—	—
Public administration	2.1	1.4	1.3	0.9
1 to 99 workers	3.2	2.8	1.9	1.0
1 to 49 workers	6.0	—	2.8	—
50 to 99 workers	3.3	3.3	2.4	1.1
100 workers or more	1.3	1.2	0.7	0.6
100 to 499 workers	3.1	2.8	1.6	1.2
500 workers or more	1.6	1.5	0.9	0.7

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2017—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.1	2.0	1.1	0.7
Local government	1.4	1.3	0.8	0.7
Geographic areas				
Northeast	3.3	3.3	1.5	1.3
New England	5.5	1.5	—	—
Middle Atlantic	4.2	4.6	1.5	1.8
South	1.8	1.9	—	—
South Atlantic	3.0	3.2	1.7	—
East South Central	1.6	1.1	—	—
West South Central	2.5	0.7	—	—
Midwest	1.9	1.9	1.1	0.8
East North Central	1.9	2.1	1.4	0.6
West North Central	5.1	4.3	—	—
West	2.7	1.7	1.7	1.5
Mountain	5.9	3.9	—	—
Pacific	3.0	1.6	2.4	2.3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$9.15	0.6	\$25.32	0.6	\$10.24	\$7.08
Worker characteristics						
Management, professional, and related	12.46	0.7	27.99	0.7	13.71	9.59
Professional and related	13.53	0.7	25.02	0.7	14.74	11.03
Teachers	16.36	1.1	33.89	1.1	18.52	16.81
Primary, secondary, and special education school teachers	19.69	1.3	31.14	1.3	21.93	19.25
Service	17.60	0.8	33.62	0.8	19.85	10.27
Protective service	24.13	1.1	40.73	1.1	27.90	9.30
Sales and office	19.13	0.8	32.16	0.8	19.97	13.20
Office and administrative support	18.99	0.8	32.17	0.8	19.79	12.71
Natural resources, construction, and maintenance	41.09	1.8	171.03	1.8	40.05	30.06
Production, transportation, and material moving ...	43.58	2.5	98.31	2.5	45.80	20.62
Full time	9.33	0.6	26.55	0.6	10.31	7.17
Part time	41.09	2.4	49.94	2.4	42.22	29.68
Union	13.59	0.9	16.69	0.9	15.45	8.77
Nonunion	12.65	0.5	94.32	0.5	12.72	8.68
Average wage within the following categories: ¹						
Lowest 25 percent	13.27	0.7	83.50	0.7	16.06	8.80
Lowest 10 percent	24.29	0.9	43.46	0.9	23.64	16.13
Second 25 percent	18.84	1.0	36.85	1.0	19.42	10.40
Third 25 percent	14.67	1.0	46.86	1.0	15.67	12.79
Highest 25 percent	17.65	0.9	21.86	0.9	19.57	12.17
Highest 10 percent	17.55	1.6	19.94	1.6	20.81	14.47
Establishment characteristics						
Service-providing industries	9.11	0.6	25.65	0.6	10.23	6.95
Education and health services	12.34	0.8	30.62	0.8	14.34	10.69
Educational services	11.83	0.9	32.93	0.9	14.27	12.70
Elementary and secondary schools	12.93	1.1	25.33	1.1	16.13	14.00
Junior colleges, colleges, and universities	16.37	1.4	106.93	1.4	17.81	17.57
Health care and social assistance	48.56	1.3	95.76	1.3	53.05	10.85
Hospitals	89.46	1.3	51.98	1.3	96.99	21.15
Public administration	10.89	0.7	45.82	0.7	13.10	7.76
1 to 99 workers	18.14	1.4	71.61	1.4	19.88	17.04
1 to 49 workers	25.36	2.1	110.28	2.1	28.91	24.94
50 to 99 workers	28.55	1.6	104.13	1.6	32.59	21.73
100 workers or more	11.29	0.5	20.68	0.5	12.10	8.02
100 to 499 workers	20.14	0.8	61.84	0.8	21.62	14.27
500 workers or more	13.65	0.6	23.63	0.6	14.88	9.51

