

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.4	0.7	0.6	0.5
Worker characteristics						
Management, professional, and related	0.7	0.7	0.5	0.8	0.7	0.6
Management, business, and financial	0.7	0.9	1.0	0.7	0.9	1.0
Professional and related	1.0	0.9	0.5	1.1	0.9	0.6
Teachers	2.1	1.9	0.8	2.1	1.7	0.9
Primary, secondary, and special education school teachers	2.4	2.3	1.0	2.4	2.1	1.1
Registered nurses	1.7	2.5	1.9	1.8	2.3	1.8
Service	1.4	1.0	1.5	1.4	0.9	1.5
Protective service	3.1	4.1	3.3	3.1	3.9	3.4
Sales and office	1.0	0.9	0.7	1.0	0.9	0.8
Sales and related	1.6	1.3	1.0	1.6	1.2	1.1
Office and administrative support	1.3	1.2	0.7	1.3	1.2	1.0
Natural resources, construction, and maintenance	2.0	1.9	0.9	2.1	1.8	0.9
Construction, extraction, farming, fishing, and forestry	2.9	2.7	1.3	2.9	2.6	1.3
Installation, maintenance, and repair	2.5	2.4	1.1	2.6	2.3	1.3
Production, transportation, and material moving ...	1.7	1.6	1.1	1.7	1.5	1.1
Production	2.2	1.8	1.1	2.2	1.9	1.2
Transportation and material moving	2.1	2.0	1.6	2.1	1.8	1.5
Full time	0.5	0.6	0.4	0.5	0.6	0.5
Part time	1.5	1.1	2.0	1.4	0.9	2.2
Union	0.5	0.7	0.5	0.5	0.7	0.6
Nonunion	0.8	0.7	0.5	0.8	0.6	0.6
Average wage within the following categories: ⁴						
Lowest 25 percent	1.2	0.9	1.2	1.2	0.9	1.4
Lowest 10 percent	1.9	1.3	2.2	1.9	1.2	2.5
Second 25 percent	1.2	1.1	0.7	1.2	1.1	0.8
Third 25 percent	0.8	0.9	0.6	0.8	0.9	0.6
Highest 25 percent	0.6	0.7	0.5	0.7	0.7	0.6
Highest 10 percent	0.8	0.9	0.7	0.8	0.9	0.9
Establishment characteristics						
Goods-producing industries	1.4	1.5	0.8	1.4	1.4	0.8
Service-providing industries	0.8	0.7	0.5	0.8	0.6	0.5
Education and health services	1.5	1.5	0.8	1.5	1.4	0.8
Educational services	1.0	1.0	0.5	1.0	1.0	0.7
Elementary and secondary schools	1.3	1.4	0.7	1.3	1.3	0.8
Junior colleges, colleges, and universities	1.1	1.2	0.5	1.1	1.3	0.8
Health care and social assistance	2.3	2.4	1.4	2.4	2.1	1.4
Hospitals	1.0	1.4	1.3	1.2	1.5	1.7
Public administration	0.9	1.1	0.8	0.9	1.0	0.9

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.7	0.6	0.5	0.7	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	1.0	0.6	1.1	0.9	0.8	0.8	0.7	0.6
Management, business, and financial	1.6	1.5	1.1	1.6	1.4	1.1	0.9	1.0	1.0
Professional and related	1.1	1.0	0.7	1.2	1.0	1.0	1.0	0.9	0.6
Teachers	2.0	1.7	1.5	1.7	1.4	1.9	2.1	1.6	0.8
Primary, secondary, and special education school teachers	2.3	2.2	1.8	2.2	1.8	2.5	2.4	2.0	1.0
Registered nurses	3.0	2.4	1.9	3.9	3.5	2.4	1.7	2.3	1.9
Service	1.4	1.0	2.1	0.9	0.8	2.2	1.4	0.9	1.5
Protective service	3.1	2.6	5.1	2.3	1.6	6.2	4.2	3.5	2.5
Sales and office	1.2	1.0	0.8	1.0	0.8	1.1	1.1	0.9	0.8
Sales and related	1.3	0.8	1.8	1.2	0.8	2.1	1.6	1.3	1.0
Office and administrative support	1.6	1.4	0.7	1.2	1.1	1.2	1.4	1.3	1.0
Natural resources, construction, and maintenance	1.9	1.6	1.1	1.9	1.6	1.8	2.1	1.8	0.9
Construction, extraction, farming, fishing, and forestry	2.6	2.2	1.8	2.6	2.3	2.1	2.9	2.4	1.3
Installation, maintenance, and repair	2.5	2.4	1.4	2.5	1.9	2.2	2.5	2.4	1.4
Production, transportation, and material moving ...	1.6	1.4	1.0	1.6	1.3	1.2	1.6	1.4	1.2
Production	1.9	1.7	1.5	2.1	1.7	1.8	2.0	1.8	1.3
Transportation and material moving	2.6	2.1	1.2	2.5	1.8	1.8	2.0	1.8	1.6
Full time	0.8	0.7	0.5	0.7	0.7	0.6	0.6	0.6	0.5
Part time	0.9	0.8	2.2	0.7	0.7	3.0	1.4	0.9	2.2
Union	1.1	1.2	0.8	1.3	1.2	1.1	0.6	0.7	0.6
Nonunion	0.9	0.7	0.6	0.7	0.6	0.8	0.8	0.6	0.6
Average wage within the following categories: ⁴									
Lowest 25 percent	1.1	0.7	1.9	0.7	0.6	2.0	1.3	0.9	1.3
Lowest 10 percent	1.6	0.9	4.3	0.9	0.8	5.8	1.8	1.2	2.6
Second 25 percent	1.3	1.1	0.7	1.1	1.0	1.1	1.1	1.0	0.8
Third 25 percent	1.2	1.1	0.8	1.0	0.9	1.0	0.9	0.9	0.6
Highest 25 percent	1.2	1.1	0.6	1.2	1.0	0.7	0.7	0.7	0.6
Highest 10 percent	1.8	1.6	0.9	1.9	1.6	1.2	0.8	1.0	0.9
Establishment characteristics									
Goods-producing industries	1.9	1.7	1.0	2.0	1.5	0.9	1.4	1.4	0.8
Service-providing industries	0.9	0.8	0.5	0.7	0.6	0.6	0.8	0.6	0.5
Education and health services	1.8	1.6	0.9	1.4	1.2	1.0	1.5	1.3	0.8
Educational services	1.3	1.1	0.9	1.1	0.9	1.1	1.1	1.0	0.7
Elementary and secondary schools	1.5	1.5	1.2	1.7	1.3	1.7	1.3	1.3	0.9
Junior colleges, colleges, and universities	1.7	1.4	1.2	1.8	1.6	1.8	1.1	1.2	0.8
Health care and social assistance	2.8	2.5	1.4	2.2	2.0	1.4	2.2	2.0	1.4
Hospitals	2.3	1.8	1.6	3.0	2.5	2.3	1.1	1.6	1.7
Public administration	2.5	2.0	1.1	1.6	1.3	1.2	0.9	0.9	0.9

See footnotes at end of table.

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

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	0.9	0.7	1.1	0.8	0.8
1 to 49 workers	1.2	1.0	1.0	1.2	0.9	1.0
50 to 99 workers	1.9	1.6	1.4	1.9	1.5	1.5
100 workers or more	0.6	0.7	0.5	0.6	0.7	0.5
100 to 499 workers	0.7	0.9	0.7	0.8	0.9	0.9
500 workers or more	0.9	0.9	0.6	1.0	0.9	0.8
Geographic areas						
Northeast	1.0	1.0	0.6	1.0	0.9	0.6
New England	1.8	1.9	1.8	1.7	1.9	1.8
Middle Atlantic	1.3	1.2	0.5	1.3	1.0	0.7
South	1.6	1.3	0.6	1.6	1.1	0.8
South Atlantic	1.9	1.9	0.8	1.8	1.6	0.9
East South Central	6.0	4.8	1.0	6.1	3.7	1.2
West South Central	2.6	1.8	1.3	2.7	1.4	1.9
Midwest	1.4	1.0	0.7	1.4	1.0	0.8
East North Central	1.7	1.1	0.9	1.7	1.1	1.1
West North Central	2.4	1.9	1.2	2.5	1.9	1.0
West	1.2	1.4	1.2	1.3	1.4	1.4
Mountain	3.0	2.8	2.6	3.2	3.1	3.2
Pacific	1.1	1.5	1.2	1.3	1.5	1.4

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.9	0.8	0.8	0.7	1.4	1.1	0.8	0.8
1 to 49 workers	1.2	1.1	1.2	0.8	0.7	1.9	1.2	0.9	0.9
50 to 99 workers	1.7	1.6	2.0	1.6	1.5	1.9	2.0	1.5	1.6
100 workers or more	1.2	0.9	0.5	0.9	0.7	0.6	0.6	0.6	0.5
100 to 499 workers	1.6	1.4	0.9	1.2	1.1	1.0	0.8	0.8	0.9
500 workers or more	1.4	1.0	0.7	1.2	0.9	0.8	1.0	0.9	0.8
Geographic areas									
Northeast	1.2	1.2	0.7	1.0	1.1	1.3	1.1	1.1	0.7
New England	3.0	3.2	2.5	1.4	1.3	3.1	1.9	2.4	2.2
Middle Atlantic	1.3	1.2	0.5	1.2	1.3	1.3	1.4	1.2	0.8
South	1.5	1.2	1.1	0.9	0.7	1.2	1.5	1.0	0.8
South Atlantic	1.9	1.4	0.9	0.9	0.8	1.6	1.7	1.5	0.7
East South Central	3.1	3.7	4.9	2.4	2.2	1.9	6.1	3.6	1.1
West South Central	3.0	2.4	2.4	2.0	1.6	2.7	2.7	1.2	2.0
Midwest	1.5	1.2	0.8	1.7	1.3	1.0	1.4	1.0	0.8
East North Central	1.6	1.4	1.0	1.7	1.2	1.1	1.8	1.2	1.0
West North Central	3.2	2.4	1.1	3.9	3.2	2.1	2.3	1.9	1.3
West	1.9	1.6	0.7	1.7	1.5	0.6	1.4	1.4	1.4
Mountain	4.6	3.6	0.9	3.9	3.5	1.3	3.3	2.8	3.3
Pacific	1.7	1.6	1.0	1.5	1.3	0.7	1.4	1.5	1.3

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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.6	0.6
Management, business, and financial	0.6	0.6	0.6	0.6
Professional and related	0.3	0.3	0.7	0.7
Teachers	0.6	0.6	0.6	0.6
Primary, secondary, and special education school teachers	0.8	0.8	0.8	0.8
Registered nurses	1.2	1.2	2.4	2.4
Service	0.8	0.8	1.2	1.2
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.8	0.8
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.8	0.8	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.3	1.3	1.7	1.7
Installation, maintenance, and repair	0.6	0.6	1.0	1.0
Production, transportation, and material moving ...	0.4	0.4	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.5	0.5	0.9	0.9
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.6	1.6
Union	0.4	0.4	0.5	0.5
Nonunion	0.2	0.2	0.4	0.4
Average wage within the following categories: ²				
Lowest 25 percent	0.7	0.7	1.3	1.3
Lowest 10 percent	1.2	1.2	1.8	1.8
Second 25 percent	0.3	0.3	0.7	0.7
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.5	0.5
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.7	0.7
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.8	0.8
Educational services	0.4	0.4	0.5	0.5
Elementary and secondary schools	0.5	0.5	0.7	0.7
Junior colleges, colleges, and universities	0.5	0.5	0.6	0.6
Health care and social assistance	0.7	0.7	1.4	1.4
Hospitals	0.8	0.8	0.9	0.9
Public administration	0.2	0.2	0.4	0.4

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.6	0.6
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.8	0.8	1.1	1.1
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.6	0.6
New England	0.6	0.6	0.6	0.6
Middle Atlantic	0.5	0.5	0.8	0.8
South	0.3	0.3	0.6	0.6
South Atlantic	0.3	0.3	1.1	1.1
East South Central	0.7	0.7	1.0	1.0
West South Central	0.6	0.6	0.7	0.7
Midwest	0.6	0.6	0.7	0.7
East North Central	0.8	0.8	1.0	1.0
West North Central	0.6	0.6	1.0	1.0
West	0.4	0.4	0.7	0.7
Mountain	1.1	1.1	1.8	1.8
Pacific	0.4	0.4	0.7	0.7

