

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	59	81	72	52	73
Worker characteristics						
Management, professional, and related	89	76	86	89	68	77
Management, business, and financial	95	81	84	95	72	76
Professional and related	86	74	86	86	66	77
Teachers	84	72	86	84	65	77
Primary, secondary, and special education school teachers	94	81	85	94	71	76
Registered nurses	89	75	84	88	65	74
Service	48	35	73	47	31	66
Protective service	75	62	82	75	55	74
Sales and office	69	54	78	68	48	70
Sales and related	55	39	70	54	35	65
Office and administrative support	77	63	82	76	55	73
Natural resources, construction, and maintenance	75	63	84	75	59	78
Construction, extraction, farming, fishing, and forestry	70	59	85	69	56	81
Installation, maintenance, and repair	80	67	84	80	61	76
Production, transportation, and material moving	78	62	80	77	56	73
Production	82	67	83	81	61	75
Transportation and material moving	74	57	78	73	51	70
Full time	88	73	82	88	65	74
Part time	22	14	63	21	12	56
Union	95	84	88	95	75	80
Nonunion	69	54	79	68	49	72
Average wage within the following categories: ⁴						
Lowest 25 percent	39	26	65	38	23	60
Lowest 10 percent	25	14	56	25	13	50
Second 25 percent	77	61	80	76	55	72
Third 25 percent	88	74	84	87	66	76
Highest 25 percent	93	82	87	93	73	78
Highest 10 percent	94	83	89	93	74	79
Establishment characteristics						
Goods-producing industries	85	73	86	85	67	79
Service-providing industries	70	56	80	69	50	72
Education and health services	80	67	83	79	58	74
Educational services	87	75	86	86	66	77
Elementary and secondary schools	88	75	85	88	66	75
Junior colleges, colleges, and universities	90	80	89	90	72	80
Health care and social assistance	76	61	81	74	53	71
Hospitals	92	78	86	91	65	72
Public administration	90	82	91	90	74	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	44	35	80	26	21	80	70	52	73
Worker characteristics									
Management, professional, and related	60	49	81	36	29	81	87	67	76
Management, business, and financial	64	52	80	38	31	82	93	71	76
Professional and related	59	48	81	35	29	81	85	65	77
Teachers	53	42	80	32	26	81	83	64	77
Primary, secondary, and special education school teachers	57	46	80	34	29	83	93	70	76
Registered nurses	63	48	76	37	31	83	87	64	73
Service	27	20	74	16	12	79	46	30	66
Protective service	44	35	80	31	25	81	70	53	76
Sales and office	40	31	78	22	17	79	67	47	70
Sales and related	27	20	72	15	11	74	53	34	64
Office and administrative support	47	38	81	26	21	80	75	54	73
Natural resources, construction, and maintenance	40	34	85	26	22	83	73	57	78
Construction, extraction, farming, fishing, and forestry	34	30	87	23	21	91	68	55	81
Installation, maintenance, and repair	46	39	84	29	22	77	78	59	76
Production, transportation, and material moving ...	45	37	81	28	22	78	76	55	73
Production	47	38	81	26	21	81	80	60	76
Transportation and material moving	44	36	81	30	22	75	73	51	70
Full time	54	44	80	32	26	81	86	64	74
Part time	12	8	68	8	5	70	21	12	56
Union	75	63	84	55	47	84	94	75	80
Nonunion	39	31	78	22	17	78	67	48	72
Average wage within the following categories: ⁴									
Lowest 25 percent	18	12	67	10	7	73	37	22	60
Lowest 10 percent	11	7	60	7	4	66	24	12	51
Second 25 percent	43	34	80	24	19	79	75	54	72
Third 25 percent	56	45	81	34	27	80	86	65	76
Highest 25 percent	67	55	82	41	34	82	92	72	78
Highest 10 percent	71	59	83	44	36	82	93	73	79
Establishment characteristics									
Goods-producing industries	51	43	84	31	26	82	83	66	79
Service-providing industries	43	34	79	25	20	80	68	49	72
Education and health services	53	41	79	30	24	82	77	57	73
Educational services	56	45	80	33	26	81	85	65	77
Elementary and secondary schools	53	43	81	32	26	82	87	65	75
Junior colleges, colleges, and universities	63	50	79	35	27	77	89	71	80
Health care and social assistance	51	39	78	27	23	84	72	51	71
Hospitals	69	53	77	39	32	82	90	65	72
Public administration	60	53	88	43	38	89	89	73	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	45	78	57	41	71
1 to 49 workers	52	41	78	52	37	71
50 to 99 workers	72	55	77	71	50	71
100 workers or more	87	72	83	86	64	74
100 to 499 workers	85	68	80	83	60	72
500 workers or more	90	78	87	89	69	77
Geographic areas						
Northeast	73	61	83	72	53	74
New England	73	61	83	73	53	72
Middle Atlantic	73	61	83	72	54	74
South	72	57	78	72	52	72
South Atlantic	71	56	79	70	51	73
East South Central	73	57	78	73	52	71
West South Central	75	58	77	74	53	72
Midwest	70	56	80	70	50	71
East North Central	70	56	80	69	50	72
West North Central	71	57	81	71	49	70
West	74	63	85	73	56	76
Mountain	75	61	82	74	54	73
Pacific	74	63	86	73	56	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	30	24	77	18	14	77	56	40	71
1 to 49 workers	26	21	79	15	11	78	51	36	72
50 to 99 workers	42	32	75	27	21	77	69	48	71
100 workers or more	58	47	81	35	28	81	85	63	74
100 to 499 workers	52	41	79	31	25	80	82	59	72
500 workers or more	65	53	82	39	32	82	89	69	77
Geographic areas									
Northeast	49	40	82	28	23	83	71	53	74
New England	46	38	81	16	12	80	71	51	72
Middle Atlantic	50	41	83	32	27	83	71	53	74
South	36	27	76	19	15	75	70	51	72
South Atlantic	38	29	76	20	15	76	68	50	73
East South Central	32	24	76	20	15	77	73	51	71
West South Central	34	25	74	19	14	74	73	52	71
Midwest	44	35	79	25	19	78	69	49	71
East North Central	44	34	78	27	21	78	68	49	72
West North Central	45	36	80	21	16	76	69	49	70
West	54	44	83	37	31	84	72	55	76
Mountain	49	41	83	30	25	83	73	53	73
Pacific	56	46	82	41	34	84	72	56	77

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

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 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	68	32
Worker characteristics				
Management, professional, and related	81	19	68	32
Management, business, and financial	79	21	69	31
Professional and related	82	18	68	32
Teachers	83	17	66	34
Primary, secondary, and special education school teachers	84	16	65	35
Registered nurses	81	19	68	32
Service	80	20	64	36
Protective service	86	14	74	26
Sales and office	79	21	66	34
Sales and related	77	23	64	36
Office and administrative support	80	20	66	34
Natural resources, construction, and maintenance	80	20	68	32
Construction, extraction, farming, fishing, and forestry	80	20	68	32
Installation, maintenance, and repair	79	21	68	32
Production, transportation, and material moving ...	79	21	71	29
Production	79	21	72	28
Transportation and material moving	79	21	69	31
Full time	80	20	68	32
Part time	78	22	62	38
Union	86	14	80	20
Nonunion	79	21	64	36
Average wage within the following categories: ²				
Lowest 25 percent	76	24	59	41
Lowest 10 percent	75	25	59	41
Second 25 percent	79	21	65	35
Third 25 percent	81	19	69	31
Highest 25 percent	82	18	71	29
Highest 10 percent	82	18	73	27
Establishment characteristics				
Goods-producing industries	80	20	72	28
Service-providing industries	80	20	67	33
Education and health services	82	18	65	35
Educational services	84	16	67	33
Elementary and secondary schools	84	16	65	35
Junior colleges, colleges, and universities	84	16	71	29
Health care and social assistance	80	20	63	37
Hospitals	83	17	73	27
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	64	36
1 to 49 workers	79	21	64	36
50 to 99 workers	78	22	63	37
100 workers or more	81	19	70	30
100 to 499 workers	80	20	66	34
500 workers or more	82	18	74	26
Geographic areas				
Northeast	81	19	73	27
New England	78	22	73	27
Middle Atlantic	82	18	74	26
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	80	20	64	36
West South Central	79	21	61	39
Midwest	80	20	70	30
East North Central	79	21	71	29
West North Central	81	19	68	32
West	81	19	68	32
Mountain	79	21	66	34
Pacific	82	18	68	32

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 2018.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$461.70	15	\$570.94	85	\$442.01	\$132.51
Worker characteristics							
Management, professional, and related	100	475.70	15	566.55	85	459.03	129.77
Management, business, and financial	100	450.79	11	544.07	89	438.88	129.67
Professional and related	100	487.76	17	573.57	83	469.51	129.83
Teachers	100	524.36	21	577.34	79	510.66	139.46
Primary, secondary, and special education school teachers	100	523.04	23	569.83	77	508.84	145.27
Registered nurses	100	472.03	14	561.13	86	457.81	124.96
Service	100	454.33	16	552.23	84	435.67	129.10
Protective service	100	521.72	22	550.09	78	513.89	108.91
Sales and office	100	449.15	12	565.01	88	433.10	133.21
Sales and related	100	422.44	8	596.83	92	408.22	134.33
Office and administrative support	100	459.10	14	558.57	86	443.05	132.77
Natural resources, construction, and maintenance	100	454.60	21	577.88	79	421.55	139.17
Construction, extraction, farming, fishing, and forestry	100	457.81	28	595.07	72	403.76	146.71
Installation, maintenance, and repair	100	451.80	15	549.65	85	434.59	133.65
Production, transportation, and material moving ...	100	453.38	15	600.02	85	427.60	137.65
Production	100	441.51	14	536.40	86	425.50	134.66
Transportation and material moving	100	465.94	15	662.73	85	429.86	140.85
Full time	100	462.45	15	564.46	85	444.25	131.99
Part time	100	448.50	17	669.33	83	402.12	141.91
Union	100	559.80	31	622.76	69	531.94	131.08
Nonunion	100	436.97	11	535.75	89	424.28	132.79
Average wage within the following categories: ²							
Lowest 25 percent	100	418.24	11	590.26	89	397.57	139.33
Lowest 10 percent	100	415.14	13	614.30	87	385.72	155.12
Second 25 percent	100	445.56	14	552.96	86	427.95	133.03
Third 25 percent	100	469.42	17	569.59	83	449.19	132.25
Highest 25 percent	100	484.18	17	579.25	83	465.30	129.51
Highest 10 percent	100	478.75	17	556.17	83	463.24	130.43
Establishment characteristics							
Goods-producing industries	100	444.95	17	541.65	83	425.96	134.34
Service-providing industries	100	465.63	15	578.47	85	445.72	132.09
Education and health services	100	496.31	14	577.28	86	482.47	130.47
Educational services	100	525.08	19	582.45	81	511.37	131.94
Elementary and secondary schools	100	522.56	23	569.31	77	508.75	137.53
Junior colleges, colleges, and universities	100	534.55	12	607.92	88	524.12	120.05
Health care and social assistance	100	473.45	11	569.97	89	461.69	129.41
Hospitals	100	496.95	12	570.95	88	486.99	120.12
Public administration	100	579.98	23	598.56	77	574.47	104.22