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2017—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$11.54	0.4	\$111.79	0.4	\$11.54	\$11.34
Local government	11.23	0.7	23.58	0.7	12.79	8.82
Geographic areas						
Northeast	19.12	1.2	23.11	1.2	21.78	11.88
New England	29.82	—	—	—	—	—
Middle Atlantic	22.37	1.6	23.42	1.6	27.63	19.00
South	12.29	0.3	91.08	0.3	12.86	10.85
South Atlantic	16.33	0.3	115.02	0.3	15.65	15.97
East South Central	41.75	—	—	—	—	—
West South Central	20.15	0.3	195.19	0.3	21.40	22.19
Midwest	24.19	2.0	117.47	2.0	26.17	9.03
East North Central	35.03	0.7	119.07	0.7	35.59	12.69
West North Central	21.68	—	—	—	—	—
West	17.94	1.3	36.59	1.3	20.58	21.57
Mountain	40.08	2.3	38.84	2.3	46.24	58.83
Pacific	20.74	1.6	46.07	1.6	22.70	16.02

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, State and local government
workers, March 2017**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.1	1.0	0.6	0.4
Worker characteristics				
Management, professional, and related	1.4	1.3	0.8	0.5
Professional and related	1.6	1.5	0.9	0.6
Teachers	2.1	1.9	1.1	0.5
Primary, secondary, and special education school teachers	2.3	2.1	1.2	0.7
Service	1.8	1.2	0.7	1.0
Protective service	2.4	1.7	1.1	2.1
Sales and office	2.4	2.0	1.2	0.9
Office and administrative support	2.4	1.9	1.1	0.9
Natural resources, construction, and maintenance	5.2	4.2	1.4	1.3
Production, transportation, and material moving ...	4.8	4.5	1.4	2.3
Full time	1.1	1.0	0.6	0.4
Part time	4.5	3.4	—	—
Union	1.5	1.5	0.9	0.7
Nonunion	1.6	1.4	0.7	0.3
Average wage within the following categories: ³				
Lowest 25 percent	1.5	1.2	0.9	0.6
Lowest 10 percent	2.2	1.8	—	—
Second 25 percent	2.1	1.7	0.7	0.6
Third 25 percent	2.2	2.0	0.8	0.6
Highest 25 percent	1.6	1.5	1.2	0.8
Highest 10 percent	2.5	2.4	1.6	1.2
Establishment characteristics				
Service-providing industries	1.1	1.0	0.6	0.4
Education and health services	1.4	1.4	0.8	0.5
Educational services	1.4	1.4	1.0	0.5
Elementary and secondary schools	1.4	1.4	1.0	0.5
Junior colleges, colleges, and universities	3.0	2.6	1.7	0.5
Health care and social assistance	4.4	4.1	—	—
Hospitals	5.0	4.5	—	—
Public administration	2.0	1.3	1.0	0.8
1 to 99 workers	3.0	2.7	1.8	0.8
1 to 49 workers	5.3	4.9	2.7	1.4
50 to 99 workers	3.0	3.0	2.2	1.0
100 workers or more	1.2	1.0	0.5	0.5
100 to 499 workers	2.5	2.4	1.3	0.9
500 workers or more	1.5	1.3	0.8	0.6

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, State and local government
workers, March 2017—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.0	1.9	0.9	0.6
Local government	1.2	1.0	0.8	0.6
Geographic areas				
Northeast	3.2	3.1	1.5	1.2
New England	5.4	1.5	—	—
Middle Atlantic	3.9	4.2	1.4	1.7
South	1.6	1.5	—	—
South Atlantic	3.0	2.9	1.5	—
East South Central	0.8	0.7	—	—
West South Central	1.8	0.6	—	—
Midwest	1.7	1.9	1.5	0.8
East North Central	1.9	2.1	—	—
West North Central	3.3	3.8	—	—
West	2.7	1.6	1.4	1.5
Mountain	5.0	3.5	—	—
Pacific	3.4	1.6	1.9	2.2