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: 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. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.87	0.5	\$5.89	0.5	\$3.14	\$1.14
Worker characteristics						
Management, professional, and related	3.99	0.8	7.41	0.8	4.53	1.79
Management, business, and financial	8.01	0.9	17.96	0.9	7.47	2.17
Professional and related	3.84	1.1	9.27	1.1	4.80	2.29
Teachers	7.29	1.4	8.38	1.4	9.59	6.04
Primary, secondary, and special education school teachers	9.98	1.7	9.51	1.7	13.27	7.81
Registered nurses	13.09	3.9	15.32	3.9	13.86	5.18
Service	8.74	1.6	14.72	1.6	9.40	4.44
Protective service	9.11	2.6	9.07	2.6	12.59	5.02
Sales and office	3.11	0.8	14.30	0.8	2.78	2.11
Sales and related	4.92	1.0	25.70	1.0	4.98	3.00
Office and administrative support	3.31	0.9	14.67	0.9	3.14	3.23
Natural resources, construction, and maintenance	8.84	2.1	16.38	2.1	8.07	3.21
Construction, extraction, farming, fishing, and forestry	13.57	3.6	21.05	3.6	12.57	5.58
Installation, maintenance, and repair	8.90	2.0	21.52	2.0	8.30	3.62
Production, transportation, and material moving ...	6.23	1.2	17.86	1.2	6.80	2.36
Production	8.92	1.5	15.95	1.5	10.11	2.53
Transportation and material moving	7.09	1.9	24.07	1.9	6.50	4.08
Full time	2.94	0.5	6.11	0.5	3.11	1.06
Part time	13.46	1.8	21.71	1.8	13.31	8.34
Union	4.59	1.5	11.02	1.5	4.86	2.66
Nonunion	3.12	0.5	7.92	0.5	3.46	1.28
Average wage within the following categories: ²						
Lowest 25 percent	7.56	1.1	17.07	1.1	8.02	4.21
Lowest 10 percent	10.16	2.9	29.04	2.9	10.48	6.93
Second 25 percent	3.82	0.7	15.26	0.7	3.95	2.21
Third 25 percent	4.05	0.9	8.80	0.9	4.41	1.99
Highest 25 percent	4.06	0.8	8.00	0.8	4.07	1.75
Highest 10 percent	4.65	1.1	7.43	1.1	4.87	2.52
Establishment characteristics						
Goods-producing industries	7.08	1.2	12.75	1.2	7.17	1.89
Service-providing industries	3.14	0.6	6.55	0.6	3.46	1.36
Education and health services	5.68	1.1	6.76	1.1	6.43	3.32
Educational services	4.55	0.8	7.35	0.8	5.79	4.10
Elementary and secondary schools	6.60	1.2	8.45	1.2	8.92	6.03
Junior colleges, colleges, and universities	8.35	1.5	12.25	1.5	8.52	3.05
Health care and social assistance	9.23	1.8	12.53	1.8	9.76	4.84
Hospitals	9.00	2.5	11.27	2.5	10.34	3.95
Public administration	4.23	1.3	11.96	1.3	4.51	3.04

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$4.55	1.0	\$12.86	1.0	\$5.35	\$2.08
1 to 49 workers	5.22	1.2	15.07	1.2	5.69	2.57
50 to 99 workers	7.87	1.6	18.08	1.6	8.32	3.38
100 workers or more	3.21	0.8	6.72	0.8	3.29	1.49
100 to 499 workers	4.28	0.9	10.66	0.9	4.34	2.21
500 workers or more	4.64	1.0	8.95	1.0	4.98	1.79
Geographic areas						
Northeast	3.95	1.2	10.18	1.2	4.33	2.33
New England	7.90	1.8	31.58	1.8	8.98	4.63
Middle Atlantic	4.43	1.5	10.94	1.5	5.01	2.50
South	4.68	0.7	8.37	0.7	5.02	1.98
South Atlantic	6.37	1.0	14.46	1.0	7.20	2.91
East South Central	6.76	1.5	28.70	1.5	4.99	5.00
West South Central	9.97	1.4	8.71	1.4	10.26	3.16
Midwest	6.79	1.1	12.23	1.1	8.15	2.35
East North Central	8.83	1.2	18.19	1.2	11.04	3.17
West North Central	9.94	2.4	14.63	2.4	9.06	2.68
West	6.59	1.5	14.59	1.5	6.61	2.38
Mountain	15.54	1.8	25.71	1.8	12.85	3.61
Pacific	6.57	2.0	17.59	2.0	7.07	3.01

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: 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. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March 2018**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.8	0.7	0.5	0.1
Worker characteristics				
Management, professional, and related	1.2	1.0	0.7	0.3
Management, business, and financial	1.4	1.4	0.9	0.4
Professional and related	1.5	1.2	0.9	0.3
Teachers	2.7	2.3	0.9	0.6
Primary, secondary, and special education school teachers	2.9	2.4	1.0	0.7
Registered nurses	3.0	2.2	3.1	0.5
Service	2.1	1.6	0.9	0.3
Protective service	3.2	1.5	1.0	1.8
Sales and office	1.3	1.1	0.6	0.2
Sales and related	2.4	2.1	1.2	0.3
Office and administrative support	1.5	1.3	0.7	0.2
Natural resources, construction, and maintenance	1.9	1.2	1.6	0.4
Construction, extraction, farming, fishing, and forestry	2.7	1.8	2.0	0.4
Installation, maintenance, and repair	2.3	—	2.2	—
Production, transportation, and material moving ...	1.8	1.3	1.2	0.2
Production	2.3	1.9	1.1	0.3
Transportation and material moving	2.2	1.6	2.2	0.2
Full time	0.9	0.7	0.5	0.1
Part time	2.8	1.9	1.4	0.5
Union	1.5	1.0	1.3	0.5
Nonunion	1.0	0.8	0.5	0.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.6	1.1	0.8	0.3
Lowest 10 percent	3.0	2.5	—	—
Second 25 percent	1.5	1.0	1.0	0.2
Third 25 percent	1.2	0.9	0.7	0.1
Highest 25 percent	1.2	1.0	0.8	0.3
Highest 10 percent	1.7	1.5	1.2	0.5
Establishment characteristics				
Goods-producing industries	2.1	1.6	1.2	0.2
Service-providing industries	0.9	0.7	0.5	0.2
Education and health services	1.8	1.6	1.1	0.3
Educational services	1.7	1.6	0.8	0.4
Elementary and secondary schools	1.8	1.7	1.0	0.6
Junior colleges, colleges, and universities	2.4	2.3	—	—
Health care and social assistance	2.8	2.4	1.8	0.3
Hospitals	3.6	3.4	—	—
Public administration	2.3	1.3	1.5	0.7

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March
2018—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.5	1.3	1.0	0.2
1 to 49 workers	1.9	1.8	1.1	0.2
50 to 99 workers	2.4	1.6	1.9	0.4
100 workers or more	0.9	0.7	0.6	0.2
100 to 499 workers	1.2	0.9	0.8	0.2
500 workers or more	1.6	1.3	0.8	0.4
Geographic areas				
Northeast	2.0	1.7	1.2	0.3
New England	2.7	1.7	2.1	0.3
Middle Atlantic	2.6	2.5	1.4	0.3
South	1.3	1.2	0.7	0.2
South Atlantic	1.8	1.8	1.0	0.3
East South Central	3.8	3.0	—	—
West South Central	2.2	1.5	1.3	0.1
Midwest	1.7	1.0	1.0	0.3
East North Central	2.3	1.1	1.4	0.4
West North Central	1.4	2.0	1.1	0.5
West	2.0	1.7	1.2	0.4
Mountain	3.9	2.6	—	—
Pacific	2.3	2.2	0.7	0.5

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.

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 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$7.47	0.4	\$17.69	0.4	\$7.76	\$5.72
Worker characteristics						
Management, professional, and related	11.70	0.6	21.49	0.6	12.16	10.28
Management, business, and financial	14.00	0.5	32.31	0.5	14.08	10.57
Professional and related	13.98	0.8	25.62	0.8	14.77	12.62
Teachers	17.85	0.7	15.71	0.7	20.48	14.40
Primary, secondary, and special education school teachers	21.02	0.9	17.36	0.9	23.68	17.74
Registered nurses	52.08	2.5	60.67	2.5	55.31	28.87
Service	24.49	1.1	38.97	1.1	24.66	18.03
Protective service	19.92	1.9	36.14	1.9	18.03	21.04
Sales and office	8.69	0.5	32.37	0.5	9.17	7.89
Sales and related	15.01	0.6	45.99	0.6	15.26	13.12
Office and administrative support	10.40	0.6	37.81	0.6	10.74	10.75
Natural resources, construction, and maintenance	21.59	1.5	43.39	1.5	21.96	14.74
Construction, extraction, farming, fishing, and forestry	36.31	3.0	38.33	3.0	35.41	25.99
Installation, maintenance, and repair	20.71	1.3	93.95	1.3	21.43	15.50
Production, transportation, and material moving ...	16.29	1.1	32.01	1.1	18.10	7.96
Production	21.53	1.6	37.10	1.6	22.38	10.48
Transportation and material moving	19.75	1.6	57.65	1.6	22.60	12.49
Full time	7.28	0.4	19.53	0.4	7.62	5.55
Part time	37.23	1.4	23.41	1.4	35.99	27.61
Union	9.97	1.4	20.25	1.4	12.43	8.20
Nonunion	8.85	0.3	32.18	0.3	8.85	6.68
Average wage within the following categories: ²						
Lowest 25 percent	25.67	0.9	19.27	0.9	24.34	17.34
Lowest 10 percent	36.35	1.0	79.38	1.0	36.75	23.28
Second 25 percent	11.11	0.5	36.38	0.5	11.64	13.67
Third 25 percent	13.45	0.8	27.10	0.8	13.24	7.58
Highest 25 percent	9.49	0.7	20.21	0.7	9.85	8.20
Highest 10 percent	11.65	0.8	20.77	0.8	12.15	10.77
Establishment characteristics						
Goods-producing industries	15.13	1.1	25.69	1.1	14.73	7.67
Service-providing industries	8.40	0.4	21.67	0.4	8.88	6.79
Education and health services	17.81	0.9	30.80	0.9	19.27	16.28
Educational services	11.75	0.6	23.15	0.6	14.04	9.42
Elementary and secondary schools	15.03	0.8	22.21	0.8	18.61	11.65
Junior colleges, colleges, and universities	14.32	1.1	78.37	1.1	13.81	10.60
Health care and social assistance	30.08	1.5	54.01	1.5	31.88	27.39
Hospitals	23.29	1.9	46.79	1.9	25.46	11.04
Public administration	13.89	0.6	63.19	0.6	15.54	8.45

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$12.00	0.6	\$28.47	0.6	\$11.76	\$11.36
1 to 49 workers	14.80	0.8	33.32	0.8	14.09	12.82
50 to 99 workers	19.11	0.6	51.63	0.6	20.18	20.99
100 workers or more	8.40	0.6	20.48	0.6	8.76	6.05
100 to 499 workers	13.10	0.6	28.32	0.6	13.04	9.53
500 workers or more	10.04	0.9	25.02	0.9	11.24	6.04
Geographic areas						
Northeast	14.44	1.1	25.49	1.1	17.91	15.24
New England	23.89	1.4	89.68	1.4	24.71	16.23
Middle Atlantic	16.57	1.3	24.27	1.3	22.03	19.34
South	12.83	0.5	53.58	0.5	12.79	9.24
South Atlantic	18.97	0.9	84.30	0.9	20.14	12.40
East South Central	21.44	1.0	34.12	1.0	20.45	9.96
West South Central	23.68	0.6	50.12	0.6	21.06	19.68
Midwest	15.25	1.0	31.98	1.0	15.76	12.94
East North Central	19.80	1.2	32.17	1.2	20.73	17.80
West North Central	23.33	1.5	77.13	1.5	23.01	14.56
West	16.97	0.8	35.66	0.8	16.18	10.19
Mountain	34.19	1.5	64.11	1.5	33.22	19.42
Pacific	19.88	0.9	43.04	0.9	18.32	11.93

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: 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. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,¹ March 2018**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.8	0.6	0.5	0.1
Worker characteristics				
Management, professional, and related	1.1	0.9	0.7	0.2
Management, business, and financial	1.4	1.5	0.8	0.3
Professional and related	1.3	1.1	0.8	0.3
Teachers	2.3	1.9	1.0	0.6
Primary, secondary, and special education school teachers	2.5	2.0	1.1	0.7
Registered nurses	2.8	2.0	2.7	0.3
Service	2.1	1.4	0.9	0.3
Protective service	2.6	1.5	0.9	1.6
Sales and office	1.4	1.0	0.8	0.2
Sales and related	2.7	2.2	—	—
Office and administrative support	1.6	1.2	0.8	0.2
Natural resources, construction, and maintenance	2.0	1.1	1.7	0.5
Construction, extraction, farming, fishing, and forestry	2.6	1.7	1.9	0.3
Installation, maintenance, and repair	2.7	—	2.4	—
Production, transportation, and material moving ...	1.7	1.2	1.2	0.3
Production	2.2	1.8	1.1	0.2
Transportation and material moving	2.3	1.5	2.1	0.6
Full time	0.8	0.7	0.5	0.1
Part time	2.7	1.8	1.4	0.5
Union	1.6	0.9	1.3	0.7
Nonunion	0.9	0.7	0.5	0.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.6	1.1	—	—
Lowest 10 percent	2.9	2.3	—	—
Second 25 percent	1.4	0.9	0.9	0.2
Third 25 percent	1.1	0.8	0.6	0.3
Highest 25 percent	1.2	1.1	0.7	0.3
Highest 10 percent	1.6	1.5	1.0	0.4
Establishment characteristics				
Goods-producing industries	2.0	1.6	1.0	(⁵)
Service-providing industries	0.9	0.7	0.5	0.2
Education and health services	1.7	1.4	1.0	0.2
Educational services	1.5	1.4	0.8	0.4
Elementary and secondary schools	1.5	1.3	1.0	0.5
Junior colleges, colleges, and universities	2.5	2.1	1.2	0.2
Health care and social assistance	2.7	2.1	1.8	0.3
Hospitals	3.7	3.6	1.8	0.4
Public administration	2.2	1.4	1.2	0.7

See footnotes at end of table.

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

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.5	1.3	1.0	0.2
1 to 49 workers	1.8	1.7	1.1	0.2
50 to 99 workers	2.4	1.5	1.9	0.4
100 workers or more	0.9	0.7	0.5	0.2
100 to 499 workers	1.2	0.8	0.7	0.2
500 workers or more	1.5	1.3	0.8	0.5
Geographic areas				
Northeast	2.0	1.4	1.0	0.6
New England	2.1	1.4	—	—
Middle Atlantic	2.5	2.0	1.1	0.7
South	1.2	1.0	0.7	0.1
South Atlantic	1.6	1.7	—	—
East South Central	3.6	2.7	—	—
West South Central	2.0	1.3	—	—
Midwest	1.6	1.0	1.0	0.2
East North Central	2.2	1.2	1.3	0.3
West North Central	1.7	1.6	1.1	0.4
West	1.9	1.7	1.2	0.3
Mountain	2.2	2.2	3.3	0.4
Pacific	2.6	2.3	0.8	0.4

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁵ Less than 0.05.

