

**Table 37. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2009**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	16	26	23
Worker characteristics			
Management, professional, and related	25	42	38
Management, business, and financial	28	39	36
Professional and related	24	42	38
Teachers	24	63	57
Primary, secondary, and special education school teachers	21	66	58
Registered nurses	19	24	18
Service	8	14	12
Protective service	18	43	38
Sales and office	19	24	23
Sales and related	18	21	19
Office and administrative support	19	26	25
Natural resources, construction, and maintenance	11	19	17
Construction, extraction, farming, fishing, and forestry	6	14	13
Installation, maintenance, and repair	17	24	22
Production, transportation, and material moving	10	19	16
Production	9	17	13
Transportation and material moving	12	20	19
Full time	18	29	26
Part time	10	14	13
Union	23	55	50
Nonunion	15	20	18
Wage percentiles:⁴			
Lowest 10 percent	5	6	5
Lowest 25 percent	8	10	9
Second 25 percent	13	20	19
Third 25 percent	18	29	26
Highest 25 percent	28	45	41
Highest 10 percent	30	47	43
Establishment characteristics			
Goods-producing industries	10	19	15
Service-providing industries	17	27	25
Education and health services	19	36	32
Educational services	28	64	59
Elementary and secondary schools	20	67	61
Junior colleges, colleges, and universities	48	62	60
Health care and social assistance	13	15	12
Hospitals	26	28	19
Public administration	25	70	65

See footnotes at end of table.

**Table 37. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2009—Continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	6	8	7
1 to 49 workers	5	7	6
50 to 99 workers	9	13	11
100 workers or more	25	41	37
100 to 499 workers	18	28	26
500 workers or more	31	53	48
Geographic areas			
New England	14	25	23
Middle Atlantic	15	27	27
East North Central	16	23	21
West North Central	14	23	18
South Atlantic	20	29	25
East South Central	16	22	20
West South Central	14	28	24
Mountain	15	22	22
Pacific	18	27	25

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

⁴ The percentile groupings are based on the

average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.