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2017

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	\$4.02	\$1.85	\$1.91	\$3.14	\$6.97	\$23.17	\$7.29	\$7.69	\$12.21	\$36.54
Worker characteristics										
Management, professional, and related	2.45	2.62	5.95	7.87	17.88	20.41	8.59	20.47	24.69	21.71
Professional and related	1.72	4.07	6.31	7.08	13.75	20.83	9.03	23.82	17.00	38.43
Teachers	1.99	6.05	3.57	7.15	25.05	15.07	19.49	12.72	31.87	35.31
Primary, secondary, and special education school teachers	4.16	5.83	3.84	9.26	25.13	16.16	27.12	13.79	44.10	19.96
Service	3.51	2.65	2.68	3.98	3.50	7.00	6.94	15.85	0.64	50.31
Protective service	–	2.15	4.42	4.52	9.16	19.01	18.72	9.18	27.84	13.00
Sales and office	1.94	4.90	6.59	4.15	8.36	30.59	13.13	18.20	6.16	55.30
Office and administrative support	2.14	5.24	6.18	2.71	9.18	28.01	12.79	18.31	4.87	57.15
Natural resources, construction, and maintenance	3.19	6.89	7.96	2.71	9.75	28.54	37.91	22.59	67.28	58.52
Production, transportation, and material moving ...	–	4.88	11.38	11.11	25.44	–	21.98	25.05	68.52	117.26
Full time	3.57	2.52	2.29	3.43	4.95	21.94	8.43	8.58	8.24	36.81
Part time	8.54	13.66	7.55	30.38	17.32	8.88	37.82	39.92	87.66	61.73
Union	1.52	5.90	3.56	10.52	10.44	12.08	15.80	14.31	18.95	23.22
Nonunion	1.51	2.91	4.76	4.99	5.47	2.26	14.52	18.65	24.52	45.25
Average wage within the following categories: ²										
Lowest 25 percent	2.82	4.51	2.20	5.17	7.65	0.00	19.45	17.41	14.72	51.91
Lowest 10 percent	1.82	3.83	13.62	6.30	5.74	6.69	24.30	9.21	47.61	44.76
Second 25 percent	2.90	2.78	1.98	4.05	10.45	28.52	12.47	12.96	27.80	16.43
Third 25 percent	5.66	3.88	2.18	4.02	15.92	10.99	7.14	22.91	17.53	17.93
Highest 25 percent	2.50	6.02	2.73	7.16	20.88	18.13	13.85	28.62	42.53	51.28
Highest 10 percent	3.30	7.84	11.13	5.43	–	29.96	26.79	19.08	40.25	145.73
Establishment characteristics										
Service-providing industries	3.81	1.89	2.11	3.02	8.70	24.47	7.17	7.91	16.08	34.59
Education and health services	1.50	3.95	5.99	7.53	11.05	11.43	15.47	14.74	12.65	27.56
Educational services	2.13	4.49	3.31	8.13	7.82	24.44	19.39	16.73	32.01	23.21
Elementary and secondary schools	2.97	5.42	2.60	6.01	23.90	22.51	13.21	36.27	36.49	24.71
Junior colleges, colleges, and universities	3.58	7.29	4.11	12.17	18.11	47.97	3.43	45.10	30.11	42.01
Health care and social assistance	–	–	3.37	9.60	12.15	1.67	9.31	13.00	69.24	18.70
Hospitals	–	2.61	8.45	9.25	16.32	0.22	12.77	27.78	43.87	77.96
Public administration	4.09	2.15	3.33	3.14	7.49	27.38	11.36	6.86	18.19	55.14
1 to 99 workers	2.64	4.53	7.09	6.12	2.38	16.25	25.80	21.27	19.02	82.01
1 to 49 workers	1.33	8.53	8.57	5.55	29.59	–	32.98	32.23	28.08	164.81
50 to 99 workers	6.80	10.04	2.96	7.22	13.68	18.67	30.92	10.98	43.20	65.51
100 workers or more	2.68	2.19	2.29	2.03	9.71	0.87	8.47	17.88	25.35	19.23
100 to 499 workers	6.08	1.56	2.27	9.10	13.66	31.49	6.07	18.25	50.47	51.30
500 workers or more	0.98	3.23	3.69	3.11	13.57	9.37	10.76	17.82	20.36	40.43