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$447.06	17	\$560.96	83	\$424.37	\$140.05
1 to 49 workers	100	444.84	18	559.83	82	419.27	139.85
50 to 99 workers	100	451.62	13	564.12	87	434.27	140.42
100 workers or more	100	470.90	14	578.18	86	452.82	127.89
100 to 499 workers	100	459.49	13	599.44	87	438.27	132.18
500 workers or more	100	482.60	16	559.91	84	468.19	123.37
Geographic areas							
Northeast	100	490.10	16	590.17	84	470.24	133.25
New England	100	475.79	10	621.86	90	459.49	147.58
Middle Atlantic	100	494.63	19	584.76	81	474.00	128.23
South	100	441.22	13	545.39	87	425.21	132.55
South Atlantic	100	449.18	11	557.30	89	434.97	135.96
East South Central	100	447.79	14	536.58	86	433.81	128.86
West South Central	100	425.48	16	535.08	84	404.76	128.62
Midwest	100	463.17	15	604.01	85	439.29	136.11
East North Central	100	465.01	13	623.42	87	440.46	138.77
West North Central	100	459.14	17	570.09	83	436.62	130.02
West	100	468.09	18	559.61	82	448.20	128.31
Mountain	100	437.32	15	553.57	85	417.41	131.07
Pacific	100	481.91	19	561.66	81	462.83	127.00

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 2018.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	18	10	2
Worker characteristics				
Management, professional, and related	70	19	10	2
Management, business, and financial	74	17	8	2
Professional and related	68	20	11	2
Teachers	66	23	6	4
Primary, secondary, and special education school teachers	68	21	7	4
Registered nurses	60	22	16	1
Service	76	16	6	2
Protective service	73	15	4	7
Sales and office	65	25	9	1
Sales and related	58	32	9	1
Office and administrative support	68	22	9	1
Natural resources, construction, and maintenance	75	10	13	1
Construction, extraction, farming, fishing, and forestry	79	8	11	2
Installation, maintenance, and repair	73	–	15	–
Production, transportation, and material moving	74	13	12	1
Production	80	12	7	1
Transportation and material moving	68	13	18	1
Full time	71	18	10	2
Part time	72	18	9	2
Union	71	12	12	6
Nonunion	71	19	9	1
Average wage within the following categories: ⁴				
Lowest 25 percent	78	15	6	1
Lowest 10 percent	85	10	–	–
Second 25 percent	69	21	9	1
Third 25 percent	71	17	10	1
Highest 25 percent	69	18	11	3
Highest 10 percent	69	18	10	3
Establishment characteristics				
Goods-producing industries	78	12	10	1
Service-providing industries	69	19	10	2
Education and health services	69	22	8	2
Educational services	66	25	6	3
Elementary and secondary schools	68	21	7	4
Junior colleges, colleges, and universities	60	35	–	–
Health care and social assistance	71	19	9	1
Hospitals	59	28	–	–
Public administration	63	21	7	9

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	73	15	10	1
1 to 49 workers	73	16	10	1
50 to 99 workers	74	14	11	2
100 workers or more	69	20	9	2
100 to 499 workers	75	16	8	1
500 workers or more	63	23	11	2
Geographic areas				
Northeast	72	17	9	2
New England	78	12	10	1
Middle Atlantic	70	19	9	2
South	71	21	8	(⁵)
South Atlantic	69	23	7	1
East South Central	71	20	—	—
West South Central	73	17	10	(⁵)
Midwest	72	16	11	1
East North Central	73	15	11	1
West North Central	70	17	11	2
West	69	17	11	3
Mountain	65	23	—	—
Pacific	70	14	11	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 2018.

⁵ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,089.55	7	\$1,489.22	93	\$1,058.54	\$549.84
Worker characteristics							
Management, professional, and related	100	1,103.56	6	1,436.23	94	1,082.06	540.67
Management, business, and financial	100	1,100.96	4	1,421.56	96	1,087.10	516.29
Professional and related	100	1,104.80	7	1,440.38	93	1,079.57	552.68
Teachers	100	1,066.58	7	1,527.14	93	1,032.28	571.66
Primary, secondary, and special education school teachers	100	1,036.54	8	1,530.92	92	991.24	596.38
Registered nurses	100	1,134.45	8	1,585.51	92	1,096.65	557.19
Service	100	1,008.73	7	1,485.89	93	970.84	585.77
Protective service	100	1,230.05	9	1,609.37	91	1,193.17	430.57
Sales and office	100	1,056.56	4	1,431.66	96	1,039.63	558.00
Sales and related	100	999.88	3	1,401.57	97	986.60	565.66
Office and administrative support	100	1,077.73	5	1,439.26	95	1,059.76	555.10
Natural resources, construction, and maintenance	100	1,094.21	13	1,519.30	87	1,030.09	570.79
Construction, extraction, farming, fishing, and forestry	100	1,074.81	20	1,594.95	80	944.14	593.47
Installation, maintenance, and repair	100	1,110.58	7	1,341.85	93	1,092.57	554.31
Production, transportation, and material moving ...	100	1,161.42	11	1,580.01	89	1,111.68	521.08
Production	100	1,168.32	11	1,527.75	89	1,123.89	495.47
Transportation and material moving	100	1,154.21	10	1,638.81	90	1,099.01	547.64
Full time	100	1,096.04	7	1,485.68	93	1,066.99	544.85
Part time	100	977.32	12	1,525.36	88	904.53	640.81
Union	100	1,366.92	23	1,570.62	77	1,306.55	457.44
Nonunion	100	1,019.75	3	1,345.54	97	1,008.77	568.38
Average wage within the following categories: ²							
Lowest 25 percent	100	913.11	5	1,460.76	95	886.18	632.92
Lowest 10 percent	100	903.22	4	1,506.81	96	874.37	636.17
Second 25 percent	100	1,033.62	5	1,407.03	95	1,011.89	566.84
Third 25 percent	100	1,122.04	9	1,499.66	91	1,086.69	542.73
Highest 25 percent	100	1,170.92	8	1,527.59	92	1,138.84	509.71
Highest 10 percent	100	1,185.96	9	1,466.13	91	1,158.62	491.96
Establishment characteristics							
Goods-producing industries	100	1,151.10	11	1,522.83	89	1,106.44	496.40
Service-providing industries	100	1,075.18	6	1,476.03	94	1,047.87	561.73
Education and health services	100	1,073.89	6	1,518.26	94	1,045.70	599.84
Educational services	100	1,092.63	6	1,540.40	94	1,061.40	557.95
Elementary and secondary schools	100	1,038.41	8	1,538.30	92	992.52	596.17
Junior colleges, colleges, and universities	100	1,200.75	3	1,482.56	97	1,192.41	482.70
Health care and social assistance	100	1,058.77	5	1,497.14	95	1,033.17	633.29
Hospitals	100	1,258.47	7	1,575.06	93	1,233.73	491.42
Public administration	100	1,296.37	7	1,583.80	93	1,273.66	412.06

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$1,009.83	7	\$1,416.93	93	\$979.29	\$608.43
1 to 49 workers	100	1,004.01	8	1,384.14	92	972.35	600.37
50 to 99 workers	100	1,021.78	6	1,510.46	94	993.20	624.57
100 workers or more	100	1,138.22	7	1,531.21	93	1,107.10	513.93
100 to 499 workers	100	1,070.31	5	1,578.44	95	1,041.26	563.07
500 workers or more	100	1,207.23	9	1,503.28	91	1,176.90	461.84
Geographic areas							
Northeast	100	1,216.84	11	1,505.73	89	1,179.94	491.15
New England	100	1,222.73	6	1,445.04	94	1,208.51	487.88
Middle Atlantic	100	1,214.95	13	1,514.71	87	1,170.04	492.29
South	100	994.61	3	1,526.30	97	975.22	588.42
South Atlantic	100	1,019.66	4	1,527.33	96	997.00	589.67
East South Central	100	997.77	4	1,554.08	96	974.59	555.46
West South Central	100	953.62	2	1,498.18	98	941.91	601.71
Midwest	100	1,133.14	8	1,496.80	92	1,100.79	529.84
East North Central	100	1,155.16	9	1,484.42	91	1,123.30	519.57
West North Central	100	1,086.15	7	1,531.22	93	1,053.80	551.29
West	100	1,089.38	9	1,441.84	91	1,056.55	553.07
Mountain	100	1,033.19	7	1,435.01	93	1,002.01	561.67
Pacific	100	1,115.08	9	1,444.30	91	1,082.03	549.05

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 2018.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	18	10	2
Worker characteristics				
Management, professional, and related	70	18	9	2
Management, business, and financial	73	18	8	2
Professional and related	69	19	10	2
Teachers	69	21	7	3
Primary, secondary, and special education school teachers	71	19	7	4
Registered nurses	60	21	18	1
Service	77	16	6	2
Protective service	74	15	4	6
Sales and office	65	24	10	1
Sales and related	57	32	—	—
Office and administrative support	68	21	9	2
Natural resources, construction, and maintenance	74	10	14	2
Construction, extraction, farming, fishing, and forestry	79	9	11	2
Installation, maintenance, and repair	71	—	16	—
Production, transportation, and material moving	74	12	13	1
Production	80	12	7	1
Transportation and material moving	68	13	18	1
Full time	71	18	10	2
Part time	72	17	9	1
Union	71	12	11	6
Nonunion	71	19	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	79	15	—	—
Lowest 10 percent	87	9	—	—
Second 25 percent	69	20	10	1
Third 25 percent	70	17	11	2
Highest 25 percent	69	18	11	2
Highest 10 percent	69	18	10	3
Establishment characteristics				
Goods-producing industries	78	11	10	(⁵)
Service-providing industries	69	19	10	2
Education and health services	69	21	8	2
Educational services	68	23	6	3
Elementary and secondary schools	70	19	7	4
Junior colleges, colleges, and universities	61	33	5	1
Health care and social assistance	71	19	10	1
Hospitals	59	28	12	1
Public administration	63	22	6	8

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	72	15	11	1
1 to 49 workers	72	17	11	1
50 to 99 workers	74	12	12	2
100 workers or more	70	19	9	2
100 to 499 workers	76	16	7	1
500 workers or more	63	23	11	3
Geographic areas				
Northeast	72	16	9	2
New England	79	11	—	—
Middle Atlantic	70	18	9	3
South	71	20	8	(⁵)
South Atlantic	71	22	—	—
East South Central	73	19	—	—
West South Central	72	18	—	—
Midwest	72	16	11	1
East North Central	73	15	11	1
West North Central	71	16	12	1
West	67	17	12	3
Mountain	64	24	12	1
Pacific	69	14	13	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 2018.

