

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2012

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	77	—	14	2	1	5	—
Worker characteristics								
Management, professional, and related	100	77	—	14	2	1	5	—
Professional and related	100	77	—	15	2	1	5	—
Teachers	100	77	—	14	1	1	6	—
Primary, secondary, and special education school teachers	100	77	—	13	—	1	6	—
Service	100	80	—	11	2	2	5	—
Protective service	100	81	—	8	2	3	5	—
Sales and office	100	76	—	16	2	1	5	—
Office and administrative support	100	75	—	16	2	1	5	—
Natural resources, construction, and maintenance	100	80	—	10	2	2	6	—
Production, transportation, and material moving ...	100	74	—	16	—	2	6	—
Full time	100	77	—	14	2	1	5	—
Part time	100	77	—	16	2	—	4	—
Union	100	75	—	12	2	2	8	—
Nonunion	100	79	—	16	2	(⁴)	3	—
Average wage within the following categories: ⁵								
Lowest 25 percent	100	80	—	14	—	(⁴)	4	—
Lowest 10 percent	100	85	—	9	—	—	5	—
Second 25 percent	100	78	—	14	1	1	5	—
Third 25 percent	100	78	—	11	2	1	7	—
Highest 25 percent	100	73	—	16	3	2	5	—
Highest 10 percent	100	73	—	16	2	4	5	—
Establishment characteristics								
Service-providing industries	100	77	—	14	2	1	5	—
Education and health services	100	76	—	16	1	1	5	—
Educational services	100	77	—	15	1	1	5	—
Elementary and secondary schools	100	78	—	13	1	1	6	—
Junior colleges, colleges, and universities	100	78	—	21	—	—	—	—
Healthcare and social assistance	100	70	—	23	—	—	5	—
Hospitals	100	75	—	20	—	—	4	—
Public administration	100	78	—	11	4	2	5	—
1 to 99 workers	100	80	—	8	—	—	9	—
1 to 49 workers	100	83	—	—	—	—	7	—
50 to 99 workers	100	77	—	9	—	—	—	—
100 workers or more	100	77	—	15	2	1	5	—
100 to 499 workers	100	79	—	10	—	3	5	—
500 workers or more	100	76	—	16	2	1	5	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
State government	100	72	—	22	3	—	—	—
Local government	100	80	—	10	1	2	6	—
Geographic areas								
New England	100	92	—	—	—	—	—	—
Middle Atlantic	100	61	—	17	—	13	7	—
East North Central	100	81	—	14	—	—	4	—
West North Central	100	74	—	—	—	—	—	—
South Atlantic	100	82	—	16	—	—	2	—
East South Central	100	78	—	—	—	—	—	—
West South Central	100	85	—	4	—	—	7	—
Mountain	100	78	—	—	—	—	6	—
Pacific	100	66	—	16	7	—	—	—

¹ A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

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

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5.

⁵ The categories are based on the average wage for each occupation surveyed,

which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.