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2017—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$2.07	\$5.45	\$4.21	\$7.32	\$7.87	\$11.00	\$1.25	\$19.47	\$21.12	\$23.38
Local government	3.45	1.66	2.11	8.83	17.07	22.19	11.06	17.89	11.21	38.90
Geographic areas										
Northeast	5.80	11.44	5.22	6.91	24.04	—	21.97	20.01	15.46	23.59
New England	17.50	12.64	7.20	5.43	14.15	35.49	26.79	23.76	3.00	47.95
Middle Atlantic	10.11	4.63	3.11	8.55	27.24	—	27.20	40.20	0.00	71.75
South	1.09	5.12	6.03	3.97	7.60	10.87	15.00	19.50	11.79	35.60
South Atlantic	2.16	8.93	1.65	5.17	9.60	0.00	18.18	45.58	15.64	14.20
East South Central	4.59	—	—	23.29	15.49	35.19	9.74	6.59	0.00	—
West South Central	4.51	9.12	11.39	7.39	10.23	31.01	7.32	22.66	29.50	34.88
Midwest	4.20	7.92	2.49	12.00	42.74	28.67	0.70	15.62	54.07	21.00
East North Central	7.12	12.93	1.83	10.71	59.51	30.92	0.93	18.17	46.45	197.06
West North Central	6.40	3.25	12.06	8.93	28.08	—	21.78	9.29	76.83	43.07
West	7.67	2.99	5.39	14.49	17.61	—	14.22	28.96	50.00	70.70
Mountain	4.65	7.43	5.27	5.56	29.89	12.91	13.37	91.63	85.48	100.65
Pacific	4.44	12.41	20.42	28.54	21.64	25.20	21.62	33.92	80.21	62.66