⁵ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$41.17	\$73.37	\$117.62	\$166.74	\$234.98	\$193.33	\$297.27	\$456.16	\$713.12	\$1073.38
Worker characteristics										
Management, professional, and related	40.04	70.00	112.51	166.74	234.98	182.01	290.78	448.00	702.79	1088.38
Management, business, and financial	45.50	75.84	119.69	168.58	228.28	180.00	294.42	435.62	654.34	1002.55
Professional and related	37.96	67.72	111.00	165.38	241.88	183.97	288.26	457.05	723.76	1106.72
Teachers	32.63	60.82	105.04	180.00	267.12	168.24	294.69	510.78	785.00	1082.85
Primary, secondary, and special education school teachers	32.00	61.08	106.70	191.02	302.46	157.22	306.56	561.47	824.76	1161.67
Registered nurses	31.94	63.25	105.17	168.65	288.69	200.18	290.78	454.82	775.08	1182.56
Service	34.81	67.45	115.93	161.36	236.49	202.68	323.23	507.15	799.64	1110.81
Protective service	31.13	52.76	101.55	144.91	205.63	153.45	225.00	374.88	575.86	756.94
Sales and office	43.33	74.19	123.00	165.83	229.74	207.65	314.45	474.85	723.53	1040.88
Sales and related	52.92	84.63	124.96	166.54	215.00	211.40	320.00	475.27	658.92	1001.45
Office and administrative support	40.00	70.93	121.72	165.76	236.85	206.00	312.45	474.08	737.00	1060.60
Natural resources, construction, and maintenance	47.97	74.40	121.66	171.46	232.96	210.60	296.45	446.79	712.52	1059.95
Construction, extraction, farming, fishing, and forestry	48.53	74.67	121.66	183.15	253.28	222.46	296.45	478.08	746.09	1010.92
Installation, maintenance, and repair	45.69	73.92	121.55	160.33	217.42	200.74	292.01	439.06	687.14	1093.83
Production, transportation, and material moving	48.45	80.66	118.65	168.70	241.03	179.40	285.08	393.57	651.86	1024.42
Production	44.98	73.37	118.58	167.03	251.05	163.23	265.90	379.19	613.12	995.96
Transportation and material moving	51.00	90.00	119.00	172.12	233.66	207.65	302.25	420.46	685.80	1032.27
Full time	41.95	73.37	117.75	165.39	233.23	191.62	295.03	450.81	703.05	1053.96
Part time	—	76.28	116.73	197.71	302.25	258.58	366.95	522.03	783.00	1260.85
Union	37.28	70.10	113.33	158.61	215.86	153.45	242.67	366.95	545.52	890.68
Nonunion	42.06	74.15	118.58	167.80	237.73	200.00	312.81	474.85	748.17	1101.92
Average wage within the following categories: ³										
Lowest 25 percent	45.06	87.69	121.98	173.14	245.53	244.57	360.11	533.39	858.55	1196.02
Lowest 10 percent	61.21	95.00	127.49	207.92	259.77	232.36	365.64	548.22	858.55	1205.89
Second 25 percent	42.03	70.93	116.73	163.20	239.30	194.26	296.18	451.30	756.06	1131.27
Third 25 percent	40.76	73.00	116.02	166.74	230.00	191.73	294.33	454.82	690.46	1023.56
Highest 25 percent	40.67	70.10	114.36	166.74	233.46	179.59	282.08	430.18	648.17	997.00
Highest 10 percent	42.94	72.70	114.65	170.82	233.66	179.59	282.00	420.40	592.00	940.50
Establishment characteristics										
Goods-producing industries	44.92	73.65	114.84	166.70	233.94	175.92	275.97	388.74	629.53	946.19
Service-providing industries	40.00	72.92	118.00	166.74	236.30	196.34	309.44	472.36	738.39	1098.35
Education and health services	36.01	66.24	105.82	166.92	260.28	205.49	316.67	510.78	838.62	1176.68
Educational services	34.16	62.22	103.60	168.58	259.22	173.18	285.44	500.16	736.56	1075.93
Elementary and secondary schools	31.61	60.00	103.00	174.10	279.00	157.22	306.23	551.36	856.68	1170.00
Junior colleges, colleges, and universities	37.28	62.86	102.79	156.80	223.87	180.00	243.10	412.94	560.00	787.43
Health care and social assistance	36.06	68.09	106.85	166.55	269.59	220.64	337.42	529.77	932.18	1273.10
Hospitals	36.06	66.24	103.00	150.39	221.15	190.64	264.45	390.66	581.09	923.72
Public administration	23.31	49.69	89.33	135.87	185.12	123.16	216.74	343.55	500.16	717.19

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018—continued

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$51.19	\$85.93	\$125.00	\$172.28	\$240.35	\$221.08	\$337.00	\$496.76	\$823.88	\$1182.20
1 to 49 workers	52.00	85.45	126.24	170.64	239.81	230.80	341.39	487.06	783.00	1154.06
50 to 99 workers	50.00	88.00	121.62	173.03	259.16	196.34	332.19	533.18	898.00	1228.78
100 workers or more	37.85	66.54	111.78	162.01	230.20	180.00	276.25	425.71	654.59	982.86
100 to 499 workers	39.65	70.00	116.05	167.24	234.60	193.33	303.58	470.14	746.76	1031.73
500 workers or more	36.06	62.33	108.08	154.19	219.48	156.21	252.05	378.74	557.00	836.44
Geographic areas										
Northeast	48.53	78.12	119.17	162.07	225.52	164.26	269.94	396.00	562.00	976.50
New England	50.25	93.11	131.32	181.87	245.81	201.78	314.45	407.50	576.75	852.65
Middle Atlantic	48.53	74.92	112.25	152.05	219.48	153.45	261.64	387.62	550.70	983.66
South	37.96	69.33	118.63	170.64	237.73	201.26	325.87	501.19	809.25	1110.81
South Atlantic	36.37	70.55	118.79	173.03	246.27	193.73	312.33	497.98	836.44	1121.01
East South Central	35.81	62.18	112.00	170.00	232.96	196.78	312.54	434.37	714.50	1101.92
West South Central	40.63	71.50	118.69	170.64	233.23	232.18	343.35	519.90	809.52	1110.81
Midwest	44.74	76.84	119.31	167.24	245.53	183.48	280.73	427.41	683.64	1066.41
East North Central	47.38	83.09	122.27	169.27	242.46	180.00	282.08	425.45	660.02	995.96
West North Central	40.00	71.50	110.79	163.19	259.77	191.62	280.46	439.45	757.32	1098.92
West	39.52	69.09	111.78	161.50	225.23	194.01	301.68	463.32	713.12	1032.27
Mountain	40.79	68.00	105.21	177.06	234.00	193.33	299.11	463.34	723.31	1088.55
Pacific	37.85	69.33	113.39	157.97	216.67	194.01	301.95	462.00	709.89	1023.56

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2018

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	48	8	47	56
Establishment characteristics				
Goods-producing industries	41	9	40	51
Construction	31	10	30	43
Manufacturing	52	7	51	60
Service-providing industries	49	8	49	56
Trade, transportation, and utilities	51	8	50	58
Wholesale trade	67	10	67	78
Retail trade	46	6	44	51
Transportation and warehousing	43	–	42	51
Utilities	94	–	94	98
Information	74	–	74	80
Financial activities	62	22	62	70
Finance and insurance	81	32	81	78
Credit intermediation and related activities	92	47	91	95
Insurance carriers and related activities	66	14	66	56
Real estate and rental and leasing	33	–	33	57
Professional and business services	52	2	52	62
Professional and technical services	55	–	55	62
Administrative and waste services	39	–	39	55
Education and health services	53	–	53	58
Junior colleges, colleges, and universities	97	–	96	99
Health care and social assistance	54	–	54	59
Leisure and hospitality	26	–	26	33
Accommodation and food services	26	–	26	30
Other services	32	–	31	44
1 to 99 workers	46	7	46	54
1 to 49 workers	45	7	45	53
50 to 99 workers	76	13	75	87
100 workers or more	90	26	87	96
100 to 499 workers	90	24	87	96
500 workers or more	90	41	89	95

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2018—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	52	9	51	65
New England	59	—	57	60
Middle Atlantic	50	8	50	66
South	43	7	43	51
South Atlantic	47	9	46	55
East South Central	37	—	37	45
West South Central	41	5	41	49
Midwest	49	8	48	55
East North Central	43	8	43	57
West North Central	62	—	61	49
West	51	—	51	57
Mountain	53	4	53	52
Pacific	50	—	50	59