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

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

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.61	\$1.41	\$1.28	\$2.18	\$3.23	\$2.95	\$5.28	\$5.73	\$17.93	\$31.30
Worker characteristics										
Management, professional, and related	1.52	1.98	2.18	4.61	4.87	6.38	10.07	10.95	22.55	35.72
Management, business, and financial	1.28	3.81	3.84	6.13	4.92	9.10	23.42	4.52	14.08	34.82
Professional and related	1.74	3.33	1.89	7.15	8.05	8.68	11.22	12.92	41.66	28.71
Teachers	3.88	5.33	4.31	9.98	14.63	18.98	20.73	32.25	45.32	25.17
Primary, secondary, and special education school teachers	5.72	6.79	5.54	15.36	31.90	17.77	18.60	23.19	50.58	75.21
Registered nurses	8.58	10.78	8.16	21.55	2.20	34.76	44.39	45.78	31.04	119.25
Service	3.41	6.77	4.88	9.19	10.36	12.63	22.73	19.98	57.58	53.07
Protective service	3.83	3.03	6.59	11.76	29.74	19.11	22.43	31.08	52.68	194.15
Sales and office	2.94	2.38	1.75	1.85	9.62	6.49	10.53	8.09	24.17	35.86
Sales and related	3.77	4.98	2.40	6.05	9.24	12.35	16.22	11.21	13.56	47.86
Office and administrative support	4.88	2.87	3.26	2.88	12.82	7.03	12.33	12.50	23.14	45.94
Natural resources, construction, and maintenance	2.63	6.15	4.21	3.91	9.66	7.65	17.12	21.15	24.47	64.64
Construction, extraction, farming, fishing, and forestry	2.08	10.71	9.01	7.81	25.09	17.63	30.58	22.82	59.89	121.17
Installation, maintenance, and repair	3.51	4.78	4.60	6.24	8.36	5.01	19.69	16.95	24.88	69.51
Production, transportation, and material moving ...	3.65	4.25	2.19	4.70	10.03	10.04	4.81	9.97	20.90	33.58
Production	4.42	1.69	2.36	4.76	11.29	15.49	12.77	13.34	24.89	53.51
Transportation and material moving	5.10	4.08	4.05	8.94	10.74	12.92	11.18	18.66	23.43	49.19
Full time	1.54	1.17	1.43	2.31	2.76	6.38	4.55	7.34	17.26	33.10
Part time	–	21.78	1.62	22.31	17.82	16.40	9.94	55.65	42.66	153.67
Union	1.68	4.00	4.14	3.25	5.90	10.01	6.99	3.87	23.05	74.54
Nonunion	2.09	1.76	1.23	2.29	4.23	3.77	8.78	7.03	18.79	15.87
Average wage within the following categories: ³										
Lowest 25 percent	9.41	4.76	2.36	9.93	20.15	14.45	16.82	22.87	31.74	78.32
Lowest 10 percent	4.72	5.30	4.14	23.89	21.80	33.07	10.97	43.12	70.01	102.88
Second 25 percent	2.43	3.42	1.63	4.12	8.93	7.31	7.46	21.66	37.04	46.16
Third 25 percent	2.16	2.40	2.10	3.32	5.03	9.21	8.20	11.09	11.57	26.79
Highest 25 percent	1.40	2.20	3.27	3.75	4.95	4.93	5.79	8.56	11.95	28.15
Highest 10 percent	2.34	3.87	6.07	6.29	9.72	8.85	7.49	14.57	32.71	43.97
Establishment characteristics										
Goods-producing industries	2.63	1.16	3.69	4.76	3.07	7.95	7.11	9.67	11.97	17.94
Service-providing industries	2.28	2.44	1.35	2.51	4.02	3.84	6.75	7.86	18.95	20.64
Education and health services	3.06	4.62	2.09	6.96	19.11	8.40	14.79	22.60	49.17	63.44
Educational services	3.59	4.45	3.11	7.75	13.51	11.19	20.62	12.97	41.04	24.77
Elementary and secondary schools	4.24	5.47	4.20	8.81	23.87	18.53	15.41	19.88	52.42	35.32
Junior colleges, colleges, and universities	4.12	9.39	5.28	8.00	11.64	10.00	28.94	26.74	21.53	50.87
Health care and social assistance	4.63	6.04	3.65	11.55	37.31	14.33	18.73	45.13	77.75	132.26
Hospitals	1.39	3.46	5.14	7.34	13.10	20.22	28.71	19.13	35.67	88.47
Public administration	4.55	4.97	6.83	4.53	6.32	26.26	15.66	7.49	12.80	30.48

See footnotes at end of table.

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$3.27	\$2.40	\$2.02	\$5.27	\$10.19	\$7.87	\$8.59	\$14.30	\$39.96	\$58.99
1 to 49 workers	3.74	2.77	2.22	7.34	6.99	12.61	9.18	13.27	43.04	73.67
50 to 99 workers	6.43	4.23	3.05	7.12	22.85	15.31	13.99	43.01	58.91	66.85
100 workers or more	1.71	2.38	2.38	2.72	4.69	2.04	6.05	9.06	12.68	27.47
100 to 499 workers	3.20	3.25	4.31	3.92	8.61	7.67	10.66	11.67	19.14	22.09
500 workers or more	1.71	1.07	2.19	4.33	6.96	9.01	5.46	7.24	11.20	29.78
Geographic areas										
Northeast	1.84	4.42	3.02	3.92	10.20	15.38	11.80	18.09	28.41	53.00
New England	4.41	2.22	3.95	5.82	16.53	11.23	10.06	19.05	32.70	131.66
Middle Atlantic	1.75	5.37	4.55	4.44	7.33	11.04	10.41	23.05	39.88	42.78
South	2.11	2.87	1.18	2.59	6.22	4.34	12.46	11.13	27.13	20.04
South Atlantic	2.46	3.72	1.16	3.84	9.64	7.56	16.08	20.01	36.31	30.59
East South Central	7.17	5.28	7.36	5.01	26.54	9.79	11.99	26.09	29.48	38.47
West South Central	3.54	3.51	4.71	4.72	9.20	16.88	14.98	26.00	51.34	42.86
Midwest	3.54	3.15	3.25	6.48	12.65	10.88	5.36	10.20	27.07	80.62
East North Central	6.62	3.16	3.52	9.66	14.70	14.82	6.81	13.46	31.07	113.70
West North Central	2.26	3.61	4.72	7.25	13.51	11.10	7.97	16.91	51.13	60.11
West	4.01	6.20	3.15	6.37	5.98	6.49	11.70	14.69	34.84	53.76
Mountain	3.83	4.84	5.20	14.20	10.44	17.14	21.19	26.29	72.71	64.84
Pacific	5.57	8.93	3.54	7.53	7.98	7.91	17.87	19.02	42.89	80.90

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. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2018

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	2.3	0.8	2.3	2.2
Establishment characteristics				
Goods-producing industries	2.9	1.3	2.9	3.4
Construction	2.8	1.9	2.8	4.0
Manufacturing	5.2	1.3	5.1	6.6
Service-providing industries	2.6	0.9	2.6	2.4
Trade, transportation, and utilities	2.0	1.2	2.1	2.9
Wholesale trade	6.1	3.1	6.1	8.4
Retail trade	2.8	0.8	2.9	2.7
Transportation and warehousing	6.7	–	6.9	7.5
Utilities	6.0	–	6.0	2.2
Information	10.5	–	10.5	9.5
Financial activities	3.6	2.6	3.6	3.3
Finance and insurance	3.5	2.9	3.5	2.9
Credit intermediation and related activities	2.5	4.0	2.6	2.4
Insurance carriers and related activities	7.4	2.7	7.4	6.4
Real estate and rental and leasing	4.7	–	4.7	7.2
Professional and business services	5.9	0.6	5.8	5.6
Professional and technical services	6.6	–	6.6	7.4
Administrative and waste services	8.6	–	8.5	8.1
Education and health services	8.9	–	8.9	8.2
Junior colleges, colleges, and universities	3.2	–	3.3	1.1
Health care and social assistance	9.4	–	9.4	8.6
Leisure and hospitality	3.6	–	3.6	3.1
Accommodation and food services	3.9	–	3.9	3.3
Other services	5.6	–	5.9	8.5
1 to 99 workers	2.3	0.8	2.3	2.3
1 to 49 workers	2.4	0.9	2.4	2.3
50 to 99 workers	3.3	1.8	3.3	2.5
100 workers or more	1.2	2.0	1.3	1.1
100 to 499 workers	1.3	2.1	1.5	1.2
500 workers or more	1.6	3.5	1.8	0.9

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2018—continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	5.5	1.3	5.6	3.0
New England	6.1	—	5.8	4.4
Middle Atlantic	7.3	1.0	7.2	3.6
South	3.5	1.0	3.4	3.3
South Atlantic	5.8	1.5	5.8	4.2
East South Central	4.1	—	4.0	10.0
West South Central	4.3	1.0	4.0	4.9
Midwest	5.4	1.9	5.4	6.1
East North Central	6.3	2.3	6.1	7.8
West North Central	6.3	—	6.3	8.2
West	4.0	—	4.0	3.3
Mountain	8.9	0.6	9.0	6.7
Pacific	3.9	—	3.9	3.4

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

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

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

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.8	0.7	0.6
Worker characteristics						
Management, professional, and related	1.0	1.0	0.6	1.1	1.0	0.7
Management, business, and financial	0.7	1.0	1.1	0.7	1.0	1.1
Professional and related	1.4	1.3	0.7	1.5	1.3	0.9
Service	1.6	1.2	1.8	1.6	1.1	1.9
Protective service	6.0	6.6	8.0	6.0	6.5	8.0
Sales and office	1.1	1.0	0.8	1.1	0.9	0.9
Sales and related	1.7	1.3	1.0	1.6	1.3	1.1
Office and administrative support	1.5	1.3	0.9	1.5	1.4	1.2
Natural resources, construction, and maintenance	2.3	2.0	0.9	2.3	1.9	1.0
Construction, extraction, farming, fishing, and forestry	3.3	2.9	1.6	3.3	2.8	1.5
Installation, maintenance, and repair	2.7	2.5	1.1	2.7	2.4	1.4
Production, transportation, and material moving ...	1.7	1.6	1.2	1.8	1.6	1.2
Production	2.2	1.8	1.1	2.2	1.9	1.2
Transportation and material moving	2.1	2.0	1.7	2.2	1.9	1.6
Full time	0.6	0.7	0.5	0.6	0.7	0.6
Part time	1.6	1.1	2.2	1.5	1.0	2.4
Union	0.8	1.1	0.9	0.8	1.1	1.0
Nonunion	0.9	0.8	0.5	0.9	0.7	0.6
Average wage within the following categories: ³						
Lowest 25 percent	1.3	0.9	1.3	1.3	0.9	1.5
Lowest 10 percent	2.2	1.4	2.3	2.2	1.3	2.8
Second 25 percent	1.3	1.3	0.9	1.3	1.3	1.0
Third 25 percent	0.9	1.0	0.7	1.0	1.0	0.7
Highest 25 percent	0.7	0.9	0.6	0.8	0.9	0.7
Highest 10 percent	0.9	1.0	0.8	0.9	1.1	1.1
Establishment characteristics						
Goods-producing industries	1.4	1.5	0.8	1.4	1.4	0.8
Construction	3.0	2.7	1.1	3.0	2.4	1.1
Manufacturing	1.1	1.3	0.8	1.1	1.3	0.9
Service-providing industries	1.0	0.8	0.5	1.0	0.7	0.7
Trade, transportation, and utilities	0.9	0.8	0.8	0.9	0.8	0.8
Wholesale trade	1.5	1.6	1.2	1.5	1.7	1.4
Retail trade	0.9	1.0	0.9	1.1	1.0	1.0
Transportation and warehousing	3.5	2.5	1.8	3.7	2.8	1.5
Utilities	1.1	5.2	5.2	1.1	4.3	4.3

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.8	0.5	0.7	0.6	0.6	0.8	0.7	0.6
Worker characteristics									
Management, professional, and related	1.4	1.2	0.8	1.5	1.3	1.1	1.1	1.0	0.7
Management, business, and financial	1.8	1.7	1.3	1.9	1.6	1.2	1.0	1.2	1.2
Professional and related	1.6	1.3	1.0	1.7	1.4	1.3	1.4	1.3	0.9
Service	1.5	1.0	2.7	1.1	0.9	3.3	1.6	1.1	1.9
Protective service	4.8	—	—	—	2.6	—	8.6	6.3	5.3
Sales and office	1.2	1.0	0.9	1.1	0.9	1.3	1.1	1.0	0.9
Sales and related	1.3	0.8	1.8	1.2	0.8	2.1	1.6	1.3	1.0
Office and administrative support	1.7	1.5	0.8	1.4	1.2	1.4	1.5	1.4	1.2
Natural resources, construction, and maintenance	2.0	1.7	1.3	2.0	1.6	2.0	2.3	1.9	0.9
Construction, extraction, farming, fishing, and forestry	2.9	2.4	2.2	2.7	2.4	2.5	3.3	2.7	1.5
Installation, maintenance, and repair	2.7	2.5	1.5	2.7	2.1	2.4	2.7	2.4	1.4
Production, transportation, and material moving ...	1.7	1.5	1.1	1.6	1.3	1.3	1.6	1.5	1.2
Production	1.9	1.7	1.5	2.1	1.7	1.9	2.0	1.8	1.3
Transportation and material moving	2.7	2.2	1.3	2.5	1.9	1.9	2.1	1.8	1.6
Full time	0.9	0.8	0.6	0.9	0.8	0.8	0.7	0.7	0.6
Part time	1.0	0.9	2.5	0.8	0.7	3.6	1.5	1.0	2.4
Union	1.7	1.9	1.2	2.1	2.1	1.7	0.9	1.1	1.0
Nonunion	0.9	0.8	0.6	0.8	0.7	0.9	0.9	0.7	0.6
Average wage within the following categories: ³									
Lowest 25 percent	1.1	0.8	2.2	0.7	0.6	2.3	1.4	0.9	1.5
Lowest 10 percent	1.8	1.0	5.2	1.0	0.8	3.9	2.1	1.3	2.8
Second 25 percent	1.4	1.2	0.8	1.2	1.1	1.5	1.3	1.2	1.0
Third 25 percent	1.4	1.2	1.1	1.1	1.0	1.2	1.0	1.0	0.8
Highest 25 percent	1.5	1.3	0.7	1.5	1.3	0.9	0.9	0.9	0.7
Highest 10 percent	2.1	1.9	1.1	2.3	1.9	1.3	0.9	1.1	1.1
Establishment characteristics									
Goods-producing industries	1.9	1.7	1.1	2.0	1.5	1.0	1.4	1.5	0.8
Construction	3.0	2.5	2.6	2.5	2.1	2.5	3.0	2.5	1.1
Manufacturing	1.8	1.6	1.0	2.3	1.9	1.1	1.0	1.4	0.9
Service-providing industries	1.0	0.8	0.6	0.8	0.7	0.8	1.0	0.7	0.6
Trade, transportation, and utilities	1.3	1.1	0.8	1.2	1.0	1.2	0.9	0.8	0.7
Wholesale trade	2.0	1.6	1.4	2.1	1.7	2.0	1.5	1.7	1.3
Retail trade	1.3	0.9	1.9	1.2	0.9	2.6	1.2	1.0	1.0
Transportation and warehousing	4.2	3.5	1.7	3.3	2.6	2.8	3.3	2.4	1.6
Utilities	7.2	7.0	1.8	5.0	4.8	2.1	1.3	4.3	4.3

See footnotes at end of table.