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2017

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.6
Worker characteristics								
Management, professional, and related	0.5	0.2	0.3	0.4	0.9	0.8	0.2	0.5
Professional and related	0.5	0.2	0.4	0.4	1.0	0.8	0.3	0.5
Teachers	0.8	0.3	0.5	0.6	1.3	1.2	0.2	0.8
Primary, secondary, and special education school teachers	0.6	–	–	–	1.5	1.6	–	–
Service	1.4	0.4	1.0	1.6	1.3	0.9	0.3	1.2
Protective service	1.3	–	–	1.5	1.6	–	–	1.1
Sales and office	1.3	0.3	0.5	1.0	1.5	1.1	0.3	1.2
Office and administrative support	1.3	0.3	0.5	1.0	1.6	–	–	1.2
Natural resources, construction, and maintenance	1.3	–	0.9	–	2.1	1.8	–	–
Production, transportation, and material moving ...	4.5	–	2.3	2.7	4.6	1.5	–	–
Full time	0.2	0.1	0.1	0.2	0.8	0.7	0.1	0.2
Part time	1.4	0.7	2.1	2.6	1.4	1.0	1.2	1.7
Union	0.5	0.2	0.3	0.2	0.9	0.8	0.3	0.5
Nonunion	1.1	0.2	0.5	0.9	1.3	0.9	0.2	0.9
Average wage within the following categories: ¹								
Lowest 25 percent	1.7	0.5	1.1	1.6	1.7	0.7	0.4	1.5
Lowest 10 percent	2.4	0.8	1.7	2.5	2.1	1.2	0.4	2.1
Second 25 percent	0.8	0.3	0.5	0.5	1.0	0.9	0.3	0.7
Third 25 percent	0.4	0.1	0.2	0.3	1.1	1.0	–	–
Highest 25 percent	0.9	0.2	0.5	0.7	1.3	1.0	–	–
Highest 10 percent	1.5	–	0.8	–	1.7	1.2	–	–
Establishment characteristics								
Service-providing industries	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.5
Education and health services	0.5	0.2	0.4	0.4	1.0	0.8	0.3	0.5
Educational services	0.6	0.2	0.5	0.4	1.1	0.9	0.3	0.6
Elementary and secondary schools	0.8	0.2	0.7	0.5	1.4	1.2	0.2	0.8
Junior colleges, colleges, and universities	1.7	0.6	1.0	1.4	1.7	–	–	1.2
Health care and social assistance	1.3	–	–	1.3	1.9	–	–	1.2
Hospitals	1.2	–	–	1.4	2.7	–	–	1.3
Public administration	1.0	0.2	0.4	0.8	1.1	0.9	0.2	0.8
1 to 99 workers	1.4	0.4	0.7	1.1	1.7	1.2	0.3	1.4
1 to 49 workers	2.3	0.5	0.9	2.0	2.7	–	–	2.3
50 to 99 workers	1.6	0.6	0.9	1.4	2.3	1.8	0.2	1.5
100 workers or more	0.6	0.1	0.4	0.5	0.8	0.6	0.2	0.5
100 to 499 workers	1.4	0.3	1.1	0.9	1.9	1.2	0.3	1.4
500 workers or more	0.8	0.2	0.4	0.8	1.2	0.7	0.3	0.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2017—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.6	0.4	0.3	0.5	0.8	0.8	0.3	0.6
Worker characteristics								
Management, professional, and related	0.8	0.5	0.3	0.4	1.0	1.0	0.3	0.5
Professional and related	0.8	0.6	0.4	0.4	1.0	1.1	0.4	0.5
Teachers	0.8	0.4	0.5	0.6	1.2	1.3	0.4	0.7
Primary, secondary, and special education school teachers	0.6	—	—	—	1.0	1.2	—	—
Service	1.3	0.8	0.9	1.5	1.2	1.3	0.9	1.6
Protective service	1.4	0.9	1.0	1.5	1.7	2.0	1.0	1.5
Sales and office	1.3	0.9	0.5	1.0	1.9	1.9	0.4	1.3
Office and administrative support	1.4	0.9	0.4	1.0	2.0	1.8	0.3	1.4
Natural resources, construction, and maintenance	1.9	1.9	0.9	0.9	3.1	3.3	—	—
Production, transportation, and material moving ...	4.6	1.5	2.3	2.7	3.2	4.8	—	—
Full time	0.5	0.5	0.1	0.2	0.8	0.8	—	—
Part time	1.4	0.7	1.9	2.4	0.7	1.6	2.1	2.8
Union	0.6	0.4	0.3	0.2	1.1	1.1	0.3	0.3
Nonunion	1.1	0.7	0.4	0.9	1.1	1.0	0.5	1.2
Average wage within the following categories: ¹								
Lowest 25 percent	1.6	0.7	0.8	1.6	1.4	1.3	0.9	1.9
Lowest 10 percent	2.2	1.0	1.4	2.5	2.0	2.1	1.7	3.0
Second 25 percent	1.1	0.9	0.5	0.5	1.6	1.7	0.3	0.6
Third 25 percent	0.7	0.6	0.2	0.3	1.0	1.0	0.1	0.3
Highest 25 percent	1.0	0.5	0.5	0.7	1.5	1.5	0.4	0.9
Highest 10 percent	1.5	0.8	0.8	1.2	1.9	2.0	—	—
Establishment characteristics								
Service-providing industries	0.7	0.4	0.3	0.5	0.8	0.8	0.3	0.6
Education and health services	0.8	0.6	0.4	0.5	1.1	1.1	0.3	0.4
Educational services	0.6	0.4	0.4	0.5	1.0	0.9	0.3	0.5
Elementary and secondary schools	0.8	0.4	0.6	0.5	0.9	1.0	0.3	0.7
Junior colleges, colleges, and universities	2.2	1.6	1.0	1.4	2.6	2.5	0.9	1.8
Health care and social assistance	4.0	3.3	0.5	1.5	4.5	4.9	—	—
Hospitals	5.2	4.6	0.7	1.5	5.8	6.2	—	—
Public administration	1.0	0.8	0.5	0.8	1.2	1.2	0.2	1.0
1 to 99 workers	1.4	1.0	0.7	1.2	1.7	2.0	0.4	1.5
1 to 49 workers	2.3	1.2	1.0	1.9	2.6	3.2	0.6	2.6
50 to 99 workers	2.2	1.5	0.8	1.4	2.3	2.5	0.4	1.5
100 workers or more	0.7	0.5	0.3	0.5	0.9	1.1	0.3	0.6
100 to 499 workers	1.5	0.7	1.0	0.9	2.0	2.1	0.7	1.2
500 workers or more	1.0	0.7	0.4	0.8	1.2	1.3	0.3	0.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2017—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	0.8	0.3	0.1	0.7	0.9	0.7	0.1	0.7
Local government	0.7	0.2	0.4	0.6	1.0	0.8	0.2	0.7
Geographic areas								
Northeast	1.4	0.3	1.1	0.9	1.4	1.0	0.7	1.7
New England	1.4	—	—	1.5	2.5	—	—	1.1
Middle Atlantic	1.8	0.1	1.4	1.1	1.6	1.2	0.9	2.2
South	0.9	0.3	0.4	0.7	1.1	1.1	—	—
South Atlantic	1.5	0.4	0.4	1.2	1.3	—	—	1.2
East South Central	1.9	—	—	0.8	1.9	2.3	—	1.3
West South Central	1.1	—	—	0.9	2.6	2.7	—	—
Midwest	1.5	0.3	0.8	1.7	2.0	1.0	0.2	1.3
East North Central	2.2	0.4	0.9	2.5	2.7	1.1	0.2	1.9
West North Central	1.5	—	—	1.4	2.5	—	—	1.4
West	1.1	0.2	0.3	0.9	2.2	—	—	1.0
Mountain	2.1	—	—	2.2	4.4	—	—	2.1
Pacific	1.2	0.3	0.4	0.9	2.4	2.1	—	—