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

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	69	50	72
Worker characteristics						
Management, professional, and related	88	74	85	87	66	76
Management, business, and financial	95	80	84	95	72	75
Professional and related	84	72	85	83	63	76
Service	43	29	68	42	26	62
Protective service	57	37	65	57	35	62
Sales and office	67	51	77	66	45	69
Sales and related	55	38	70	54	35	65
Office and administrative support	75	60	80	74	53	71
Natural resources, construction, and maintenance	73	61	84	73	57	78
Construction, extraction, farming, fishing, and forestry	67	57	85	67	55	82
Installation, maintenance, and repair	79	65	83	78	59	76
Production, transportation, and material moving ...	77	62	80	77	56	73
Production	81	67	82	81	61	75
Transportation and material moving	73	56	77	73	51	70
Full time	86	70	81	86	63	73
Part time	22	13	61	21	11	54
Union	95	83	88	94	77	81
Nonunion	67	53	78	66	47	71
Average wage within the following categories: ³						
Lowest 25 percent	36	23	63	35	20	58
Lowest 10 percent	24	13	54	24	12	49
Second 25 percent	73	57	78	72	51	70
Third 25 percent	86	71	82	86	64	75
Highest 25 percent	92	80	87	92	72	78
Highest 10 percent	94	82	88	93	74	79
Establishment characteristics						
Goods-producing industries	85	73	86	85	67	79
Construction	69	58	84	69	55	80
Manufacturing	92	80	87	92	73	79
Service-providing industries	66	52	78	66	46	70
Trade, transportation, and utilities	69	51	74	68	46	67
Wholesale trade	86	70	82	86	62	73
Retail trade	56	36	64	54	32	59
Transportation and warehousing	85	70	82	85	64	75
Utilities	98	87	88	98	77	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	42	33	78	24	19	79	68	49	72
Worker characteristics									
Management, professional, and related	61	49	80	36	29	80	86	65	76
Management, business, and financial	64	51	79	37	30	81	93	70	75
Professional and related	59	47	80	35	28	80	82	63	76
Service	23	16	69	13	10	76	40	25	62
Protective service	23	—	—	—	7	—	48	32	66
Sales and office	38	29	78	21	16	77	65	45	69
Sales and related	27	20	72	15	11	74	53	34	64
Office and administrative support	45	36	80	24	19	78	73	52	71
Natural resources, construction, and maintenance	38	32	85	25	21	82	71	56	78
Construction, extraction, farming, fishing, and forestry	31	27	87	22	20	91	66	54	82
Installation, maintenance, and repair	44	37	83	28	21	76	76	58	76
Production, transportation, and material moving	45	36	80	27	21	77	76	55	73
Production	46	37	80	26	21	80	80	60	75
Transportation and material moving	43	35	80	29	21	75	72	50	70
Full time	53	42	79	30	24	80	84	62	73
Part time	11	7	66	7	5	67	20	11	54
Union	74	62	83	56	45	81	94	76	81
Nonunion	39	30	78	21	17	78	65	46	71
Average wage within the following categories: ³									
Lowest 25 percent	16	11	65	9	6	72	34	20	58
Lowest 10 percent	10	6	62	6	5	70	23	12	49
Second 25 percent	40	31	79	22	17	78	71	50	70
Third 25 percent	53	42	79	31	24	78	84	63	74
Highest 25 percent	67	55	82	41	33	81	91	71	78
Highest 10 percent	70	58	82	42	34	81	93	73	79
Establishment characteristics									
Goods-producing industries	51	42	84	31	25	82	83	66	79
Construction	33	27	84	21	18	87	67	54	80
Manufacturing	59	50	84	36	29	81	90	71	79
Service-providing industries	40	31	77	23	18	78	64	45	70
Trade, transportation, and utilities	35	27	76	22	16	74	67	45	67
Wholesale trade	47	38	80	31	23	76	84	61	73
Retail trade	23	15	64	12	9	69	53	31	59
Transportation and warehousing	57	47	83	38	29	76	85	64	75
Utilities	63	59	93	45	42	92	98	76	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	93	81	88	92	72	78
Financial activities	87	73	84	87	65	75
Finance and insurance	93	80	86	93	71	77
Credit intermediation and related activities	95	81	84	95	71	74
Insurance carriers and related activities	90	79	88	89	70	79
Real estate and rental and leasing	68	51	74	68	45	66
Professional and business services	72	56	78	71	51	71
Professional and technical services	85	72	85	85	65	76
Administrative and waste services	51	34	67	51	31	61
Education and health services	74	60	81	73	52	71
Educational services	74	63	85	74	55	74
Junior colleges, colleges, and universities	90	76	84	90	69	76
Health care and social assistance	74	60	80	73	51	70
Leisure and hospitality	34	23	67	34	21	63
Accommodation and food services	32	20	62	32	19	58
Other services	47	38	80	47	34	73
1 to 99 workers	56	42	76	55	39	70
1 to 49 workers	51	39	77	51	36	71
50 to 99 workers	69	52	75	69	48	69
100 workers or more	86	70	82	85	62	73
100 to 499 workers	84	67	79	83	59	71
500 workers or more	89	76	86	88	68	76
Geographic areas						
Northeast	70	58	82	70	51	73
New England	70	58	82	70	51	72
Middle Atlantic	70	57	82	70	51	73
South	69	53	76	68	48	70
South Atlantic	68	52	77	67	48	71
East South Central	70	52	75	70	47	68
West South Central	71	54	76	71	49	69
Midwest	68	54	79	67	47	70
East North Central	68	53	78	67	47	71
West North Central	68	54	80	68	47	70
West	72	59	83	71	53	75
Mountain	73	59	81	72	52	72
Pacific	71	60	84	70	54	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	73	58	79	56	44	79	92	71	78
Financial activities	64	52	81	30	23	76	85	64	75
Finance and insurance	76	61	80	33	25	76	92	71	77
Credit intermediation and related activities	78	62	79	32	23	72	94	70	75
Insurance carriers and related activities	71	58	82	34	26	78	88	69	79
Real estate and rental and leasing	31	26	83	23	18	80	66	44	66
Professional and business services	41	32	77	25	19	73	70	50	71
Professional and technical services	56	44	79	36	27	75	84	63	75
Administrative and waste services	19	14	73	15	11	77	49	30	62
Education and health services	50	38	77	27	22	82	71	50	70
Educational services	53	38	73	29	21	73	73	55	75
Junior colleges, colleges, and universities	63	48	75	33	22	68	89	68	76
Health care and social assistance	50	38	77	27	22	84	71	49	70
Leisure and hospitality	18	13	73	9	8	83	33	21	63
Accommodation and food services	17	11	66	9	7	79	31	18	58
Other services	26	22	84	15	13	86	46	34	73
1 to 99 workers	28	22	77	16	13	77	54	38	70
1 to 49 workers	25	20	78	14	11	77	49	35	71
50 to 99 workers	39	29	73	25	19	76	66	45	69
100 workers or more	58	46	80	34	27	80	84	61	73
100 to 499 workers	52	40	78	30	24	79	82	58	71
500 workers or more	67	55	81	39	32	81	88	67	76
Geographic areas									
Northeast	46	37	80	25	20	80	69	50	73
New England	44	35	79	16	13	80	68	49	72
Middle Atlantic	46	37	81	28	22	81	69	50	73
South	36	27	75	20	15	76	67	47	70
South Atlantic	37	28	75	19	14	76	65	46	71
East South Central	33	25	76	21	16	76	69	46	67
West South Central	35	26	74	20	15	75	69	48	69
Midwest	42	32	78	24	18	76	67	47	71
East North Central	41	32	77	24	19	76	66	47	71
West North Central	43	34	79	23	17	76	67	47	70
West	49	40	82	33	27	83	69	52	75
Mountain	46	38	82	30	25	83	70	51	72
Pacific	50	41	82	34	28	82	69	53	77

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

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 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	67	33
Worker characteristics				
Management, professional, and related	80	20	67	33
Management, business, and financial	78	22	68	32
Professional and related	81	19	67	33
Service	78	22	60	40
Protective service	79	21	67	33
Sales and office	78	22	65	35
Sales and related	77	23	64	36
Office and administrative support	78	22	65	35
Natural resources, construction, and maintenance	79	21	67	33
Construction, extraction, farming, fishing, and forestry	79	21	67	33
Installation, maintenance, and repair	79	21	67	33
Production, transportation, and material moving	79	21	71	29
Production	79	21	72	28
Transportation and material moving	79	21	69	31
Full time	79	21	67	33
Part time	77	23	61	39
Union	87	13	83	17
Nonunion	77	23	64	36
Average wage within the following categories: ¹				
Lowest 25 percent	75	25	58	42
Lowest 10 percent	76	24	62	38
Second 25 percent	78	22	65	35
Third 25 percent	79	21	67	33
Highest 25 percent	81	19	71	29
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	80	20	71	29
Construction	79	21	66	34
Manufacturing	80	20	73	27
Service-providing industries	78	22	65	35
Trade, transportation, and utilities	78	22	66	34
Wholesale trade	78	22	67	33
Retail trade	75	25	60	40
Transportation and warehousing	81	19	73	27
Utilities	88	12	80	20

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	80	20	75	25
Financial activities	79	21	70	30
Finance and insurance	79	21	71	29
Credit intermediation and related activities	78	22	69	31
Insurance carriers and related activities	80	20	73	27
Real estate and rental and leasing	80	20	64	36
Professional and business services	78	22	64	36
Professional and technical services	80	20	64	36
Administrative and waste services	74	26	59	41
Education and health services	79	21	62	38
Educational services	78	22	66	34
Junior colleges, colleges, and universities	79	21	71	29
Health care and social assistance	79	21	62	38
Leisure and hospitality	78	22	62	38
Accommodation and food services	76	24	58	42
Other services	80	20	64	36
1 to 99 workers	78	22	62	38
1 to 49 workers	78	22	63	37
50 to 99 workers	77	23	60	40
100 workers or more	79	21	70	30
100 to 499 workers	78	22	65	35
500 workers or more	81	19	76	24
Geographic areas				
Northeast	81	19	71	29
New England	78	22	72	28
Middle Atlantic	81	19	71	29
South	77	23	63	37
South Atlantic	77	23	63	37
East South Central	77	23	64	36
West South Central	77	23	61	39
Midwest	78	22	69	31
East North Central	78	22	70	30
West North Central	79	21	67	33
West	80	20	66	34
Mountain	78	22	65	35
Pacific	81	19	66	34

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 2018.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$440.88	14	\$566.44	86	\$421.04	\$135.80
Worker characteristics							
Management, professional, and related	100	450.11	13	556.38	87	433.69	131.79
Management, business, and financial	100	433.70	10	522.47	90	423.60	133.20
Professional and related	100	460.59	15	570.74	85	440.54	130.83
Service	100	415.11	13	540.54	87	396.57	134.76
Protective service	100	387.40	—	—	—	—	—
Sales and office	100	433.06	11	558.56	89	418.14	137.09
Sales and related	100	421.52	7	600.56	93	407.15	134.11
Office and administrative support	100	438.19	12	547.03	88	423.29	138.49
Natural resources, construction, and maintenance	100	442.94	21	575.59	79	408.41	144.12
Construction, extraction, farming, fishing, and forestry	100	445.35	28	595.59	72	386.53	152.69
Installation, maintenance, and repair	100	440.91	14	542.66	86	423.85	138.08
Production, transportation, and material moving ...	100	447.72	15	598.77	85	421.84	138.44
Production	100	439.00	14	534.80	86	423.32	134.92
Transportation and material moving	100	457.51	15	665.04	85	420.16	142.44
Full time	100	441.34	13	557.68	87	423.18	135.45
Part time	100	433.43	16	686.54	84	385.53	141.63
Union	100	543.80	36	639.54	64	490.46	126.54
Nonunion	100	424.64	10	525.77	90	413.21	136.84
Average wage within the following categories: ¹							
Lowest 25 percent	100	406.07	9	602.50	91	386.91	142.19
Lowest 10 percent	100	429.54	14	618.19	86	398.51	151.78
Second 25 percent	100	429.13	12	547.14	88	413.04	137.73
Third 25 percent	100	443.21	15	563.88	85	422.14	137.58
Highest 25 percent	100	460.32	16	572.09	84	439.81	130.14
Highest 10 percent	100	456.11	15	546.27	85	440.48	126.82
Establishment characteristics							
Goods-producing industries	100	444.24	16	540.84	84	425.49	134.66
Construction	100	441.01	27	584.33	73	389.87	154.65
Manufacturing	100	445.23	13	510.94	87	435.44	128.61
Service-providing industries	100	439.87	13	576.16	87	419.76	136.13
Trade, transportation, and utilities	100	447.06	14	644.28	86	415.27	141.70
Wholesale trade	100	430.11	14	552.76	86	410.81	139.65
Retail trade	100	427.55	12	708.98	88	388.58	157.21
Transportation and warehousing	100	479.76	16	661.49	84	444.86	126.37
Utilities	100	536.37	18	541.78	82	535.21	94.30

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$439.50	12	\$521.11	88	\$427.87	\$124.56
Financial activities	100	419.56	9	561.82	91	405.60	123.24
Finance and insurance	100	409.85	7	512.78	93	402.49	119.30
Credit intermediation and related activities	100	405.25	5	482.51	95	401.25	119.23
Insurance carriers and related activities	100	417.90	9	528.79	91	407.41	118.97
Real estate and rental and leasing	100	463.79	19	639.52	81	422.01	143.97
Professional and business services	100	410.40	15	516.43	85	392.03	138.27
Professional and technical services	100	428.65	21	521.77	79	403.84	134.40
Administrative and waste services	100	391.19	9	505.30	91	379.99	145.18
Education and health services	100	468.27	9	583.07	91	456.62	134.01
Educational services	100	480.77	7	705.03	93	464.57	138.82
Junior colleges, colleges, and universities	100	500.59	5	689.85	95	491.23	141.79
Health care and social assistance	100	466.14	10	568.57	90	455.23	133.16
Leisure and hospitality	100	414.38	16	493.57	84	398.85	138.37
Accommodation and food services	100	411.65	12	518.11	88	397.34	139.44
Other services	100	478.81	28	647.38	72	412.06	158.79
1 to 99 workers	100	434.19	16	554.11	84	411.73	143.44
1 to 49 workers	100	436.45	17	557.63	83	411.20	142.19
50 to 99 workers	100	428.99	12	542.82	88	412.89	146.15
100 workers or more	100	445.80	12	578.30	88	427.61	130.41
100 to 499 workers	100	442.12	12	610.43	88	419.73	135.36
500 workers or more	100	450.66	12	538.56	88	438.09	123.83
Geographic areas							
Northeast	100	473.54	15	586.76	85	454.13	130.44
New England	100	460.52	12	623.84	88	438.86	143.32
Middle Atlantic	100	477.70	15	577.85	85	459.23	126.14
South	100	420.92	11	532.29	89	407.59	139.06
South Atlantic	100	426.73	11	544.35	89	411.94	143.28
East South Central	100	422.78	12	542.41	88	406.22	140.89
West South Central	100	410.56	9	502.32	91	401.22	131.46
Midwest	100	440.79	14	612.00	86	413.09	139.63
East North Central	100	445.07	14	634.51	86	414.35	141.67
West North Central	100	431.14	14	560.94	86	410.27	135.04
West	100	443.31	17	546.74	83	422.49	131.39
Mountain	100	420.60	14	553.85	86	398.22	140.16
Pacific	100	453.69	18	544.12	82	434.05	127.22