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

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.7	1.9	1.5	1.6	2.5	2.3
Financial activities	1.2	1.5	1.0	1.2	1.5	1.0
Finance and insurance	0.7	0.8	0.6	0.6	0.8	0.7
Credit intermediation and related activities	0.8	1.0	1.0	0.8	1.2	1.2
Insurance carriers and related activities	1.7	1.7	0.9	1.5	1.4	1.2
Real estate and rental and leasing	3.9	4.3	3.9	3.9	3.9	3.7
Professional and business services	2.4	2.4	2.3	2.4	2.4	2.5
Professional and technical services	2.8	2.3	1.5	2.8	2.0	1.9
Administrative and waste services	3.9	4.4	5.3	3.9	4.2	5.2
Education and health services	2.2	2.2	1.3	2.2	2.0	1.3
Educational services	2.9	2.7	1.1	2.9	2.8	1.8
Junior colleges, colleges, and universities	1.7	1.9	1.2	1.7	2.0	1.4
Health care and social assistance	2.5	2.6	1.5	2.6	2.3	1.5
Leisure and hospitality	1.8	1.8	3.3	1.8	1.7	3.4
Accommodation and food services	2.4	1.9	3.1	2.4	1.7	3.0
Other services	4.3	3.7	3.0	4.2	3.5	3.5
1 to 99 workers	1.2	1.0	0.8	1.2	0.9	0.8
1 to 49 workers	1.3	1.1	1.0	1.3	1.0	1.0
50 to 99 workers	2.2	1.8	1.6	2.2	1.7	1.7
100 workers or more	0.8	0.8	0.6	0.8	0.8	0.6
100 to 499 workers	0.8	0.9	0.8	0.9	0.9	0.9
500 workers or more	1.3	1.4	0.9	1.3	1.4	1.2
Geographic areas						
Northeast	1.2	1.2	0.7	1.2	1.1	0.7
New England	2.1	2.2	1.9	2.1	2.3	2.3
Middle Atlantic	1.5	1.4	0.7	1.6	1.3	0.8
South	1.8	1.5	0.8	1.8	1.3	0.9
South Atlantic	2.2	2.1	1.0	2.1	1.8	1.0
East South Central	7.0	5.3	1.2	7.0	4.3	1.3
West South Central	2.9	2.2	1.6	3.0	1.7	2.2
Midwest	1.6	1.1	0.8	1.6	1.1	0.9
East North Central	2.0	1.4	0.9	1.9	1.3	1.2
West North Central	2.8	2.0	1.4	2.8	2.2	1.3
West	1.4	1.6	1.4	1.5	1.6	1.7
Mountain	3.5	3.1	3.0	3.7	3.4	3.8
Pacific	1.2	1.7	1.5	1.5	1.7	1.7

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.8	3.0	2.1	3.7	3.4	2.3	1.9	2.7	2.3
Financial activities	2.1	1.7	0.6	2.0	1.6	1.6	1.2	1.4	1.0
Finance and insurance	1.4	1.2	0.6	1.6	1.4	1.3	0.7	0.8	0.7
Credit intermediation and related activities	1.4	1.4	0.9	1.8	1.4	1.8	0.8	1.3	1.2
Insurance carriers and related activities	3.5	2.7	1.2	3.0	2.8	2.3	1.5	1.4	1.1
Real estate and rental and leasing	5.4	4.7	2.8	4.4	3.6	4.9	3.9	3.7	3.7
Professional and business services	2.2	1.7	1.9	2.1	1.9	3.2	2.5	2.3	2.6
Professional and technical services	3.8	2.9	2.4	3.7	2.9	3.3	2.9	2.0	2.0
Administrative and waste services	3.6	2.8	5.2	3.3	2.6	5.5	4.0	4.2	5.2
Education and health services	2.6	2.3	1.4	2.0	1.8	1.5	2.1	1.9	1.3
Educational services	2.8	2.2	2.1	2.5	2.3	3.2	2.9	2.7	1.6
Junior colleges, colleges, and universities	1.7	1.6	1.7	2.3	2.2	3.0	1.6	2.0	1.5
Health care and social assistance	3.0	2.7	1.7	2.3	2.1	1.7	2.4	2.1	1.5
Leisure and hospitality	2.0	1.7	6.0	1.5	1.4	4.6	1.9	1.7	3.6
Accommodation and food services	2.5	1.8	6.2	1.6	1.5	6.2	2.5	1.7	3.0
Other services	3.6	3.0	3.4	2.9	2.6	3.4	4.3	3.6	3.5
1 to 99 workers	1.0	0.9	0.9	0.8	0.7	1.6	1.2	0.9	0.8
1 to 49 workers	1.2	1.1	1.2	0.8	0.8	2.1	1.3	1.0	1.0
50 to 99 workers	2.0	1.8	2.3	1.8	1.7	2.5	2.2	1.7	1.8
100 workers or more	1.3	1.0	0.6	1.0	0.9	0.7	0.8	0.8	0.7
100 to 499 workers	1.7	1.5	1.0	1.4	1.2	1.2	0.9	0.9	0.9
500 workers or more	1.7	1.3	0.9	1.6	1.3	1.1	1.3	1.4	1.1
Geographic areas									
Northeast	1.4	1.4	0.9	1.2	1.3	1.6	1.2	1.3	0.9
New England	3.2	3.3	2.9	1.9	1.8	3.5	2.4	3.0	2.8
Middle Atlantic	1.7	1.5	0.6	1.5	1.5	1.7	1.6	1.5	1.0
South	1.5	1.3	1.3	1.0	0.8	1.5	1.7	1.2	0.9
South Atlantic	2.0	1.5	1.1	1.0	0.9	2.0	2.0	1.7	0.9
East South Central	3.3	3.8	5.3	3.2	2.8	1.9	7.0	4.3	1.1
West South Central	3.0	2.6	3.0	2.2	1.9	3.2	3.0	1.5	2.2
Midwest	1.7	1.4	1.0	1.9	1.4	1.1	1.6	1.2	0.9
East North Central	1.8	1.6	1.2	1.8	1.3	1.3	2.0	1.4	1.1
West North Central	3.8	2.8	1.4	4.5	3.7	2.2	2.5	2.2	1.6
West	2.2	1.8	0.9	1.9	1.7	0.9	1.7	1.5	1.7
Mountain	5.3	4.0	1.1	4.5	4.1	1.5	3.9	3.1	4.0
Pacific	2.0	1.9	1.2	1.7	1.5	1.1	1.6	1.6	1.5

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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.8	0.8
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.5	0.5	1.1	1.1
Service	1.1	1.1	1.7	1.7
Protective service	2.6	2.6	5.6	5.6
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.8	0.8
Office and administrative support	0.5	0.5	0.6	0.6
Natural resources, construction, and maintenance	0.8	0.8	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.5	1.5	2.0	2.0
Installation, maintenance, and repair	0.6	0.6	1.1	1.1
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.5	0.5	1.0	1.0
Full time	0.2	0.2	0.4	0.4
Part time	1.3	1.3	1.8	1.8
Union	0.6	0.6	0.8	0.8
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.9	0.9	1.5	1.5
Lowest 10 percent	1.4	1.4	1.7	1.7
Second 25 percent	0.4	0.4	0.7	0.7
Third 25 percent	0.5	0.5	0.7	0.7
Highest 25 percent	0.3	0.3	0.6	0.6
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.7	0.7
Construction	1.4	1.4	1.5	1.5
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Trade, transportation, and utilities	0.4	0.4	0.7	0.7
Wholesale trade	0.7	0.7	1.2	1.2
Retail trade	0.5	0.5	0.9	0.9
Transportation and warehousing	0.8	0.8	1.6	1.6
Utilities	0.7	0.7	1.7	1.7

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.6	0.6	0.7	0.7
Financial activities	0.4	0.4	0.8	0.8
Finance and insurance	0.2	0.2	0.4	0.4
Credit intermediation and related activities	0.2	0.2	0.6	0.6
Insurance carriers and related activities	0.4	0.4	0.6	0.6
Real estate and rental and leasing	2.0	2.0	4.0	4.0
Professional and business services	0.8	0.8	1.1	1.1
Professional and technical services	1.2	1.2	1.6	1.6
Administrative and waste services	0.9	0.9	1.7	1.7
Education and health services	0.7	0.7	1.3	1.3
Educational services	1.1	1.1	1.5	1.5
Junior colleges, colleges, and universities	0.5	0.5	0.9	0.9
Health care and social assistance	0.8	0.8	1.5	1.5
Leisure and hospitality	1.8	1.8	2.9	2.9
Accommodation and food services	1.8	1.8	2.7	2.7
Other services	1.5	1.5	2.8	2.8
1 to 99 workers	0.5	0.5	0.7	0.7
1 to 49 workers	0.6	0.6	0.8	0.8
50 to 99 workers	0.9	0.9	1.3	1.3
100 workers or more	0.3	0.3	0.5	0.5
100 to 499 workers	0.4	0.4	0.7	0.7
500 workers or more	0.4	0.4	0.6	0.6
Geographic areas				
Northeast	0.4	0.4	0.7	0.7
New England	0.7	0.7	0.6	0.6
Middle Atlantic	0.6	0.6	1.0	1.0
South	0.3	0.3	0.8	0.8
South Atlantic	0.4	0.4	1.3	1.3
East South Central	0.6	0.6	1.4	1.4
West South Central	0.7	0.7	0.9	0.9
Midwest	0.7	0.7	0.9	0.9
East North Central	0.9	0.9	1.2	1.2
West North Central	0.8	0.8	1.3	1.3
West	0.5	0.5	0.9	0.9
Mountain	1.3	1.3	2.1	2.1
Pacific	0.5	0.5	0.9	0.9

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: 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. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.32	0.7	\$8.08	0.7	\$3.66	\$1.26
Worker characteristics						
Management, professional, and related	4.54	1.1	10.96	1.1	5.02	2.03
Management, business, and financial	8.23	0.9	22.25	0.9	7.64	2.34
Professional and related	4.73	1.6	14.96	1.6	5.74	2.78
Service	10.29	2.1	22.39	2.1	11.06	5.86
Protective service	23.29	—	—	—	—	—
Sales and office	3.42	0.9	18.74	0.9	3.21	2.29
Sales and related	4.94	1.0	27.92	1.0	4.99	3.00
Office and administrative support	3.82	1.1	19.82	1.1	3.86	3.67
Natural resources, construction, and maintenance	9.17	2.2	18.23	2.2	8.21	3.64
Construction, extraction, farming, fishing, and forestry	14.90	3.9	23.23	3.9	13.27	6.07
Installation, maintenance, and repair	8.94	1.9	24.00	1.9	8.48	4.30
Production, transportation, and material moving ...	6.71	1.3	19.12	1.3	7.28	2.42
Production	9.18	1.6	16.83	1.6	10.31	2.57
Transportation and material moving	7.73	2.1	26.86	2.1	7.15	4.10
Full time	3.44	0.7	8.47	0.7	3.63	1.18
Part time	14.96	2.0	27.30	2.0	14.66	9.33
Union	7.14	2.6	16.97	2.6	7.17	3.53
Nonunion	3.42	0.6	9.93	0.6	3.80	1.44
Average wage within the following categories: ¹						
Lowest 25 percent	8.83	1.3	24.62	1.3	9.40	5.24
Lowest 10 percent	15.78	3.6	44.63	3.6	19.26	7.08
Second 25 percent	4.35	0.9	19.95	0.9	3.95	2.69
Third 25 percent	5.22	1.0	11.97	1.0	5.71	2.55
Highest 25 percent	4.64	1.0	10.69	1.0	4.67	2.10
Highest 10 percent	6.05	1.4	11.89	1.4	6.11	2.84
Establishment characteristics						
Goods-producing industries	7.17	1.2	13.09	1.2	7.24	1.89
Construction	12.38	3.3	20.78	3.3	11.39	5.55
Manufacturing	6.62	1.2	15.46	1.2	7.46	2.16
Service-providing industries	3.74	0.7	9.76	0.7	4.18	1.58
Trade, transportation, and utilities	5.79	1.3	15.69	1.3	4.79	3.06
Wholesale trade	7.05	2.1	30.20	2.1	7.13	3.87
Retail trade	7.48	1.1	25.48	1.1	5.75	4.41
Transportation and warehousing	10.91	2.8	33.17	2.8	12.31	5.41
Utilities	15.13	2.5	20.78	2.5	16.58	7.04