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2017—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	1.2	1.0	0.1	0.8	1.9	2.1	—	—
Local government	0.8	0.5	0.4	0.6	0.9	0.8	0.4	0.8
Geographic areas								
Northeast	1.4	0.6	1.0	1.0	1.7	1.8	—	—
New England	2.2	2.3	—	—	4.3	4.4	—	—
Middle Atlantic	1.7	0.8	1.2	1.2	1.6	1.8	—	—
South	1.2	0.9	0.3	0.8	1.2	1.4	0.3	0.7
South Atlantic	1.4	0.8	0.3	1.3	1.4	2.0	0.3	1.3
East South Central	2.5	1.8	—	—	4.2	3.8	—	1.3
West South Central	2.8	2.1	0.2	1.2	2.5	3.0	—	—
Midwest	1.1	0.9	0.7	1.5	1.7	1.4	1.1	2.3
East North Central	1.3	1.3	0.8	2.2	1.9	1.2	1.7	3.4
West North Central	1.9	1.1	1.4	1.7	3.4	3.5	0.8	0.9
West	1.2	0.8	0.4	1.0	1.9	1.9	—	—
Mountain	1.9	—	—	2.2	4.1	3.1	—	—
Pacific	1.6	1.1	0.5	1.0	2.0	2.3	—	—

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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.