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	73	16	10	1
Worker characteristics				
Management, professional, and related	73	16	11	1
Management, business, and financial	75	16	8	1
Professional and related	71	16	12	1
Service	80	14	—	—
Protective service	87	7	—	—
Sales and office	66	24	9	1
Sales and related	58	32	9	1
Office and administrative support	70	21	9	(³)
Natural resources, construction, and maintenance	76	10	14	1
Construction, extraction, farming, fishing, and forestry	79	8	11	2
Installation, maintenance, and repair	73	—	15	—
Production, transportation, and material moving ...	75	13	12	(³)
Production	80	12	7	1
Transportation and material moving	69	—	18	—
Full time	73	16	10	1
Part time	74	16	—	—
Union	76	7	16	2
Nonunion	72	17	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	81	13	5	1
Lowest 10 percent	84	11	—	—
Second 25 percent	70	20	10	(³)
Third 25 percent	74	15	11	(³)
Highest 25 percent	71	16	12	1
Highest 10 percent	71	17	11	1
Establishment characteristics				
Goods-producing industries	78	12	10	1
Construction	81	7	11	1
Manufacturing	78	13	9	1
Service-providing industries	71	18	10	1
Trade, transportation, and utilities	61	23	15	1
Wholesale trade	77	—	13	—
Retail trade	51	39	—	—
Transportation and warehousing	58	—	26	—
Utilities	76	5	—	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	80	—	14	—
Financial activities	62	28	9	1
Finance and insurance	57	32	9	1
Credit intermediation and related activities	59	35	—	—
Insurance carriers and related activities	58	26	13	3
Real estate and rental and leasing	86	6	—	—
Professional and business services	80	12	—	—
Professional and technical services	78	15	—	—
Administrative and waste services	91	—	6	—
Education and health services	74	17	—	—
Educational services	81	16	—	—
Junior colleges, colleges, and universities	72	27	—	—
Health care and social assistance	73	17	—	—
Leisure and hospitality	79	14	—	—
Accommodation and food services	79	15	—	—
Other services	78	—	14	—
1 to 99 workers	75	15	10	1
1 to 49 workers	73	16	10	(³)
50 to 99 workers	77	11	—	—
100 workers or more	71	18	10	1
100 to 499 workers	77	15	8	1
500 workers or more	64	22	13	1
Geographic areas				
Northeast	73	17	9	1
New England	78	12	—	—
Middle Atlantic	71	19	9	1
South	74	17	9	1
South Atlantic	75	17	—	—
East South Central	76	13	—	—
West South Central	72	18	—	—
Midwest	72	15	12	1
East North Central	73	14	—	—
West North Central	70	16	12	2
West	71	17	12	1
Mountain	65	23	—	—
Pacific	74	14	—	—

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 Less than 0.5.

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,069.16	7	\$1,480.03	93	\$1,037.19	\$564.99
Worker characteristics							
Management, professional, and related	100	1,088.91	6	1,394.99	94	1,070.75	554.19
Management, business, and financial	100	1,084.23	4	1,378.48	96	1,073.28	528.77
Professional and related	100	1,091.86	7	1,400.44	93	1,069.10	570.82
Service	100	925.47	7	1,457.94	93	882.22	633.12
Protective service	100	985.77	—	—	—	—	—
Sales and office	100	1,033.83	4	1,420.07	96	1,017.84	572.77
Sales and related	100	998.47	3	1,403.88	97	985.11	565.17
Office and administrative support	100	1,049.67	4	1,425.41	96	1,032.67	576.22
Natural resources, construction, and maintenance	100	1,077.61	14	1,511.59	86	1,008.31	588.35
Construction, extraction, farming, fishing, and forestry	100	1,054.86	22	1,591.24	78	904.16	620.61
Installation, maintenance, and repair	100	1,096.11	7	1,312.33	93	1,079.51	566.29
Production, transportation, and material moving ...	100	1,157.94	11	1,581.24	89	1,106.65	521.87
Production	100	1,166.57	11	1,530.79	89	1,121.23	494.96
Transportation and material moving	100	1,148.36	11	1,640.20	89	1,090.57	551.55
Full time	100	1,077.03	7	1,476.32	93	1,047.28	559.60
Part time	100	943.19	12	1,514.94	88	866.70	656.19
Union	100	1,395.68	32	1,584.27	68	1,306.85	432.49
Nonunion	100	1,018.19	3	1,324.45	97	1,007.58	579.54
Average wage within the following categories: ¹							
Lowest 25 percent	100	893.18	5	1,452.15	95	863.94	648.43
Lowest 10 percent	100	951.99	5	1,518.68	95	918.30	612.51
Second 25 percent	100	1,017.77	5	1,385.94	95	997.49	582.77
Third 25 percent	100	1,080.67	8	1,472.22	92	1,046.43	573.10
Highest 25 percent	100	1,160.83	9	1,533.15	91	1,125.04	512.34
Highest 10 percent	100	1,159.27	8	1,459.25	92	1,133.85	488.27
Establishment characteristics							
Goods-producing industries	100	1,151.99	11	1,523.24	89	1,107.04	497.34
Construction	100	1,020.75	19	1,582.74	81	891.41	632.44
Manufacturing	100	1,195.09	9	1,476.65	91	1,168.77	457.44
Service-providing industries	100	1,044.33	6	1,457.28	94	1,017.29	584.27
Trade, transportation, and utilities	100	1,070.74	9	1,531.43	91	1,027.60	578.78
Wholesale trade	100	1,058.70	7	1,301.09	93	1,040.55	547.95
Retail trade	100	931.19	7	1,482.23	93	891.14	660.82
Transportation and warehousing	100	1,231.70	12	1,677.78	88	1,168.71	509.14
Utilities	100	1,442.07	—	—	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$1,208.47	10	\$1,398.67	90	\$1,186.96	\$437.84
Financial activities	100	1,084.10	3	1,482.22	97	1,072.42	479.47
Finance and insurance	100	1,089.23	2	1,435.46	98	1,081.29	452.10
Credit intermediation and related activities	100	1,039.05	1	1,299.43	99	1,036.30	467.76
Insurance carriers and related activities	100	1,141.54	3	1,465.17	97	1,130.59	440.23
Real estate and rental and leasing	100	1,060.18	—	—	—	—	—
Professional and business services	100	972.82	3	1,273.64	97	962.20	575.82
Professional and technical services	100	974.20	4	1,180.35	96	964.61	587.59
Administrative and waste services	100	913.89	2	1,597.55	98	897.79	609.80
Education and health services	100	1,053.33	5	1,523.81	95	1,028.52	649.70
Educational services	100	1,147.76	3	1,657.18	97	1,134.37	583.55
Junior colleges, colleges, and universities	100	1,259.10	2	1,686.19	98	1,248.60	545.64
Health care and social assistance	100	1,037.00	5	1,512.93	95	1,009.64	661.49
Leisure and hospitality	100	937.34	—	—	—	—	—
Accommodation and food services	100	900.05	7	1,488.76	93	855.18	663.78
Other services	100	1,081.60	—	—	—	—	—
1 to 99 workers	100	989.01	7	1,388.99	93	959.36	629.35
1 to 49 workers	100	991.48	8	1,367.81	92	960.47	613.39
50 to 99 workers	100	983.30	5	1,459.87	95	956.87	665.24
100 workers or more	100	1,126.31	7	1,540.17	93	1,093.01	518.84
100 to 499 workers	100	1,047.86	6	1,585.98	94	1,015.02	580.63
500 workers or more	100	1,228.88	10	1,504.53	90	1,199.38	434.56
Geographic areas							
Northeast	100	1,171.90	9	1,474.52	91	1,142.73	505.54
New England	100	1,185.79	7	1,444.37	93	1,166.10	500.27
Middle Atlantic	100	1,167.39	9	1,481.93	91	1,134.96	507.29
South	100	1,010.06	4	1,526.52	96	987.33	605.87
South Atlantic	100	1,019.92	5	1,525.12	95	992.68	615.02
East South Central	100	1,032.25	5	1,586.38	95	1,004.73	572.79
West South Central	100	983.76	3	1,478.79	97	970.97	606.47
Midwest	100	1,101.32	9	1,503.48	91	1,061.82	541.53
East North Central	100	1,123.03	10	1,493.52	90	1,081.77	534.17
West North Central	100	1,053.79	7	1,536.62	93	1,019.73	557.07
West	100	1,041.32	9	1,428.81	91	1,004.75	573.19
Mountain	100	1,016.18	8	1,437.08	92	982.00	583.48
Pacific	100	1,053.04	9	1,425.64	91	1,015.54	568.31

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	73	16	11	1
Worker characteristics				
Management, professional, and related	73	16	10	1
Management, business, and financial	74	17	8	1
Professional and related	73	15	11	1
Service	80	14	6	(³)
Protective service	88	7	—	—
Sales and office	65	24	10	(³)
Sales and related	57	32	—	—
Office and administrative support	69	20	10	(³)
Natural resources, construction, and maintenance	74	10	15	1
Construction, extraction, farming, fishing, and forestry	78	8	12	1
Installation, maintenance, and repair	71	—	17	—
Production, transportation, and material moving ...	75	—	13	—
Production	80	12	—	—
Transportation and material moving	69	—	18	—
Full time	72	16	11	1
Part time	75	16	—	—
Union	76	6	15	2
Nonunion	72	17	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	82	13	—	—
Lowest 10 percent	86	10	—	—
Second 25 percent	69	20	11	(³)
Third 25 percent	73	15	12	1
Highest 25 percent	71	16	12	1
Highest 10 percent	71	17	10	1
Establishment characteristics				
Goods-producing industries	78	11	10	(³)
Construction	80	—	13	—
Manufacturing	79	12	9	(³)
Service-providing industries	71	18	11	1
Trade, transportation, and utilities	61	23	—	—
Wholesale trade	76	—	14	—
Retail trade	52	39	—	—
Transportation and warehousing	57	—	26	—
Utilities	78	6	—	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	77	—	14	—
Financial activities	63	27	9	1
Finance and insurance	58	31	9	1
Credit intermediation and related activities	60	34	—	—
Insurance carriers and related activities	60	25	12	2
Real estate and rental and leasing	86	6	—	—
Professional and business services	79	12	—	—
Professional and technical services	79	13	—	—
Administrative and waste services	89	—	7	—
Education and health services	74	16	9	1
Educational services	79	17	—	—
Junior colleges, colleges, and universities	71	26	—	—
Health care and social assistance	73	16	—	—
Leisure and hospitality	79	16	—	—
Accommodation and food services	78	16	—	—
Other services	78	7	15	—
1 to 99 workers	74	14	11	1
1 to 49 workers	72	16	—	—
50 to 99 workers	78	10	12	1
100 workers or more	72	18	10	1
100 to 499 workers	77	14	8	1
500 workers or more	64	22	13	1
Geographic areas				
Northeast	74	16	9	1
New England	79	12	—	—
Middle Atlantic	72	17	9	2
South	74	16	9	(³)
South Atlantic	76	17	—	—
East South Central	77	13	—	—
West South Central	71	18	—	—
Midwest	72	15	13	1
East North Central	72	15	—	—
West North Central	70	15	13	1
West	70	17	12	1
Mountain	62	25	—	—
Pacific	73	14	—	—

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 Less than 0.5.