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$7.93	2.0	\$21.20	2.0	\$7.57	\$2.55
Financial activities	5.83	1.3	23.88	1.3	4.72	1.80
Finance and insurance	2.67	0.6	24.94	0.6	3.44	1.32
Credit intermediation and related activities	3.86	0.7	24.74	0.7	3.96	2.63
Insurance carriers and related activities	4.59	1.3	39.15	1.3	5.13	2.21
Real estate and rental and leasing	25.10	5.2	62.49	5.2	20.98	8.91
Professional and business services	7.16	2.2	14.74	2.2	8.83	3.11
Professional and technical services	8.72	3.7	26.04	3.7	11.59	4.84
Administrative and waste services	11.85	2.3	59.39	2.3	11.90	3.98
Education and health services	8.18	1.6	14.92	1.6	8.92	4.64
Educational services	8.92	1.5	44.16	1.5	8.76	6.05
Junior colleges, colleges, and universities	5.09	1.5	29.14	1.5	5.03	3.63
Health care and social assistance	9.44	1.9	15.13	1.9	10.28	5.30
Leisure and hospitality	14.86	3.8	12.38	3.8	19.10	8.55
Accommodation and food services	17.70	2.5	26.07	2.5	21.99	9.45
Other services	20.50	3.3	62.16	3.3	17.86	12.50
1 to 99 workers	4.76	1.1	14.83	1.1	5.60	2.31
1 to 49 workers	5.43	1.3	16.98	1.3	5.94	2.78
50 to 99 workers	7.99	1.9	20.46	1.9	8.55	3.77
100 workers or more	3.70	0.9	10.26	0.9	3.71	1.70
100 to 499 workers	4.74	1.0	14.10	1.0	4.69	2.52
500 workers or more	6.02	1.4	14.97	1.4	6.09	2.13
Geographic areas						
Northeast	4.59	1.5	14.91	1.5	4.79	2.62
New England	9.17	2.2	31.96	2.2	9.66	4.77
Middle Atlantic	5.14	1.7	17.40	1.7	5.61	2.63
South	5.40	0.8	12.28	0.8	5.76	2.20
South Atlantic	7.11	1.1	17.50	1.1	7.78	3.35
East South Central	6.17	1.4	38.15	1.4	4.18	5.28
West South Central	11.95	1.6	13.53	1.6	12.40	3.37
Midwest	7.88	1.3	15.01	1.3	9.54	2.54
East North Central	10.33	1.4	21.42	1.4	13.33	3.39
West North Central	11.35	2.6	15.01	2.6	7.86	3.07
West	7.68	1.8	19.51	1.8	7.97	2.69
Mountain	18.42	2.7	32.25	2.7	13.66	4.40
Pacific	7.34	2.4	24.10	2.4	9.18	3.22

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: 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. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2018**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.0	0.8	0.6	0.1
Worker characteristics				
Management, professional, and related	1.4	1.2	1.0	0.3
Management, business, and financial	1.5	1.5	1.0	0.3
Professional and related	1.9	1.4	1.3	0.3
Service	2.5	2.1	—	—
Protective service	3.5	2.3	—	—
Sales and office	1.3	1.2	0.7	0.1
Sales and related	2.4	2.1	1.2	0.3
Office and administrative support	1.8	1.5	0.7	0.1
Natural resources, construction, and maintenance	2.1	1.2	1.7	0.4
Construction, extraction, farming, fishing, and forestry	3.0	2.0	2.2	0.3
Installation, maintenance, and repair	2.5	—	2.4	—
Production, transportation, and material moving ...	1.8	1.3	1.3	0.2
Production	2.3	2.0	1.1	0.3
Transportation and material moving	2.3	—	2.4	—
Full time	1.0	0.8	0.6	0.1
Part time	2.9	2.0	—	—
Union	2.6	1.1	2.3	0.5
Nonunion	1.0	0.9	0.6	0.1
Average wage within the following categories: ³				
Lowest 25 percent	1.5	1.2	0.8	0.3
Lowest 10 percent	3.1	2.8	—	—
Second 25 percent	1.7	1.3	1.2	0.2
Third 25 percent	1.3	1.0	0.8	0.1
Highest 25 percent	1.3	1.2	1.0	0.3
Highest 10 percent	1.9	1.7	1.4	0.4
Establishment characteristics				
Goods-producing industries	2.2	1.6	1.2	0.2
Construction	2.5	1.6	2.3	0.3
Manufacturing	2.4	2.2	1.4	0.3
Service-providing industries	1.1	0.9	0.7	0.2
Trade, transportation, and utilities	1.8	1.7	1.8	0.3
Wholesale trade	3.8	—	2.5	—
Retail trade	3.1	2.3	—	—
Transportation and warehousing	4.0	—	4.7	—
Utilities	5.8	2.6	—	—

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2018—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	2.5	—	2.4	—
Financial activities	2.1	2.0	1.3	0.3
Finance and insurance	2.0	2.1	1.3	0.3
Credit intermediation and related activities	3.0	3.1	—	—
Insurance carriers and related activities	3.0	3.1	2.3	0.9
Real estate and rental and leasing	4.4	1.8	—	—
Professional and business services	2.4	2.7	—	—
Professional and technical services	3.7	3.8	—	—
Administrative and waste services	2.5	—	2.1	—
Education and health services	2.9	2.6	—	—
Educational services	2.1	1.7	—	—
Junior colleges, colleges, and universities	2.4	2.4	—	—
Health care and social assistance	3.3	2.9	—	—
Leisure and hospitality	3.9	2.9	—	—
Accommodation and food services	4.4	2.9	—	—
Other services	4.9	—	4.2	—
1 to 99 workers	1.6	1.5	1.1	0.2
1 to 49 workers	2.0	1.9	1.2	0.2
50 to 99 workers	2.8	1.7	—	—
100 workers or more	1.1	0.8	0.7	0.2
100 to 499 workers	1.3	0.9	0.9	0.2
500 workers or more	1.9	1.6	1.1	0.4
Geographic areas				
Northeast	2.1	1.9	1.4	0.1
New England	3.3	2.3	—	—
Middle Atlantic	2.8	2.7	1.6	0.1
South	1.6	1.4	0.8	0.2
South Atlantic	2.2	2.3	—	—
East South Central	4.3	3.4	—	—
West South Central	2.4	1.7	—	—
Midwest	1.9	1.1	1.2	0.3
East North Central	2.7	1.2	—	—
West North Central	1.7	2.3	1.1	0.6
West	2.3	2.0	1.5	0.3
Mountain	4.5	3.0	—	—
Pacific	2.6	2.6	—	—

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: 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. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$9.20	0.5	\$19.89	0.5	\$9.51	\$6.70
Worker characteristics						
Management, professional, and related	14.73	0.8	30.55	0.8	15.08	13.85
Management, business, and financial	15.45	0.6	33.29	0.6	15.59	12.02
Professional and related	19.31	1.2	38.50	1.2	20.12	18.51
Service	31.20	1.7	41.60	1.7	28.73	24.99
Protective service	90.09	—	—	—	—	—
Sales and office	10.28	0.5	36.93	0.5	11.10	8.81
Sales and related	14.98	0.6	46.65	0.6	15.33	13.09
Office and administrative support	12.04	0.7	45.60	0.7	12.83	12.65
Natural resources, construction, and maintenance	23.42	1.7	44.50	1.7	23.47	14.71
Construction, extraction, farming, fishing, and forestry	41.13	3.3	39.09	3.3	39.03	26.20
Installation, maintenance, and repair	22.56	1.2	101.91	1.2	23.50	16.90
Production, transportation, and material moving	17.46	1.2	32.97	1.2	19.30	7.93
Production	22.08	1.6	37.35	1.6	23.02	10.28
Transportation and material moving	21.32	1.7	60.72	1.7	24.23	12.73
Full time	9.11	0.5	22.11	0.5	9.46	6.45
Part time	40.40	1.5	26.18	1.5	38.71	30.93
Union	14.25	2.5	26.53	2.5	20.33	13.98
Nonunion	10.12	0.3	31.08	0.3	10.10	7.39
Average wage within the following categories: ¹						
Lowest 25 percent	30.58	1.1	19.44	1.1	28.93	19.83
Lowest 10 percent	30.37	1.2	87.72	1.2	32.73	32.87
Second 25 percent	13.40	0.7	35.02	0.7	14.04	14.39
Third 25 percent	15.84	0.9	30.62	0.9	15.43	9.30
Highest 25 percent	12.21	0.9	25.39	0.9	12.23	10.99
Highest 10 percent	14.05	1.0	32.46	1.0	14.31	12.91
Establishment characteristics						
Goods-producing industries	15.45	1.1	25.86	1.1	14.98	6.99
Construction	30.51	2.9	46.21	2.9	29.86	15.60
Manufacturing	15.76	1.3	33.94	1.3	15.38	7.80
Service-providing industries	10.81	0.5	25.92	0.5	11.36	8.42
Trade, transportation, and utilities	15.12	1.1	33.16	1.1	14.91	9.31
Wholesale trade	16.08	1.8	57.12	1.8	16.81	15.62
Retail trade	20.97	0.8	41.93	0.8	22.21	11.73
Transportation and warehousing	33.77	2.6	75.78	2.6	38.57	25.15
Utilities	39.46	—	—	—	—	—

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$17.06	2.2	\$41.44	2.2	\$16.91	\$9.27
Financial activities	14.51	0.9	41.85	0.9	13.86	10.85
Finance and insurance	9.20	0.4	88.37	0.4	9.63	6.87
Credit intermediation and related activities	9.79	0.4	40.16	0.4	9.58	12.23
Insurance carriers and related activities	13.81	0.7	108.65	0.7	14.29	7.43
Real estate and rental and leasing	69.98	—	—	—	—	—
Professional and business services	23.48	0.7	58.25	0.7	23.72	15.52
Professional and technical services	29.30	1.1	71.82	1.1	28.81	25.76
Administrative and waste services	33.48	0.9	72.32	0.9	33.52	36.24
Education and health services	28.00	1.5	60.34	1.5	29.75	26.94
Educational services	33.66	0.7	72.28	0.7	35.26	18.97
Junior colleges, colleges, and universities	26.30	0.5	82.34	0.5	25.94	12.21
Health care and social assistance	31.48	1.7	63.36	1.7	33.23	30.69
Leisure and hospitality	61.43	—	—	—	—	—
Accommodation and food services	60.58	1.7	89.06	1.7	64.49	37.26
Other services	82.10	—	—	—	—	—
1 to 99 workers	13.18	0.6	28.86	0.6	12.93	12.57
1 to 49 workers	16.19	0.9	33.35	0.9	15.42	13.73
50 to 99 workers	20.43	0.7	61.71	0.7	21.75	25.44
100 workers or more	10.57	0.7	25.90	0.7	11.07	7.72
100 to 499 workers	14.90	0.7	30.82	0.7	14.74	10.76
500 workers or more	13.84	1.3	34.88	1.3	15.45	7.98
Geographic areas						
Northeast	16.80	1.4	30.99	1.4	20.98	17.61
New England	25.36	1.6	92.84	1.6	26.70	18.00
Middle Atlantic	19.90	1.6	28.82	1.6	26.33	21.88
South	15.60	0.7	54.51	0.7	15.56	11.36
South Atlantic	22.00	1.2	83.54	1.2	23.33	15.20
East South Central	16.08	1.6	30.14	1.6	13.25	17.09
West South Central	31.75	0.7	63.19	0.7	29.11	23.53
Midwest	19.91	1.1	31.85	1.1	20.56	15.02
East North Central	25.90	1.4	36.17	1.4	27.31	20.50
West North Central	29.24	1.5	63.10	1.5	27.56	17.49
West	21.04	1.0	40.33	1.0	19.90	10.82
Mountain	43.72	2.0	74.07	2.0	41.34	18.50
Pacific	23.45	1.1	49.33	1.1	21.82	13.35

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: 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. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2018**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.9	0.8	0.5	0.1
Worker characteristics				
Management, professional, and related	1.3	1.2	0.9	0.2
Management, business, and financial	1.5	1.7	1.0	0.3
Professional and related	1.8	1.4	1.2	0.2
Service	2.6	1.9	1.2	0.1
Protective service	3.3	2.2	—	—
Sales and office	1.4	1.1	0.9	0.2
Sales and related	2.7	2.2	—	—
Office and administrative support	1.8	1.4	1.0	0.1
Natural resources, construction, and maintenance	2.4	1.3	2.0	0.5
Construction, extraction, farming, fishing, and forestry	3.1	1.9	2.2	0.2
Installation, maintenance, and repair	3.0	—	2.7	—
Production, transportation, and material moving ...	1.8	—	1.2	—
Production	2.2	1.8	—	—
Transportation and material moving	2.5	—	2.3	—
Full time	1.0	0.8	0.6	0.2
Part time	2.8	2.0	—	—
Union	2.8	1.1	2.3	1.0
Nonunion	1.0	0.8	0.6	0.1
Average wage within the following categories: ³				
Lowest 25 percent	1.7	1.2	—	—
Lowest 10 percent	3.2	2.6	—	—
Second 25 percent	1.7	1.3	1.1	0.1
Third 25 percent	1.2	1.0	0.8	0.2
Highest 25 percent	1.3	1.2	0.9	0.3
Highest 10 percent	1.9	1.8	1.1	0.4
Establishment characteristics				
Goods-producing industries	2.0	1.6	1.1	(⁴)
Construction	2.7	—	2.5	—
Manufacturing	2.2	2.1	1.3	(⁴)
Service-providing industries	1.1	0.9	0.6	0.2
Trade, transportation, and utilities	2.0	1.7	—	—
Wholesale trade	4.0	—	2.8	—
Retail trade	2.8	2.2	—	—
Transportation and warehousing	4.4	—	4.5	—
Utilities	5.0	2.6	—	—

