Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2011

Observation	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
Characteristics		Under age 65	Age 65 and over
All workers	1.3	1.4	1.3
Worker characteristics			
Management, professional, and related Professional and related Teachers Primary, secondary, and special education	1.4 1.5 1.4	1.3 1.3 1.5	1.2 1.2 1.3
school teachers	1.3 1.7 2.6 2.4 2.4 3.0 2.8	1.6 1.9 2.7 2.8 2.8 3.3	1.6 2.0 3.0 2.6 2.6 3.3 4.0
Full time	1.5 1.4	1.4 2.2	1.3 2.1
Union Nonunion	1.3 2.1	1.4 2.1	1.3 1.9
Average wage within the following categories:3  Lowest 25 percent  Lowest 10 percent  Second 25 percent  Third 25 percent  Highest 25 percent  Highest 10 percent	1.5 1.4	2.4 3.0 2.0 1.5 1.5 2.2	2.3 2.9 2.1 1.7 1.3 1.9
Establishment characteristics			
Service-providing industries  Education and health services  Educational services  Elementary and secondary schools  Junior colleges, colleges, and universities  Health care and social assistance  Hospitals  Public administration	1.4 1.8 1.8 1.2 5.4 4.5 5.9	1.4 1.5 1.6 1.5 3.7 3.4 4.3 1.9	1.3 1.3 1.5 1.4 3.7 3.9 5.4 1.9
1 to 99 workers	2.0 2.2 3.8 1.5 1.8	3.5 3.6 5.2 1.3 2.5 1.3	3.2 3.5 5.0 1.2 2.3 1.2

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2011—Continued

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
State government  Local government  Geographic areas	4.2 0.8	2.5 1.5	2.5 1.3
Middle Atlantic	_ 2.8	1.0 2.6 5.3 2.2 10.6 3.5 4.8 3.7	1.2 2.4 6.6 2.7 8.9 3.5 4.0 2.8

<sup>&</sup>lt;sup>1</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

by the employee.

A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

The categories are based on the average

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: 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/glossary20102011.htm.