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2018

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$45.88	\$77.00	\$120.54	\$169.23	\$236.49	\$200.00	\$311.47	\$461.03	\$738.39	\$1089.57
Worker characteristics										
Management, professional, and related	45.60	75.18	118.66	169.17	233.66	194.26	312.54	454.82	721.40	1101.92
Management, business, and financial	46.72	79.28	121.35	171.29	230.20	190.04	324.95	438.05	666.50	1023.37
Professional and related	43.80	71.72	114.65	167.40	238.55	198.06	309.00	460.36	775.08	1130.40
Service	36.02	75.61	118.33	166.84	236.49	216.67	354.20	539.41	867.12	1155.56
Protective service	–	–	123.27	144.91	–	137.89	–	472.90	–	–
Sales and office	46.72	76.00	124.96	167.80	236.24	215.72	333.43	481.50	748.13	1056.37
Sales and related	52.92	84.73	124.96	166.54	215.00	211.79	320.78	475.27	658.92	1001.45
Office and administrative support	45.65	74.93	125.00	170.28	248.83	219.75	337.24	487.31	769.82	1088.55
Natural resources, construction, and maintenance	48.96	80.95	124.75	174.33	238.99	215.04	304.22	465.36	732.51	1093.83
Construction, extraction, farming, fishing, and forestry	48.96	81.39	124.24	189.67	257.03	241.53	323.09	493.05	805.65	1085.27
Installation, maintenance, and repair	49.03	80.89	124.75	161.75	220.02	200.74	297.90	440.11	690.46	1099.15
Production, transportation, and material moving ...	49.00	81.40	119.40	170.00	241.03	179.57	285.08	393.57	651.41	1017.22
Production	45.30	73.84	118.58	167.03	251.05	163.23	264.00	375.64	613.12	995.96
Transportation and material moving	60.00	92.19	120.78	172.12	233.66	208.67	307.75	420.46	685.80	1031.75
Full time	46.19	77.18	120.70	167.91	234.09	198.08	307.98	458.42	729.28	1084.11
Part time	–	–	116.73	197.71	302.25	270.14	366.95	544.42	783.00	1284.85
Union	44.12	73.67	116.73	157.91	208.50	179.00	255.52	366.95	516.68	757.92
Nonunion	46.06	77.86	120.99	170.64	239.81	203.78	323.04	476.67	763.29	1106.72
Average wage within the following categories: ²										
Lowest 25 percent	48.90	89.28	123.27	178.81	252.67	244.57	372.87	547.10	867.12	1224.29
Lowest 10 percent	66.21	99.75	127.49	191.32	259.77	213.55	365.64	533.39	836.64	1205.89
Second 25 percent	47.38	74.93	117.99	162.33	241.83	206.33	306.61	461.00	769.82	1131.27
Third 25 percent	45.50	78.78	122.12	170.72	234.98	205.83	319.30	477.97	722.77	1093.83
Highest 25 percent	45.50	73.62	119.13	168.00	230.20	185.16	292.17	433.33	648.71	984.86
Highest 10 percent	45.75	72.92	116.73	166.92	225.23	179.59	285.72	426.90	606.38	916.38
Establishment characteristics										
Goods-producing industries	44.98	73.65	115.67	167.66	234.09	174.08	279.32	391.23	629.53	946.19
Construction	45.50	87.84	130.00	184.12	260.00	247.78	342.27	502.98	812.71	1042.45
Manufacturing	44.29	73.25	112.88	162.04	230.15	155.59	258.16	366.93	577.15	891.02
Service-providing industries	46.01	79.66	121.66	170.46	236.82	208.37	337.42	483.86	775.08	1112.00
Trade, transportation, and utilities	48.53	82.39	121.33	169.28	226.20	207.65	312.76	465.19	723.53	1042.68
Wholesale trade	53.40	83.41	124.16	172.28	215.00	210.17	308.42	469.52	687.14	1020.44
Retail trade	56.04	90.66	128.37	176.16	270.00	224.16	360.00	521.13	834.56	1215.50
Transportation and warehousing	48.53	80.55	116.73	155.51	216.70	198.00	294.33	411.08	651.41	976.50
Utilities	–	54.80	83.27	124.39	199.00	140.23	255.26	349.69	447.48	737.85

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2018—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$48.12	\$72.52	\$123.90	\$154.74	\$182.08	\$219.75	\$290.94	\$394.68	\$548.33	\$646.27
Financial activities	53.96	72.97	122.80	144.36	196.83	211.79	340.58	442.16	585.00	829.59
Finance and insurance	50.00	66.19	117.65	139.67	184.67	204.00	320.13	427.12	524.22	739.59
Credit intermediation and related activities	52.35	65.55	120.46	139.67	186.01	211.79	336.58	456.96	556.00	753.51
Insurance carriers and related activities	44.22	64.63	117.11	142.30	181.50	189.93	304.70	403.89	499.68	729.42
Real estate and rental and leasing	63.34	91.91	130.00	163.92	277.38	235.00	380.43	528.66	826.00	1024.00
Professional and business services	47.76	87.11	129.57	174.74	233.20	193.33	305.75	467.08	723.31	1122.53
Professional and technical services	45.50	84.00	126.24	165.83	225.44	194.26	306.60	487.31	752.89	1106.72
Administrative and waste services	52.76	101.84	138.82	170.64	237.73	193.77	311.47	491.81	723.31	1265.95
Education and health services	41.17	71.71	110.60	170.82	264.88	229.54	344.77	553.58	932.18	1255.80
Educational services	52.73	79.00	114.65	180.03	245.18	229.54	362.05	543.13	794.00	1033.31
Junior colleges, colleges, and universities	49.11	75.00	121.55	185.00	257.00	243.58	352.00	483.29	652.60	967.62
Health care and social assistance	38.55	70.93	109.51	170.82	275.00	228.95	342.03	554.16	971.44	1298.09
Leisure and hospitality	32.83	—	123.12	184.80	259.77	249.23	460.00	539.27	867.12	1224.29
Accommodation and food services	—	—	123.53	186.64	259.77	341.39	461.77	656.06	867.12	1231.21
Other services	58.00	93.17	127.18	205.46	266.23	186.36	342.68	580.11	851.53	1239.54
1 to 99 workers	54.22	90.13	127.76	175.03	247.76	244.68	349.97	515.43	861.81	1209.45
1 to 49 workers	54.46	86.67	127.37	172.72	239.81	244.68	342.68	490.89	792.22	1176.90
50 to 99 workers	53.93	93.11	128.00	180.00	269.59	243.70	355.85	597.82	949.09	1253.54
100 workers or more	40.93	71.26	116.73	164.72	231.00	180.80	282.00	430.00	656.06	971.44
100 to 499 workers	42.03	73.37	117.55	168.58	236.17	203.08	324.00	481.50	754.30	1031.73
500 workers or more	40.76	67.17	112.00	156.93	217.46	150.00	234.51	365.00	514.68	731.54
Geographic areas										
Northeast	48.53	77.86	116.73	157.47	223.63	175.70	270.00	393.56	584.00	998.00
New England	47.82	89.15	123.12	174.90	241.03	205.71	317.47	404.58	606.04	948.30
Middle Atlantic	48.54	74.93	111.00	151.13	218.93	162.87	262.33	386.83	581.11	998.62
South	42.00	75.32	123.00	175.03	239.81	204.50	328.10	501.19	850.70	1129.39
South Atlantic	40.19	76.00	124.47	179.20	255.81	200.74	333.07	515.43	861.00	1130.40
East South Central	44.23	70.52	120.00	178.81	251.39	193.33	307.98	434.00	798.47	1114.49
West South Central	46.00	75.76	122.18	170.64	233.23	232.18	340.17	513.68	813.38	1110.81
Midwest	52.83	80.55	124.63	172.90	249.17	196.34	310.64	446.82	690.69	1050.54
East North Central	53.14	85.89	126.53	176.50	244.09	203.08	318.50	445.90	679.98	995.96
West North Central	52.00	73.62	119.84	167.66	259.77	191.62	282.00	449.68	757.02	1088.55
West	43.00	75.99	115.93	164.92	222.56	211.72	333.33	485.33	738.39	1051.68
Mountain	47.67	80.45	116.73	191.14	262.11	207.12	326.18	480.29	749.69	1142.05
Pacific	41.76	73.50	114.95	158.01	213.00	212.18	338.00	487.06	738.39	1023.56

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	79	89	89	70	79
Worker characteristics						
Management, professional, and related	92	81	88	92	72	78
Professional and related	91	80	87	91	71	78
Teachers	92	80	86	92	71	77
Primary, secondary, and special education school teachers	99	85	85	99	75	76
Service	81	72	89	81	64	79
Protective service	89	82	92	89	71	80
Sales and office	89	80	90	89	74	84
Office and administrative support	90	81	90	90	75	84
Natural resources, construction, and maintenance	96	84	88	95	75	79
Production, transportation, and material moving	84	76	90	84	67	79
Full time	99	88	89	99	79	80
Part time	27	23	84	27	19	70
Union	95	85	90	95	74	78
Nonunion	84	73	88	84	68	81
Average wage within the following categories: ³						
Lowest 25 percent	72	63	86	72	57	79
Lowest 10 percent	60	50	83	60	47	78
Second 25 percent	93	83	89	93	75	80
Third 25 percent	97	86	88	97	78	80
Highest 25 percent	95	86	90	95	74	77
Highest 10 percent	93	86	93	93	75	80
Establishment characteristics						
Service-providing industries	89	79	89	89	70	79
Education and health services	90	79	87	90	70	78
Educational services	90	78	87	90	70	77
Elementary and secondary schools	90	77	85	90	68	76
Junior colleges, colleges, and universities	90	82	91	90	74	82
Health care and social assistance	91	82	90	91	75	83
Hospitals	90	82	91	90	75	83
Public administration	90	82	91	90	74	82
1 to 99 workers	86	76	88	85	68	80
1 to 49 workers	83	73	88	82	66	80
50 to 99 workers	89	79	89	89	70	79
100 workers or more	90	80	89	90	71	79
100 to 499 workers	86	77	89	86	67	78
500 workers or more	92	81	88	92	73	80