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2018—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	2.7	—	2.4	—
Financial activities	2.1	1.9	1.2	0.3
Finance and insurance	2.0	2.0	1.3	0.4
Credit intermediation and related activities	3.0	3.1	—	—
Insurance carriers and related activities	3.0	3.0	2.2	0.8
Real estate and rental and leasing	4.2	1.6	—	—
Professional and business services	2.5	2.6	—	—
Professional and technical services	3.5	3.5	—	—
Administrative and waste services	2.7	—	2.5	—
Education and health services	2.8	2.3	1.7	0.3
Educational services	2.2	1.7	—	—
Junior colleges, colleges, and universities	2.7	2.3	—	—
Health care and social assistance	3.2	2.6	—	—
Leisure and hospitality	4.0	2.7	—	—
Accommodation and food services	5.1	3.0	—	—
Other services	3.9	2.6	3.6	—
1 to 99 workers	1.6	1.4	1.1	0.2
1 to 49 workers	1.8	1.8	—	—
50 to 99 workers	2.8	1.6	2.3	0.4
100 workers or more	1.0	0.8	0.6	0.2
100 to 499 workers	1.3	0.9	0.8	0.1
500 workers or more	1.9	1.6	1.1	0.5
Geographic areas				
Northeast	2.1	1.5	1.2	0.6
New England	2.7	1.8	—	—
Middle Atlantic	2.7	2.1	1.3	0.8
South	1.5	1.3	0.8	0.2
South Atlantic	2.1	2.1	—	—
East South Central	4.2	3.1	—	—
West South Central	2.5	1.5	—	—
Midwest	1.8	1.1	1.1	0.2
East North Central	2.5	1.3	—	—
West North Central	2.0	2.1	1.2	0.4
West	2.2	2.1	1.4	0.3
Mountain	2.6	2.6	—	—
Pacific	2.9	2.8	—	—

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.

⁴ Less than 0.05.

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

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

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.84	\$2.52	\$1.27	\$2.37	\$3.42	\$3.39	\$7.81	\$7.48	\$16.80	\$25.71
Worker characteristics										
Management, professional, and related	1.72	2.59	3.33	3.78	5.56	5.66	15.74	9.20	36.21	35.22
Management, business, and financial	2.98	3.64	2.79	5.61	6.25	15.68	24.39	10.18	19.45	37.07
Professional and related	4.12	2.79	3.83	6.85	9.89	5.83	15.73	14.81	49.54	32.20
Service	5.15	13.85	2.31	11.39	11.59	19.00	30.96	40.05	39.67	74.02
Protective service	–	–	9.25	13.66	–	18.76	–	104.81	–	–
Sales and office	3.18	4.25	1.34	3.66	12.23	4.92	9.87	8.34	23.98	41.50
Sales and related	3.65	4.94	2.43	6.15	9.35	11.84	16.63	10.89	13.19	48.65
Office and administrative support	3.57	3.36	1.87	6.59	15.66	6.01	10.55	11.01	28.09	42.20
Natural resources, construction, and maintenance	0.55	5.95	2.73	5.21	11.58	7.24	25.86	18.77	36.93	63.36
Construction, extraction, farming, fishing, and forestry	0.38	10.76	8.30	10.49	37.49	13.01	30.53	22.75	67.14	121.89
Installation, maintenance, and repair	3.77	4.19	3.78	8.28	7.72	3.27	24.29	18.11	30.81	63.51
Production, transportation, and material moving ...	4.09	4.13	2.33	5.08	10.41	10.14	4.62	10.56	20.89	35.79
Production	4.55	1.33	2.32	4.86	10.76	15.46	12.47	13.88	25.47	50.22
Transportation and material moving	7.77	1.32	5.35	8.29	11.56	11.49	12.22	19.01	24.57	56.61
Full time	1.77	2.15	1.04	2.36	2.63	2.94	5.90	5.85	21.99	30.83
Part time	–	–	1.79	23.76	20.00	9.00	4.92	57.16	53.98	159.28
Union	3.49	4.53	1.33	5.07	4.82	17.97	11.51	2.39	17.25	60.00
Nonunion	2.09	2.51	1.33	2.24	5.33	4.16	7.41	7.53	18.87	20.27
Average wage within the following categories: ²										
Lowest 25 percent	13.10	5.62	1.87	9.47	23.18	17.07	14.00	39.02	38.20	73.76
Lowest 10 percent	6.07	6.98	5.08	13.78	18.70	45.83	15.04	23.56	78.14	104.83
Second 25 percent	4.23	1.93	1.58	3.82	10.99	7.77	12.15	20.08	39.11	41.56
Third 25 percent	2.07	3.16	2.07	4.88	5.66	5.47	10.92	11.57	29.90	29.08
Highest 25 percent	1.35	3.22	3.31	3.65	5.58	10.33	10.43	5.74	13.62	34.28
Highest 10 percent	1.82	4.68	6.48	8.78	9.91	8.14	12.61	15.01	39.80	47.43
Establishment characteristics										
Goods-producing industries	2.93	1.30	3.89	4.25	3.18	8.91	7.04	10.00	11.13	17.27
Construction	6.36	2.94	2.58	7.91	13.25	11.32	11.96	13.70	37.52	83.22
Manufacturing	3.96	1.78	4.57	6.26	9.32	10.39	12.50	19.00	28.18	30.33
Service-providing industries	2.44	2.69	1.66	3.06	4.32	4.02	6.01	8.30	19.49	28.77
Trade, transportation, and utilities	4.48	3.17	4.01	4.31	9.33	7.21	16.76	21.90	33.90	30.63
Wholesale trade	5.85	3.47	4.27	5.16	4.18	23.10	7.17	30.88	40.87	49.56
Retail trade	12.88	4.99	5.82	3.65	21.99	8.35	8.93	14.74	51.19	81.93
Transportation and warehousing	5.14	6.32	3.82	11.12	12.86	4.89	34.74	46.08	55.52	123.43
Utilities	–	4.29	7.34	10.42	23.09	16.36	39.47	16.78	92.70	149.21

See footnotes at end of table.

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$7.81	\$3.63	\$2.00	\$5.42	\$9.78	\$18.38	\$14.75	\$11.57	\$12.37	\$25.41
Financial activities	1.76	2.07	2.16	5.77	7.67	2.51	7.81	10.75	38.17	45.39
Finance and insurance	2.62	4.62	2.24	2.07	5.30	3.83	10.83	4.43	16.33	11.91
Credit intermediation and related activities	3.40	6.00	3.66	2.71	5.08	0.05	12.72	13.80	22.93	25.97
Insurance carriers and related activities	4.76	4.66	1.16	5.12	6.41	7.33	18.96	11.47	14.16	21.03
Real estate and rental and leasing	4.70	9.91	6.50	17.67	25.97	42.48	53.37	45.22	75.38	101.55
Professional and business services	3.76	5.15	5.56	12.64	6.93	15.19	22.18	23.10	30.37	30.13
Professional and technical services	2.56	6.52	6.68	12.79	8.69	7.08	27.82	32.19	72.42	48.40
Administrative and waste services	5.77	10.98	9.59	5.96	11.59	47.07	45.41	33.23	121.35	87.41
Education and health services	6.47	4.49	4.32	9.25	25.90	14.54	25.51	40.90	70.15	118.91
Educational services	3.94	4.57	8.36	13.56	11.52	37.70	26.06	28.12	62.64	35.74
Junior colleges, colleges, and universities	2.73	2.58	4.52	5.06	9.74	13.38	12.62	19.91	36.14	110.09
Health care and social assistance	5.94	6.89	4.41	9.69	31.25	16.65	27.37	66.50	74.99	131.11
Leisure and hospitality	7.94	—	6.31	31.99	12.71	49.38	42.52	121.89	44.03	107.52
Accommodation and food services	—	—	10.58	39.05	27.44	36.67	15.47	150.79	112.66	34.76
Other services	6.32	13.13	8.47	28.89	12.28	52.90	19.12	83.00	134.91	65.93
1 to 99 workers	1.57	3.37	2.60	6.70	11.01	6.50	9.52	18.49	47.03	56.84
1 to 49 workers	2.01	3.98	2.67	8.70	8.30	7.03	10.33	15.02	61.35	74.39
50 to 99 workers	4.87	3.97	6.05	7.23	20.66	19.23	12.17	43.13	51.99	43.92
100 workers or more	1.94	2.97	2.77	3.16	4.34	4.78	3.28	10.82	24.70	39.56
100 to 499 workers	3.55	3.09	2.24	3.69	8.18	6.20	9.23	11.31	19.91	26.22
500 workers or more	0.73	4.14	4.29	5.62	7.32	5.51	13.95	10.92	12.82	53.70
Geographic areas										
Northeast	2.01	4.49	3.87	5.73	8.78	12.57	15.10	19.47	35.87	50.62
New England	3.56	4.66	2.53	5.65	22.97	11.33	10.92	25.20	57.25	133.74
Middle Atlantic	2.13	5.64	2.84	5.47	10.96	17.81	11.82	24.62	43.24	74.98
South	4.25	2.76	1.28	3.55	11.75	5.67	14.43	16.93	24.40	20.51
South Atlantic	7.01	5.31	1.19	5.36	16.50	5.38	20.54	29.86	15.52	22.86
East South Central	5.43	9.90	4.70	6.61	28.34	27.66	4.97	27.54	75.84	47.01
West South Central	5.39	4.75	2.59	4.84	8.57	26.55	25.53	32.68	66.54	83.93
Midwest	3.28	2.35	2.51	7.41	12.69	10.84	7.64	13.68	26.44	95.67
East North Central	5.52	3.64	3.77	9.26	14.61	18.81	11.63	17.32	34.21	123.52
West North Central	2.14	1.65	4.49	3.25	10.83	6.23	9.49	14.58	58.64	20.27
West	3.73	6.08	4.00	5.80	6.81	7.75	12.49	16.61	32.73	128.35
Mountain	4.94	3.00	4.27	12.26	20.12	26.98	23.47	24.08	74.21	51.16
Pacific	8.82	10.44	4.76	7.44	7.07	6.58	13.86	21.85	40.08	181.96

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. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.6	0.5	0.5	0.6	0.6
Worker characteristics						
Management, professional, and related	0.5	0.6	0.5	0.5	0.7	0.7
Professional and related	0.5	0.7	0.6	0.5	0.7	0.8
Teachers	0.7	1.0	0.8	0.7	0.9	1.0
Primary, secondary, and special education school teachers	0.3	1.0	1.0	0.3	1.1	1.1
Service	1.2	1.1	0.8	1.2	1.3	1.1
Protective service	1.2	1.5	0.8	1.2	1.6	1.6
Sales and office	1.1	1.0	0.8	1.2	1.0	0.7
Office and administrative support	1.2	1.1	0.8	1.2	1.1	0.8
Natural resources, construction, and maintenance	1.2	3.8	4.1	1.3	3.3	3.6
Production, transportation, and material moving ...	4.5	4.2	1.0	4.5	3.5	2.2
Full time	0.2	0.5	0.5	0.2	0.5	0.5
Part time	1.5	1.5	2.1	1.6	1.3	3.2
Union	0.4	0.6	0.5	0.4	0.8	0.9
Nonunion	1.0	0.9	0.7	1.0	0.9	0.7
Average wage within the following categories: ³						
Lowest 25 percent	1.6	1.3	0.9	1.6	1.3	1.0
Lowest 10 percent	2.1	1.7	1.7	2.1	1.7	1.6
Second 25 percent	0.8	1.0	0.7	0.8	1.2	1.0
Third 25 percent	0.5	0.7	0.5	0.5	0.9	0.8
Highest 25 percent	0.9	1.0	0.6	0.9	1.2	0.9
Highest 10 percent	1.4	1.5	0.8	1.4	1.7	1.2
Establishment characteristics						
Service-providing industries	0.5	0.6	0.5	0.5	0.6	0.6
Education and health services	0.5	0.7	0.5	0.5	0.8	0.7
Educational services	0.6	0.7	0.5	0.6	0.8	0.8
Elementary and secondary schools	0.7	1.0	0.7	0.7	1.0	0.9
Junior colleges, colleges, and universities	1.6	1.6	0.5	1.6	1.8	1.1
Health care and social assistance	1.2	2.7	2.1	1.2	2.7	2.2
Hospitals	0.9	3.1	2.8	0.9	3.4	3.1
Public administration	0.9	1.1	0.8	0.9	1.0	0.9
1 to 99 workers	1.3	1.4	1.2	1.3	1.4	1.5
1 to 49 workers	2.1	1.9	2.1	2.2	1.8	2.3
50 to 99 workers	1.4	1.9	1.5	1.4	2.1	1.9
100 workers or more	0.6	0.6	0.4	0.6	0.6	0.5
100 to 499 workers	1.5	1.7	0.8	1.5	1.5	1.1
500 workers or more	0.8	0.9	0.4	0.8	1.0	0.7

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.1	0.9	0.7	1.0	0.8	0.9	0.6	0.6	0.6
Worker characteristics									
Management, professional, and related	1.2	1.1	0.9	1.2	1.0	1.2	0.6	0.6	0.7
Professional and related	1.3	1.2	1.0	1.3	1.1	1.4	0.6	0.7	0.8
Teachers	1.7	1.7	1.4	1.8	1.5	2.4	0.7	0.9	0.9
Primary, secondary, and special education school teachers	2.0	2.0	1.5	2.1	1.8	3.0	0.7	1.1	1.1
Service	1.8	1.5	1.2	1.5	1.2	1.5	1.2	1.3	1.2
Protective service	3.2	2.8	1.6	2.6	2.1	1.9	1.2	1.6	1.7
Sales and office	2.1	1.7	1.3	1.6	1.4	1.7	1.2	1.1	0.8
Office and administrative support	2.1	1.8	1.3	1.6	1.4	1.7	1.2	1.1	0.8
Natural resources, construction, and maintenance	4.4	4.1	1.5	4.8	4.5	1.7	1.5	3.3	3.7
Production, transportation, and material moving	4.8	4.2	2.3	5.1	4.3	3.0	4.6	3.7	2.4
Full time	1.3	1.0	0.6	1.0	0.9	1.0	0.3	0.5	0.5
Part time	1.5	1.3	3.7	1.5	1.5	3.0	1.5	1.2	3.3
Union	1.2	1.3	0.9	1.4	1.2	1.1	0.6	0.8	0.9
Nonunion	1.5	1.1	1.1	1.1	0.9	1.1	1.1	0.9	0.7
Average wage within the following categories: ³									
Lowest 25 percent	1.6	1.3	1.3	1.4	1.1	1.9	1.6	1.3	1.0
Lowest 10 percent	2.1	1.6	2.1	1.2	0.9	3.8	2.2	1.7	1.7
Second 25 percent	2.1	1.8	0.9	1.5	1.3	1.0	0.9	1.2	1.0
Third 25 percent	1.8	1.6	1.0	1.6	1.3	1.1	0.6	0.9	0.7
Highest 25 percent	1.6	1.8	0.9	1.8	1.9	1.8	1.0	1.1	0.9
Highest 10 percent	1.7	2.1	1.5	2.4	2.3	2.8	1.5	1.6	1.3
Establishment characteristics									
Service-providing industries	1.1	0.9	0.7	1.0	0.8	0.9	0.6	0.6	0.6
Education and health services	1.3	1.1	1.0	1.3	1.1	1.3	0.6	0.7	0.7
Educational services	1.3	1.2	0.9	1.4	1.1	1.4	0.7	0.8	0.8
Elementary and secondary schools	1.4	1.4	1.1	1.7	1.3	1.9	0.8	1.0	1.0
Junior colleges, colleges, and universities	2.3	1.9	1.5	2.6	2.2	2.2	1.7	1.7	1.0
Health care and social assistance	4.1	2.7	3.2	3.4	3.2	2.8	1.3	2.7	2.2
Hospitals	5.4	3.1	3.3	4.9	4.5	2.1	0.9	3.4	3.2
Public administration	2.5	2.0	1.1	1.6	1.3	1.2	0.9	0.9	0.9
1 to 99 workers	2.3	2.2	1.7	2.4	1.9	2.4	1.3	1.3	1.5
1 to 49 workers	4.2	3.8	2.1	3.5	2.8	3.8	2.3	1.9	2.3
50 to 99 workers	2.7	2.3	2.2	3.1	2.3	2.8	1.5	1.9	2.0
100 workers or more	1.4	1.1	0.8	1.1	0.9	0.8	0.6	0.6	0.5
100 to 499 workers	1.9	1.7	1.3	1.9	1.8	1.7	1.6	1.5	1.2
500 workers or more	1.7	1.4	0.8	1.5	1.2	1.0	0.8	0.9	0.7

See footnotes at end of table.

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

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	0.9	0.7	0.8	0.9	0.8
Local government	0.6	0.7	0.6	0.7	0.7	0.7
Geographic areas						
Northeast	1.3	1.3	0.5	1.4	1.3	1.4
New England	1.0	0.9	1.2	1.4	3.7	4.5
Middle Atlantic	1.7	1.6	0.6	1.8	1.2	1.0
South	0.9	1.0	0.8	0.9	1.0	0.8
South Atlantic	1.5	1.3	1.0	1.5	1.0	0.9
East South Central	1.3	1.3	1.1	1.3	3.2	2.2
West South Central	1.1	1.9	1.8	1.1	2.0	1.7
Midwest	1.2	1.3	1.4	1.2	1.2	1.4
East North Central	1.7	1.4	1.8	1.7	1.5	1.7
West North Central	1.4	2.4	2.2	1.5	2.1	2.6
West	1.0	1.1	0.6	1.0	1.4	1.1
Mountain	2.1	1.7	1.3	2.1	1.0	1.0
Pacific	1.1	1.4	0.7	1.1	1.9	1.6

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.6	1.5	1.1	1.6	1.5	1.4	0.9	0.9	0.7
Local government	1.2	1.0	0.8	1.2	0.9	1.2	0.7	0.7	0.7
Geographic areas									
Northeast	1.7	1.6	0.7	1.6	1.9	2.0	1.4	1.2	1.2
New England	3.0	2.6	2.0	—	—	—	1.4	3.2	4.1
Middle Atlantic	2.0	1.8	0.6	1.8	2.3	2.1	1.8	1.3	0.6
South	2.2	1.5	1.7	1.5	1.1	1.4	0.9	0.9	0.9
South Atlantic	3.3	2.1	1.9	2.9	2.0	1.2	1.5	0.9	1.0
East South Central	5.5	4.3	5.4	2.2	1.8	4.4	1.3	3.1	2.2
West South Central	3.5	2.4	3.9	1.0	1.0	4.8	1.4	1.8	2.0
Midwest	1.8	1.4	1.0	3.0	2.2	2.2	1.5	1.0	1.2
East North Central	2.4	1.7	1.0	4.0	3.0	2.2	1.8	1.1	1.6
West North Central	2.6	2.5	2.0	—	2.6	—	2.7	2.0	1.6
West	1.5	2.1	1.4	1.5	1.3	1.4	1.0	1.5	1.3
Mountain	3.7	4.2	2.0	2.8	2.0	3.2	2.1	1.1	1.0
Pacific	1.1	2.2	1.8	0.9	1.2	1.5	1.1	2.1	1.8

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. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.7	0.7
Primary, secondary, and special education school teachers	0.7	0.7	0.8	0.8
Service	0.5	0.5	0.5	0.5
Protective service	0.6	0.6	0.4	0.4
Sales and office	0.3	0.3	0.8	0.8
Office and administrative support	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance Production, transportation, and material moving ...	0.6	0.6	1.4	1.4
.....	0.9	0.9	1.4	1.4
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.6	1.6
Union	0.3	0.3	0.5	0.5
Nonunion	0.3	0.3	0.5	0.5
Average wage within the following categories: ¹				
Lowest 25 percent	0.4	0.4	0.6	0.6
Lowest 10 percent	0.7	0.7	0.9	0.9
Second 25 percent	0.3	0.3	0.7	0.7
Third 25 percent	0.4	0.4	0.5	0.5
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.5	0.5
Elementary and secondary schools	0.6	0.6	0.7	0.7
Junior colleges, colleges, and universities	0.7	0.7	0.8	0.8
Health care and social assistance	0.8	0.8	1.1	1.1
Hospitals	1.0	1.0	2.3	2.3
Public administration	0.2	0.2	0.4	0.4
1 to 99 workers	0.6	0.6	0.7	0.7
1 to 49 workers	0.7	0.7	1.3	1.3
50 to 99 workers	0.8	0.8	1.2	1.2
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.6	0.6	0.8	0.8
500 workers or more	0.3	0.3	0.5	0.5

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.5	0.5	0.5	0.5
Local government	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.3	0.3	0.4	0.4
New England	1.0	1.0	1.1	1.1
Middle Atlantic	0.3	0.3	0.4	0.4
South	0.4	0.4	0.5	0.5
South Atlantic	0.7	0.7	0.6	0.6
East South Central	1.2	1.2	0.9	0.9
West South Central	0.6	0.6	1.2	1.2
Midwest	0.7	0.7	0.8	0.8
East North Central	0.9	0.9	0.8	0.8
West North Central	1.1	1.1	1.4	1.4
West	0.3	0.3	1.0	1.0
Mountain	0.3	0.3	2.9	2.9
Pacific	0.5	0.5	0.7	0.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.77	0.8	\$5.74	0.8	\$4.54	\$2.80
Worker characteristics						
Management, professional, and related	4.93	0.9	6.00	0.9	6.10	3.81
Professional and related	5.52	1.0	6.37	1.0	6.99	4.42
Teachers	7.43	1.5	7.99	1.5	9.82	7.30
Primary, secondary, and special education school teachers	9.47	1.7	8.40	1.7	12.87	8.53
Service	6.26	1.8	9.88	1.8	7.77	3.65
Protective service	7.59	2.2	10.78	2.2	9.67	4.67
Sales and office	5.66	1.6	11.53	1.6	6.46	2.79
Office and administrative support	5.77	1.6	10.97	1.6	6.63	2.95
Natural resources, construction, and maintenance	11.77	3.5	26.16	3.5	12.45	5.26
Production, transportation, and material moving ...	15.11	3.0	36.34	3.0	17.49	8.13
Full time	3.79	0.8	5.85	0.8	4.51	2.75
Part time	12.46	2.8	11.12	2.8	16.34	9.10
Union	5.14	1.3	7.66	1.3	6.36	3.79
Nonunion	5.14	1.2	8.22	1.2	5.71	3.20
Average wage within the following categories: ¹						
Lowest 25 percent	4.53	1.6	9.42	1.6	5.56	4.01
Lowest 10 percent	8.03	2.5	10.90	2.5	10.61	6.57
Second 25 percent	5.48	1.4	10.19	1.4	6.86	2.89
Third 25 percent	6.30	1.2	9.52	1.2	7.68	4.48
Highest 25 percent	6.24	1.5	9.77	1.5	7.09	4.36
Highest 10 percent	5.58	1.7	9.67	1.7	7.71	5.57
Establishment characteristics						
Service-providing industries	3.79	0.8	5.75	0.8	4.58	2.83
Education and health services	5.32	1.0	6.34	1.0	6.60	4.22
Educational services	5.86	1.0	6.80	1.0	7.25	4.97
Elementary and secondary schools	6.41	1.3	8.07	1.3	9.30	6.33
Junior colleges, colleges, and universities	12.06	1.9	14.10	1.9	12.85	4.75
Health care and social assistance	12.83	3.6	18.75	3.6	15.22	2.96
Hospitals	23.39	4.0	13.57	4.0	28.51	3.66
Public administration	4.23	1.3	11.96	1.3	4.51	3.04
1 to 99 workers	11.61	2.0	17.16	2.0	13.88	3.73
1 to 49 workers	13.14	3.2	18.07	3.2	16.61	4.69
50 to 99 workers	15.05	2.1	25.38	2.1	16.74	5.09
100 workers or more	4.81	1.0	6.53	1.0	5.79	3.03
100 to 499 workers	8.24	2.0	11.07	2.0	10.38	5.25
500 workers or more	5.60	1.0	7.28	1.0	6.72	3.37

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$5.74	1.0	\$5.06	1.0	\$6.30	\$2.93
Local government	5.24	1.1	6.88	1.1	6.77	3.72
Geographic areas						
Northeast	6.54	1.2	9.11	1.2	7.81	3.30
New England	10.42	0.9	17.61	0.9	10.70	8.91
Middle Atlantic	7.82	1.7	9.20	1.7	10.93	5.37
South	5.86	1.2	7.20	1.2	6.93	5.26
South Atlantic	10.64	1.3	16.32	1.3	11.51	8.52
East South Central	12.09	1.9	11.60	1.9	13.87	7.72
West South Central	5.25	2.9	8.81	2.9	6.13	7.21
Midwest	5.27	2.2	14.04	2.2	6.44	6.19
East North Central	5.10	1.5	16.82	1.5	6.31	7.99
West North Central	11.53	6.3	20.59	6.3	15.00	11.41
West	10.12	1.8	17.40	1.8	12.10	4.67
Mountain	14.27	3.0	25.12	3.0	16.55	4.40
Pacific	12.56	2.1	21.47	2.1	16.04	6.77

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: 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. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2018**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.4	1.3	0.7	0.4
Worker characteristics				
Management, professional, and related	1.8	1.7	0.9	0.6
Professional and related	2.2	2.1	0.9	0.6
Teachers	3.0	2.6	1.1	0.6
Primary, secondary, and special education school teachers	3.1	2.7	1.2	0.8
Service	2.8	1.4	1.2	1.2
Protective service	4.0	1.9	1.4	2.6
Sales and office	2.7	2.3	1.2	1.2
Office and administrative support	2.6	2.2	1.2	1.2
Natural resources, construction, and maintenance	5.0	4.4	1.4	1.1
Production, transportation, and material moving ...	5.0	4.8	1.8	1.7
Full time	1.4	1.3	0.7	0.4
Part time	4.6	3.9	3.4	2.5
Union	1.6	1.7	1.0	0.7
Nonunion	2.2	1.9	0.8	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.8	1.6	1.2	0.7
Lowest 10 percent	2.7	2.7	1.4	0.2
Second 25 percent	2.4	2.0	1.0	0.7
Third 25 percent	3.0	2.5	0.9	0.7
Highest 25 percent	1.9	1.9	1.1	1.1
Highest 10 percent	2.8	2.4	2.0	1.5
Establishment characteristics				
Service-providing industries	1.4	1.3	0.7	0.4
Education and health services	1.9	1.8	0.8	0.5
Educational services	2.1	1.9	1.0	0.5
Elementary and secondary schools	2.0	1.9	1.1	0.6
Junior colleges, colleges, and universities	3.4	3.2	–	–
Health care and social assistance	5.2	5.2	–	–
Hospitals	5.6	5.6	–	2.7
Public administration	2.3	1.3	1.5	0.7
1 to 99 workers	3.3	2.7	1.8	1.0
1 to 49 workers	5.7	5.0	2.9	1.5
50 to 99 workers	3.1	3.1	2.2	1.5
100 workers or more	1.5	1.3	0.8	0.5
100 to 499 workers	3.2	2.9	1.7	1.1
500 workers or more	1.9	1.6	0.9	0.8

See footnotes at end of table.