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	58	49	85	37	32	85	88	70	79
Worker characteristics									
Management, professional, and related	59	49	83	37	31	84	91	71	78
Professional and related	58	48	83	35	29	83	90	70	78
Teachers	57	46	81	34	28	82	91	70	77
Primary, secondary, and special education school teachers	59	48	82	36	30	82	98	74	76
Service	53	46	86	35	30	86	80	64	80
Protective service	61	55	90	44	39	89	89	71	80
Sales and office	58	50	86	39	35	88	88	74	84
Office and administrative support	59	50	86	40	35	88	89	75	84
Natural resources, construction, and maintenance	67	60	89	41	37	90	93	73	79
Production, transportation, and material moving	61	53	86	46	40	87	83	67	81
Full time	65	55	85	41	35	85	98	78	80
Part time	19	15	77	14	12	87	27	19	69
Union	75	64	86	55	48	88	94	73	78
Nonunion	44	37	83	22	18	79	83	67	81
Average wage within the following categories: ³									
Lowest 25 percent	37	31	83	21	17	81	72	57	79
Lowest 10 percent	26	21	81	12	9	79	59	46	78
Second 25 percent	66	55	84	40	35	86	92	74	81
Third 25 percent	61	52	85	40	34	86	96	77	80
Highest 25 percent	72	61	85	49	43	86	94	72	77
Highest 10 percent	75	65	86	55	47	87	92	74	80
Establishment characteristics									
Service-providing industries	58	49	85	37	32	85	88	70	79
Education and health services	57	47	82	34	28	83	89	70	78
Educational services	57	46	82	34	28	82	89	69	77
Elementary and secondary schools	54	44	82	33	28	83	89	67	76
Junior colleges, colleges, and universities	63	52	81	36	29	81	89	73	82
Health care and social assistance	61	50	82	35	30	87	91	75	83
Hospitals	60	49	82	31	28	91	90	75	83
Public administration	60	53	88	43	38	89	89	73	82
1 to 99 workers	59	48	80	39	32	82	84	67	80
1 to 49 workers	56	45	80	37	31	83	81	65	81
50 to 99 workers	63	50	81	41	33	81	87	69	79
100 workers or more	58	50	86	37	32	87	89	70	79
100 to 499 workers	54	47	87	33	29	88	85	66	77
500 workers or more	60	51	85	38	33	86	91	73	80

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	87	91	96	80	83
Local government	87	76	87	87	67	78
Geographic areas						
Northeast	88	79	91	87	68	78
New England	89	78	88	88	64	72
Middle Atlantic	87	80	91	87	70	80
South	93	79	86	93	75	82
South Atlantic	91	79	87	91	73	81
East South Central	92	82	89	92	78	85
West South Central	96	79	83	96	77	80
Midwest	85	74	87	85	64	76
East North Central	84	74	88	84	66	78
West North Central	88	75	85	88	62	71
West	88	82	93	88	70	79
Mountain	86	77	90	86	64	74
Pacific	89	85	95	89	72	81

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	65	55	85	43	37	86	94	79	84
Local government	56	47	84	35	30	85	86	66	78
Geographic areas									
Northeast	68	62	90	48	43	89	86	69	80
New England	61	54	89	—	—	—	88	64	73
Middle Atlantic	71	64	90	59	53	90	86	70	82
South	38	30	79	19	14	73	91	74	81
South Atlantic	44	36	82	25	19	75	91	73	81
East South Central	29	22	76	11	10	86	92	77	84
West South Central	32	23	74	14	9	64	92	74	80
Midwest	62	52	85	32	27	84	83	62	75
East North Central	63	53	84	44	37	86	83	65	78
West North Central	58	51	87	—	7	—	82	57	70
West	81	69	85	64	57	89	88	70	79
Mountain	69	59	85	31	27	86	86	65	75
Pacific	87	74	85	79	71	90	89	72	81

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	86	14	71	29
Worker characteristics				
Management, professional, and related	85	15	70	30
Professional and related	85	15	69	31
Teachers	85	15	66	34
Primary, secondary, and special education school teachers	85	15	65	35
Service	88	12	73	27
Protective service	89	11	78	22
Sales and office	88	12	73	27
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance Production, transportation, and material moving ...	89	11	75	25
Production, transportation, and material moving ...	86	14	70	30
Full time	87	13	71	29
Part time	85	15	70	30
Union	86	14	76	24
Nonunion	87	13	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	87	13	66	34
Lowest 10 percent	88	12	62	38
Second 25 percent	87	13	74	26
Third 25 percent	86	14	70	30
Highest 25 percent	85	15	75	25
Highest 10 percent	85	15	76	24
Establishment characteristics				
Service-providing industries	86	14	71	29
Education and health services	85	15	68	32
Educational services	85	15	67	33
Elementary and secondary schools	85	15	65	35
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance	87	13	75	25
Hospitals	87	13	75	25
Public administration	88	12	77	23
1 to 99 workers	87	13	74	26
1 to 49 workers	89	11	73	27
50 to 99 workers	86	14	74	26
100 workers or more	86	14	71	29
100 to 499 workers	87	13	72	28
500 workers or more	86	14	70	30

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	86	14	74	26
Local government	87	13	70	30
Geographic areas				
Northeast	85	15	83	17
New England	78	22	77	23
Middle Atlantic	87	13	84	16
South	87	13	63	37
South Atlantic	86	14	66	34
East South Central	88	12	62	38
West South Central	87	13	58	42
Midwest	87	13	74	26
East North Central	85	15	76	24
West North Central	90	10	71	29
West	87	13	75	25
Mountain	87	13	72	28
Pacific	87	13	77	23

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 2018.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$551.12	22	\$582.81	78	\$542.05	\$116.83
Worker characteristics							
Management, professional, and related	100	543.81	21	583.66	79	533.11	123.89
Professional and related	100	540.08	22	577.46	78	529.76	127.75
Teachers	100	535.96	23	570.89	77	525.64	139.02
Primary, secondary, and special education school teachers	100	533.42	25	566.11	75	522.76	144.83
Service	100	559.63	24	568.80	76	556.68	111.56
Protective service	100	575.86	24	552.23	76	583.38	106.22
Sales and office	100	559.73	23	585.61	77	552.08	102.38
Office and administrative support	100	560.40	23	588.04	77	552.21	101.18
Natural resources, construction, and maintenance	100	563.20	26	595.01	74	552.22	89.94
Production, transportation, and material moving ...	100	574.12	22	617.97	78	561.88	119.19
Full time	100	551.22	22	581.90	78	542.54	115.83
Part time	100	548.47	26	601.86	74	528.80	144.04
Union	100	579.30	24	592.86	76	574.91	135.79
Nonunion	100	525.05	20	571.56	80	513.28	100.24
Average wage within the following categories: ¹							
Lowest 25 percent	100	529.20	25	572.94	75	514.19	105.58
Lowest 10 percent	100	510.20	30	559.05	70	489.10	106.57
Second 25 percent	100	555.79	22	579.60	78	549.21	109.12
Third 25 percent	100	554.18	20	579.69	80	547.62	116.09
Highest 25 percent	100	561.86	22	597.72	78	551.81	132.66
Highest 10 percent	100	574.09	25	594.82	75	567.03	152.34
Establishment characteristics							
Service-providing industries	100	552.00	22	582.96	78	543.18	116.93
Education and health services	100	534.75	22	573.95	78	523.70	124.82
Educational services	100	535.45	22	573.76	78	524.50	130.00
Elementary and secondary schools	100	528.64	24	566.09	76	516.65	139.48
Junior colleges, colleges, and universities	100	551.32	16	596.21	84	542.60	107.84
Health care and social assistance	100	530.72	21	575.13	79	519.25	96.00
Hospitals	100	521.61	21	585.40	79	504.48	94.60
Public administration	100	579.98	23	598.56	77	574.47	104.22
1 to 99 workers	100	552.13	23	598.63	77	537.90	109.61
1 to 49 workers	100	546.90	29	575.33	71	534.87	106.40
50 to 99 workers	100	556.72	18	632.76	82	540.18	112.03
100 workers or more	100	550.83	22	577.95	78	543.22	118.87
100 to 499 workers	100	561.97	22	564.19	78	561.36	111.06
500 workers or more	100	545.89	22	583.92	78	535.13	122.34

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$542.65	12	\$588.13	88	\$536.18	\$105.02
Local government	100	554.48	26	581.80	74	544.81	122.40
Geographic areas							
Northeast	100	565.39	25	599.14	75	553.96	147.85
New England	100	547.75	2	571.84	98	547.21	165.71
Middle Atlantic	100	570.78	32	599.71	68	556.94	139.96
South	100	514.82	23	567.61	77	499.18	105.24
South Atlantic	100	537.33	13	599.65	87	527.69	106.50
East South Central	100	527.22	18	524.21	82	527.89	87.84
West South Central	100	476.52	39	561.87	61	422.69	114.22
Midwest	100	576.58	17	571.61	83	577.63	117.49
East North Central	100	570.91	11	545.57	89	573.90	123.91
West North Central	100	587.62	31	589.02	69	586.99	101.38
West	100	582.70	23	603.08	77	576.63	112.92
Mountain	100	520.46	16	552.32	84	514.47	85.07
Pacific	100	608.33	26	615.86	74	605.70	125.95

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	61	26	7	6
Worker characteristics				
Management, professional, and related	60	28	7	5
Professional and related	61	28	7	5
Teachers	63	26	7	4
Primary, secondary, and special education school teachers	64	24	8	5
Service	65	23	6	7
Protective service	67	19	4	10
Sales and office	58	27	8	7
Office and administrative support	58	27	8	7
Natural resources, construction, and maintenance	71	19	7	3
Production, transportation, and material moving ...	60	20	16	4
Full time	62	26	7	6
Part time	51	28	13	8
Union	65	17	7	10
Nonunion	58	34	7	2
Average wage within the following categories: ³				
Lowest 25 percent	59	30	8	3
Lowest 10 percent	62	31	6	1
Second 25 percent	63	25	7	6
Third 25 percent	63	27	6	4
Highest 25 percent	61	23	8	9
Highest 10 percent	59	23	8	10
Establishment characteristics				
Service-providing industries	61	26	7	6
Education and health services	60	30	6	4
Educational services	61	28	7	4
Elementary and secondary schools	64	23	8	5
Junior colleges, colleges, and universities	53	40	—	—
Health care and social assistance	52	41	—	—
Hospitals	48	47	—	5
Public administration	63	21	7	9
1 to 99 workers	60	23	10	7
1 to 49 workers	68	17	9	6
50 to 99 workers	54	28	11	7
100 workers or more	62	27	6	5
100 to 499 workers	63	26	7	5
500 workers or more	61	27	6	6

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	51	39	4	7
Local government	66	20	9	5
Geographic areas				
Northeast	65	19	8	8
New England	77	10	—	—
Middle Atlantic	59	23	6	11
South	57	36	—	—
South Atlantic	45	48	—	—
East South Central	53	44	—	—
West South Central	83	—	9	—
Midwest	72	21	5	2
East North Central	73	20	4	2
West North Central	69	25	—	—
West	57	17	10	17
Mountain	68	21	8	3
Pacific	51	15	11	23

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,175.30	7	\$1,528.42	93	\$1,148.24	\$486.15
Worker characteristics							
Management, professional, and related	100	1,141.85	7	1,518.84	93	1,112.14	504.68
Professional and related	100	1,129.37	7	1,512.50	93	1,099.53	518.09
Teachers	100	1,068.49	7	1,532.23	93	1,030.89	565.35
Primary, secondary, and special education school teachers	100	1,050.66	9	1,537.47	91	1,004.14	590.05
Service	100	1,223.94	7	1,563.92	93	1,198.53	464.13
Protective service	100	1,328.74	9	1,570.70	91	1,305.94	404.71
Sales and office	100	1,210.87	7	1,478.74	93	1,191.80	454.86
Office and administrative support	100	1,211.80	7	1,482.08	93	1,192.44	451.65
Natural resources, construction, and maintenance	100	1,242.11	7	1,650.60	93	1,210.40	425.47
Production, transportation, and material moving ...	100	1,235.12	7	1,537.97	93	1,213.39	505.21
Full time	100	1,174.24	7	1,524.07	93	1,148.08	484.15
Part time	100	1,202.55	11	1,597.60	89	1,152.58	539.97
Union	100	1,332.79	12	1,527.40	88	1,306.27	480.31
Nonunion	100	1,030.62	3	1,532.67	97	1,017.04	491.00
Average wage within the following categories: ¹							
Lowest 25 percent	100	1,043.01	4	1,622.58	96	1,018.87	513.07
Lowest 10 percent	100	938.91	5	1,497.44	95	911.05	567.59
Second 25 percent	100	1,232.51	8	1,471.02	92	1,213.02	445.61
Third 25 percent	100	1,139.73	6	1,525.85	94	1,115.29	497.31
Highest 25 percent	100	1,271.17	10	1,535.02	90	1,240.36	485.34
Highest 10 percent	100	1,314.24	16	1,512.47	84	1,277.68	511.06
Establishment characteristics							
Service-providing industries	100	1,176.55	7	1,529.10	93	1,149.45	486.88
Education and health services	100	1,101.57	7	1,513.09	93	1,069.39	531.11
Educational services	100	1,079.74	7	1,531.01	93	1,043.44	551.65
Elementary and secondary schools	100	1,042.96	9	1,535.89	91	994.79	592.12
Junior colleges, colleges, and universities	100	1,171.56	—	—	—	—	—
Health care and social assistance	100	1,224.49	6	1,391.11	94	1,213.55	417.02
Hospitals	100	1,260.42	7	1,455.99	93	1,245.65	410.90
Public administration	100	1,296.37	7	1,583.80	93	1,273.66	412.06
1 to 99 workers	100	1,173.44	8	1,616.41	92	1,137.05	442.87
1 to 49 workers	100	1,149.53	9	1,553.46	91	1,111.83	447.48
50 to 99 workers	100	1,194.79	7	1,687.51	93	1,159.14	438.82
100 workers or more	100	1,175.83	7	1,500.97	93	1,151.43	498.49
100 to 499 workers	100	1,201.49	3	1,503.76	97	1,190.86	462.98
500 workers or more	100	1,164.49	9	1,500.48	91	1,133.03	515.06

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$1,198.99	1	\$1,246.53	99	\$1,198.36	\$410.13
Local government	100	1,165.92	9	1,544.04	91	1,126.63	518.94
Geographic areas							
Northeast	100	1,415.61	23	1,559.56	77	1,373.72	416.24
New England	100	1,394.08	—	—	—	—	—
Middle Atlantic	100	1,422.16	29	1,560.60	71	1,365.40	408.73
South	100	939.53	1	1,523.22	99	933.44	528.22
South Atlantic	100	1,018.65	1	1,568.53	99	1,012.83	496.70
East South Central	100	887.21	—	—	—	—	—
West South Central	100	852.11	—	—	—	—	—
Midwest	100	1,290.91	4	1,428.33	96	1,284.70	474.66
East North Central	100	1,322.40	3	1,300.69	97	1,322.97	449.37
West North Central	100	1,231.43	—	—	—	—	—
West	100	1,307.75	8	1,505.31	92	1,290.46	462.19
Mountain	100	1,116.26	6	1,421.64	94	1,097.84	457.22
Pacific	100	1,388.15	9	1,527.42	91	1,374.32	464.35

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	63	24	7	5
Worker characteristics				
Management, professional, and related	62	26	7	5
Professional and related	63	26	7	4
Teachers	66	23	8	4
Primary, secondary, and special education school teachers	68	20	8	4
Service	68	21	6	6
Protective service	69	19	4	8
Sales and office	60	25	7	7
Office and administrative support	61	25	7	7
Natural resources, construction, and maintenance	73	16	6	4
Production, transportation, and material moving ...	62	18	13	7
Full time	64	24	7	5
Part time	54	25	—	—
Union	66	16	8	9
Nonunion	61	31	6	2
Average wage within the following categories: ³				
Lowest 25 percent	63	27	7	3
Lowest 10 percent	66	28	—	—
Second 25 percent	63	25	7	6
Third 25 percent	65	24	7	4
Highest 25 percent	62	21	8	8
Highest 10 percent	61	21	9	10
Establishment characteristics				
Service-providing industries	63	24	7	5
Education and health services	63	27	6	4
Educational services	65	25	7	3
Elementary and secondary schools	68	20	8	4
Junior colleges, colleges, and universities	56	36	6	1
Health care and social assistance	54	40	—	—
Hospitals	50	45	—	—
Public administration	63	22	6	8
1 to 99 workers	61	23	10	6
1 to 49 workers	64	19	11	6
50 to 99 workers	59	25	10	6
100 workers or more	64	25	6	5
100 to 499 workers	66	23	6	5
500 workers or more	63	25	6	5

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	49	41	4	7
Local government	70	17	9	4
Geographic areas				
Northeast	65	18	8	8
New England	77	10	—	—
Middle Atlantic	60	22	6	12
South	62	33	—	—
South Atlantic	51	42	—	—
East South Central	60	38	—	—
West South Central	77	17	—	—
Midwest	75	18	5	2
East North Central	76	17	4	3
West North Central	74	19	—	—
West	55	17	12	16
Mountain	69	19	—	—
Pacific	49	16	14	21

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 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$26.69	\$50.00	\$93.27	\$139.66	\$216.70	\$147.92	\$245.77	\$392.80	\$625.00	\$984.58
Worker characteristics										
Management, professional, and related	28.15	51.19	98.31	149.65	241.88	144.16	244.16	409.89	660.34	1016.00
Professional and related	29.30	53.15	100.08	153.84	248.87	148.76	250.32	420.00	669.52	1050.30
Teachers	30.00	54.36	103.60	172.41	305.09	144.16	267.18	500.47	771.54	1126.00
Primary, secondary, and special education school teachers	29.77	55.00	104.70	184.50	317.62	148.76	281.36	541.74	854.64	1176.68
Service	28.00	50.00	90.58	136.86	212.16	180.00	247.39	385.00	592.00	913.00
Protective service	25.00	50.00	90.58	135.94	203.96	180.00	243.23	348.00	511.34	667.12
Sales and office	20.00	41.15	85.00	129.20	181.88	120.44	232.68	378.74	587.57	836.80
Office and administrative support	20.00	40.00	85.00	128.61	181.88	118.10	232.68	378.74	589.94	836.80
Natural resources, construction, and maintenance	–	43.40	84.00	120.00	169.20	142.82	250.00	348.35	524.16	720.05
Production, transportation, and material moving ...	–	42.94	97.68	143.00	219.66	–	273.33	396.29	686.00	1096.60
Full time	25.00	50.00	90.98	139.56	213.82	147.36	244.46	392.57	618.48	974.90
Part time	39.45	82.01	119.23	–	292.91	199.29	293.80	432.14	735.47	1126.08
Union	34.16	62.73	106.67	162.07	242.89	125.00	222.69	363.50	585.85	983.44
Nonunion	20.00	44.01	84.00	128.00	184.00	180.00	253.50	425.50	649.19	984.58
Average wage within the following categories: ²										
Lowest 25 percent	22.49	46.12	85.68	132.05	203.00	180.00	266.34	435.82	664.50	1053.00
Lowest 10 percent	20.00	38.69	86.67	132.45	221.42	210.34	320.73	561.47	716.80	1126.08
Second 25 percent	21.37	47.61	86.53	135.30	193.97	127.00	217.87	363.50	561.47	819.38
Third 25 percent	27.34	50.00	95.70	138.21	219.31	150.00	254.59	432.00	664.42	995.48
Highest 25 percent	31.54	59.24	104.04	164.87	258.93	115.45	224.54	375.19	589.56	993.24
Highest 10 percent	31.54	68.09	110.55	195.10	441.47	133.64	227.10	399.23	591.75	1290.28
Establishment characteristics										
Service-providing industries	26.28	50.00	93.61	141.22	219.66	147.34	245.77	396.93	633.00	984.58
Education and health services	28.50	53.00	98.22	151.00	247.22	165.00	262.03	472.88	685.00	1073.66
Educational services	30.89	54.36	101.00	163.29	264.82	148.76	266.34	486.19	723.76	1098.32
Elementary and secondary schools	29.77	55.00	104.19	179.06	305.09	148.76	300.00	546.14	877.00	1176.68
Junior colleges, colleges, and universities	31.54	50.00	87.38	132.24	185.00	–	211.30	351.24	507.15	675.26
Health care and social assistance	–	45.50	84.74	117.00	156.27	198.80	252.01	378.28	522.32	667.00
Hospitals	–	–	83.40	104.50	143.59	211.00	253.50	384.94	507.15	667.00
Public administration	23.31	49.69	89.33	135.87	185.12	123.16	216.74	343.55	500.16	717.19
1 to 99 workers	21.75	53.15	97.68	125.00	184.12	102.00	195.74	350.98	583.64	785.37
1 to 49 workers	21.37	44.74	101.98	150.05	200.37	–	208.15	399.23	593.00	899.24
50 to 99 workers	33.60	55.00	90.69	117.92	174.38	111.22	195.47	326.28	558.51	695.00
100 workers or more	28.00	50.00	90.89	145.00	228.90	180.00	250.86	404.30	649.19	1002.05
100 to 499 workers	–	49.70	86.39	139.46	221.48	137.57	215.16	355.74	622.14	1023.77
500 workers or more	28.15	50.00	95.61	146.56	230.16	191.73	281.56	432.02	654.34	986.96

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$31.54	\$50.00	\$90.89	\$130.00	\$178.82	\$171.00	\$211.00	\$331.37	\$485.97	\$656.35
Local government	23.83	50.00	94.97	151.05	241.33	144.16	264.44	423.40	667.00	1060.73
Geographic areas										
Northeast	50.65	97.88	129.12	184.50	241.88	86.00	264.98	402.12	494.00	650.39
New England	70.10	124.02	165.57	200.37	259.17	195.47	312.91	418.16	508.30	653.78
Middle Atlantic	44.67	73.39	124.22	165.38	237.96	—	234.76	389.96	485.97	650.39
South	20.00	43.88	83.49	132.23	189.16	186.29	306.56	499.44	667.00	1037.00
South Atlantic	21.07	49.32	74.19	114.40	174.38	180.00	260.40	422.23	640.10	834.51
East South Central	16.25	—	—	130.00	172.09	225.27	349.73	489.58	667.00	—
West South Central	30.00	58.37	98.38	157.10	259.22	232.55	348.00	539.70	798.86	1096.60
Midwest	30.00	56.00	89.83	127.97	—	144.16	213.27	318.98	596.08	1130.21
East North Central	—	68.78	90.89	133.61	219.31	129.15	211.00	286.46	519.00	1010.15
West North Central	29.77	36.00	79.17	113.36	—	165.00	222.69	396.93	796.95	1183.88
West	—	42.13	78.12	127.17	225.83	102.21	199.29	322.80	593.09	968.91
Mountain	16.75	40.00	51.00	89.20	178.80	125.06	222.08	363.12	669.52	974.90
Pacific	34.66	49.55	103.92	152.58	255.88	95.00	—	310.78	585.85	911.78

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.