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

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.1	2.1	1.2	0.7
Local government	1.6	1.4	1.0	0.6
Geographic areas				
Northeast	2.9	3.3	1.4	1.2
New England	4.3	1.6	—	—
Middle Atlantic	3.7	4.1	1.6	1.7
South	2.6	2.4	—	—
South Atlantic	4.2	4.1	—	—
East South Central	3.4	1.7	—	—
West South Central	3.0	—	1.8	—
Midwest	2.1	2.1	1.1	0.6
East North Central	2.2	2.3	1.3	0.9
West North Central	5.1	4.6	—	—
West	3.0	1.6	1.9	1.4
Mountain	5.8	2.0	2.9	1.3
Pacific	3.3	2.2	2.4	2.1

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: 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. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$9.82	0.5	\$25.84	0.5	\$10.94	\$7.04
Worker characteristics						
Management, professional, and related	13.58	0.5	21.37	0.5	15.20	9.64
Professional and related	15.25	0.6	18.33	0.6	16.78	11.01
Teachers	19.76	0.8	17.37	0.8	22.40	16.67
Primary, secondary, and special education school teachers	22.03	1.0	17.94	1.0	24.89	20.04
Service	18.38	0.8	44.33	0.8	20.82	10.01
Protective service	25.06	1.2	45.94	1.2	29.22	8.79
Sales and office	19.65	0.8	33.88	0.8	20.42	13.71
Office and administrative support	19.46	0.8	34.18	0.8	20.13	13.14
Natural resources, construction, and maintenance	37.22	1.9	181.64	1.9	31.90	28.41
Production, transportation, and material moving ...	43.92	2.4	95.42	2.4	46.07	24.74
Full time	9.93	0.5	27.23	0.5	10.91	7.28
Part time	34.96	2.4	42.40	2.4	37.88	24.16
Union	13.55	0.8	15.00	0.8	15.52	9.21
Nonunion	13.41	0.4	116.64	0.4	13.01	8.33
Average wage within the following categories: ¹						
Lowest 25 percent	15.37	0.7	108.06	0.7	17.52	9.65
Lowest 10 percent	21.51	1.0	79.89	1.0	22.50	15.36
Second 25 percent	21.39	0.9	41.42	0.9	21.40	9.91
Third 25 percent	14.61	0.8	49.47	0.8	15.52	12.32
Highest 25 percent	18.17	0.9	17.82	0.9	20.37	12.97
Highest 10 percent	21.88	1.6	17.47	1.6	25.22	15.31
Establishment characteristics						
Service-providing industries	9.84	0.5	26.15	0.5	11.02	6.92
Education and health services	13.00	0.6	23.54	0.6	15.21	10.05
Educational services	12.81	0.7	23.82	0.7	15.48	11.69
Elementary and secondary schools	13.28	0.9	21.17	0.9	16.81	13.39
Junior colleges, colleges, and universities	19.66	—	—	—	—	—
Health care and social assistance	48.52	1.2	89.55	1.2	52.82	13.76
Hospitals	93.13	1.2	55.72	1.2	100.49	19.43
Public administration	13.89	0.6	63.19	0.6	15.54	8.45
1 to 99 workers	19.60	1.2	85.78	1.2	19.64	15.14
1 to 49 workers	32.88	1.8	133.84	1.8	33.90	25.14
50 to 99 workers	31.57	1.4	75.04	1.4	34.85	20.21
100 workers or more	12.44	0.5	18.59	0.5	13.33	8.24
100 to 499 workers	20.02	0.9	64.02	0.9	21.71	16.02
500 workers or more	15.30	0.7	20.84	0.7	16.80	8.72

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$12.57	0.4	\$103.97	0.4	\$12.49	\$9.90
Local government	11.90	0.6	25.48	0.6	13.30	8.79
Geographic areas						
Northeast	17.67	1.2	24.40	1.2	21.05	9.69
New England	32.73	—	—	—	—	—
Middle Atlantic	19.76	1.7	23.97	1.7	26.95	16.18
South	13.72	0.3	136.57	0.3	14.09	9.39
South Atlantic	18.09	0.3	125.16	0.3	16.89	12.14
East South Central	43.45	—	—	—	—	—
West South Central	23.71	—	—	—	—	—
Midwest	22.99	1.5	146.97	1.5	25.53	11.98
East North Central	31.10	0.7	131.65	0.7	31.97	15.30
West North Central	30.25	—	—	—	—	—
West	20.24	1.1	41.52	1.1	22.29	23.28
Mountain	49.29	1.9	37.69	1.9	57.22	62.94
Pacific	19.04	1.3	55.00	1.3	19.06	19.01

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: 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. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, State and local government
workers, March 2018**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.3	1.1	0.7	0.4
Worker characteristics				
Management, professional, and related	1.6	1.5	0.9	0.5
Professional and related	1.9	1.8	0.9	0.5
Teachers	2.5	2.1	1.1	0.6
Primary, secondary, and special education school teachers	2.6	2.1	1.2	0.7
Service	2.0	1.3	0.7	1.0
Protective service	2.9	1.9	1.2	2.1
Sales and office	2.6	2.0	1.3	1.1
Office and administrative support	2.5	1.9	1.2	1.1
Natural resources, construction, and maintenance	5.0	4.0	1.5	1.3
Production, transportation, and material moving ...	4.7	4.4	1.5	2.5
Full time	1.3	1.1	0.7	0.4
Part time	4.3	3.6	–	–
Union	1.7	1.5	1.1	0.7
Nonunion	2.0	1.7	0.7	0.3
Average wage within the following categories: ³				
Lowest 25 percent	1.7	1.6	1.0	0.5
Lowest 10 percent	2.8	2.8	–	–
Second 25 percent	2.4	1.9	0.9	0.6
Third 25 percent	2.4	2.1	0.7	0.6
Highest 25 percent	1.6	1.7	1.3	0.9
Highest 10 percent	2.4	2.1	1.9	1.3
Establishment characteristics				
Service-providing industries	1.3	1.1	0.7	0.4
Education and health services	1.7	1.6	0.9	0.5
Educational services	1.8	1.6	1.0	0.5
Elementary and secondary schools	1.6	1.5	1.0	0.6
Junior colleges, colleges, and universities	3.4	2.9	1.9	0.3
Health care and social assistance	5.2	5.1	–	–
Hospitals	5.6	5.5	–	–
Public administration	2.2	1.4	1.2	0.7
1 to 99 workers	3.2	2.6	1.7	0.9
1 to 49 workers	4.8	4.2	2.7	1.3
50 to 99 workers	3.2	2.9	2.0	1.3
100 workers or more	1.3	1.1	0.6	0.4
100 to 499 workers	2.6	2.5	1.5	0.8
500 workers or more	1.8	1.5	0.8	0.7

See footnotes at end of table.

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

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.1	2.0	1.1	0.6
Local government	1.4	1.1	0.9	0.5
Geographic areas				
Northeast	2.9	3.1	1.4	1.1
New England	4.0	1.6	—	—
Middle Atlantic	3.8	3.8	1.5	1.5
South	2.1	1.9	—	—
South Atlantic	4.1	3.7	—	—
East South Central	2.2	0.9	—	—
West South Central	2.0	1.8	—	—
Midwest	1.8	1.9	1.0	0.7
East North Central	2.3	2.2	1.2	1.0
West North Central	3.2	3.6	—	—
West	2.9	1.4	1.9	1.4
Mountain	4.8	1.7	—	—
Pacific	3.4	1.9	2.3	2.1

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: 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. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018

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	\$2.96	\$0.60	\$5.75	\$4.82	\$11.63	\$12.19	\$7.27	\$11.44	\$24.97	\$22.94
Worker characteristics										
Management, professional, and related	2.29	3.14	3.72	6.48	11.68	13.68	14.87	19.85	11.10	46.03
Professional and related	2.27	3.41	3.91	7.39	15.48	16.14	12.08	21.55	12.58	35.70
Teachers	2.53	4.62	4.96	10.37	26.02	15.47	25.26	14.54	52.21	67.38
Primary, secondary, and special education school teachers	4.51	6.13	5.21	12.16	26.42	16.64	27.07	35.61	74.77	13.54
Service	4.67	3.07	7.59	9.55	10.16	6.18	7.55	18.98	13.95	57.02
Protective service	6.04	3.43	10.82	14.76	22.74	29.20	7.27	14.67	32.55	25.23
Sales and office	0.54	5.75	3.03	6.39	5.50	22.56	18.22	15.24	16.29	41.83
Office and administrative support	0.68	5.67	3.00	6.42	6.80	21.33	18.96	14.93	16.35	44.95
Natural resources, construction, and maintenance	–	5.48	9.39	8.54	5.05	23.86	22.23	23.34	22.41	112.94
Production, transportation, and material moving ...	–	9.50	18.08	15.32	27.96	–	26.57	46.84	109.09	105.92
Full time	3.40	0.91	6.20	4.49	9.03	12.13	8.11	11.31	25.09	25.90
Part time	8.34	5.57	6.45	–	40.03	25.00	28.38	30.69	121.05	81.59
Union	1.68	5.23	4.05	6.63	8.02	12.66	12.30	18.08	24.57	16.12
Nonunion	1.52	2.80	1.95	4.13	4.78	2.31	14.96	17.27	16.10	54.31
Average wage within the following categories: ²										
Lowest 25 percent	4.21	5.28	2.20	6.54	11.44	1.39	21.33	19.64	9.24	64.51
Lowest 10 percent	1.73	7.12	2.02	7.75	26.27	7.77	15.73	22.77	63.15	62.26
Second 25 percent	4.04	3.18	3.52	4.78	9.36	20.18	13.32	12.86	29.35	52.16
Third 25 percent	5.52	4.18	6.65	3.38	17.57	14.69	9.17	22.72	11.19	39.62
Highest 25 percent	1.55	6.85	3.52	10.54	23.00	22.98	13.34	25.38	27.52	44.56
Highest 10 percent	2.64	12.27	10.82	10.06	94.28	29.53	29.40	25.74	28.39	106.13
Establishment characteristics										
Service-providing industries	3.03	0.60	5.74	5.30	12.51	11.59	7.35	12.90	23.51	22.14
Education and health services	1.78	3.40	3.48	6.45	14.41	20.37	16.66	30.19	18.20	22.16
Educational services	2.20	3.72	4.07	9.76	15.29	18.02	20.05	15.56	32.71	26.82
Elementary and secondary schools	3.22	5.40	4.97	8.73	19.47	14.41	20.52	24.07	58.87	10.57
Junior colleges, colleges, and universities	1.70	7.77	11.38	10.63	12.57	–	2.97	21.47	32.57	29.42
Health care and social assistance	–	9.71	3.41	12.81	8.99	23.21	8.80	12.87	39.14	23.79
Hospitals	–	–	2.87	8.79	11.97	6.46	32.51	26.02	18.46	50.39
Public administration	4.55	4.97	6.83	4.53	6.32	26.26	15.66	7.49	12.80	30.48
1 to 99 workers	3.60	4.39	5.39	9.60	5.60	11.90	19.24	23.81	14.32	92.32
1 to 49 workers	2.03	7.09	3.97	10.35	16.01	–	29.38	26.67	18.41	255.55
50 to 99 workers	7.54	10.39	8.18	6.27	9.18	12.38	28.58	29.08	39.64	30.01
100 workers or more	2.35	0.80	4.93	6.43	11.89	3.59	8.58	18.25	14.73	37.66
100 to 499 workers	–	4.09	6.09	10.44	27.92	22.38	6.47	18.76	52.37	65.87
500 workers or more	1.24	1.77	6.10	6.09	11.52	10.70	14.40	16.61	9.00	36.88

See footnotes at end of table.

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.94	\$1.84	\$8.21	\$6.20	\$9.31	\$29.54	\$1.93	\$24.43	\$0.58	\$47.79
Local government	2.98	3.36	5.91	6.66	10.59	10.47	9.99	16.29	9.58	31.63
Geographic areas										
Northeast	4.75	8.43	5.90	2.83	4.51	14.17	15.51	15.02	9.70	28.91
New England	18.87	6.98	8.44	6.10	22.04	42.94	22.63	33.06	8.80	60.60
Middle Atlantic	10.99	10.88	0.00	7.06	18.34	—	30.05	31.69	0.01	88.37
South	1.08	8.53	3.18	7.50	12.97	10.26	15.31	11.54	12.50	50.58
South Atlantic	1.41	7.70	7.36	12.22	11.04	0.00	21.77	24.26	30.57	111.18
East South Central	4.59	—	—	2.52	3.73	5.06	14.16	39.96	0.00	—
West South Central	6.25	8.53	13.18	5.61	10.35	30.41	4.38	24.73	87.48	31.70
Midwest	2.48	8.55	4.14	6.68	—	26.17	3.50	24.00	63.16	73.71
East North Central	—	9.16	8.19	8.02	64.53	32.25	6.54	15.67	84.06	109.83
West North Central	0.98	5.81	15.67	8.69	—	25.30	23.77	16.07	132.42	27.44
West	—	2.64	6.99	13.78	12.80	7.09	19.74	38.99	69.72	62.94
Mountain	1.74	7.76	4.40	9.12	38.10	7.81	32.22	88.86	120.62	38.31
Pacific	2.77	8.24	9.21	32.87	23.87	26.89	—	34.03	66.36	60.61

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.