

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	61	59	97	36	36	98	33	32	96
Worker characteristics									
Management, professional, and related	78	77	98	44	43	98	53	51	96
Management, business, and financial	85	84	99	57	56	98	63	61	97
Professional and related	76	74	98	38	38	98	49	48	96
Teachers	75	74	97	22	21	99	40	39	97
Primary, secondary, and special education school teachers	83	82	98	19	18	98	40	39	98
Registered nurses	75	74	99	35	35	99	51	50	97
Service	36	34	95	20	19	95	12	12	95
Protective service	69	67	97	24	24	99	20	19	95
Sales and office	59	57	97	36	35	98	33	32	96
Sales and related	47	44	94	29	28	98	19	18	92
Office and administrative support	66	65	98	40	39	98	41	40	97
Natural resources, construction, and maintenance	62	60	96	37	37	98	27	26	97
Construction, extraction, farming, fishing, and forestry	55	52	95	31	31	99	20	19	97
Installation, maintenance, and repair	69	66	97	43	42	98	34	33	98
Production, transportation, and material moving	64	62	97	45	45	99	28	27	97
Production	70	68	97	53	52	99	32	31	97
Transportation and material moving	57	56	97	39	38	99	24	24	97
Full time	76	74	97	43	42	98	42	41	96
Part time	14	13	92	14	14	97	5	5	94
Union	85	84	98	46	46	99	35	34	97
Nonunion	56	55	97	35	34	98	33	32	96
Average wage within the following categories: ³									
Lowest 25 percent	26	24	92	17	17	95	8	7	95
Lowest 10 percent	12	11	89	14	13	96	2	2	95
Second 25 percent	63	61	97	35	34	97	30	29	96
Third 25 percent	74	73	98	45	44	99	42	40	96
Highest 25 percent	84	83	99	51	50	99	58	56	96
Highest 10 percent	87	86	99	54	53	99	60	58	97
Establishment characteristics									
Goods-producing industries	72	70	97	53	53	99	36	35	97
Service-providing industries	59	57	97	33	33	98	33	32	96
Education and health services	69	67	98	27	26	97	38	37	96
Educational services	76	74	98	23	23	99	41	39	96
Elementary and secondary schools	77	75	98	20	20	99	36	35	97
Junior colleges, colleges, and universities	82	79	96	30	30	99	55	53	96
Healthcare and social assistance	63	62	97	29	28	96	36	35	96
Hospitals	86	83	98	44	44	98	60	58	96
Public administration	82	81	98	26	26	99	31	30	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	42	40	96	28	27	97	22	22	96
1 to 49 workers	37	35	96	26	25	97	19	18	96
50 to 99 workers	58	56	96	35	33	95	32	31	97
100 workers or more	78	76	98	44	43	99	43	42	96
100 to 499 workers	71	69	97	41	41	98	36	35	97
500 workers or more	85	84	98	46	46	99	51	49	96
Geographic areas									
New England	63	62	97	38	38	98	38	36	96
Middle Atlantic	58	58	99	68	68	99	31	30	96
East North Central	65	63	97	40	39	97	37	36	97
West North Central	64	62	97	31	30	97	39	38	97
South Atlantic	60	58	97	31	30	97	34	33	96
East South Central	68	65	96	27	27	97	30	29	97
West South Central	63	60	96	27	26	96	32	31	96
Mountain	58	56	97	24	24	99	34	33	95
Pacific	54	53	98	26	25	99	29	27	96

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. See Technical Note for more details.

² 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.

³ 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: 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.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	5	95
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	2	98
Service	9	91
Protective service	10	90
Sales and office	6	94
Sales and related	9	91
Office and administrative support	6	94
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...		
Production	5	95
Transportation and material moving	4	96
Full time	6	94
Part time	6	94
Union	6	94
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	9	91
Lowest 10 percent	6	94
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	6	94
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Healthcare and social assistance	3	97
Hospitals	2	98
Public administration	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	6	94
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	5	95
Geographic areas		
New England	10	90
Middle Atlantic	4	96
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	13	87
West South Central	7	93
Mountain	7	93
Pacific	4	96

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 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. 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.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	56	2	39	3	1
Worker characteristics					
Management, professional, and related	62	2	32	2	1
Management, business, and financial	69	2	25	2	2
Professional and related	59	3	35	3	1
Teachers	38	1	54	6	1
Primary, secondary, and special education school teachers	32	1	60	6	1
Registered nurses	74	2	22	1	1
Service	45	1	50	4	1
Protective service	39	2	53	5	1
Sales and office	63	2	33	2	1
Sales and related	62	3	32	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	57	4	1
Construction, extraction, farming, fishing, and forestry	20	—	72	5	—
Installation, maintenance, and repair	50	1	45	3	1
Production, transportation, and material moving ...	45	1	50	4	1
Production	46	(²)	49	4	1
Transportation and material moving	44	1	51	3	(²)
Full time	56	2	39	3	1
Part time	52	1	42	3	2
Union	35	1	55	8	1
Nonunion	61	2	35	1	1
Average wage within the following categories: ³					
Lowest 25 percent	45	1	51	2	(²)
Lowest 10 percent	29	—	67	—	—
Second 25 percent	53	1	42	2	1
Third 25 percent	55	2	40	3	1
Highest 25 percent	61	3	32	3	1
Highest 10 percent	63	3	30	2	1
Establishment characteristics					
Goods-producing industries	45	2	48	3	1
Service-providing industries	58	2	37	3	1
Education and health services	52	2	42	3	1
Educational services	41	2	51	5	1
Elementary and secondary schools	32	1	60	6	1
Junior colleges, colleges, and universities	59	3	33	4	2
Healthcare and social assistance	62	2	34	1	1
Hospitals	79	2	17	1	1
Public administration	36	3	53	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	48	1	49	2	1
1 to 49 workers	47	2	49	2	1
50 to 99 workers	49	—	48	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	60	3	32	4	1
Geographic areas					
New England	64	—	32	2	—
Middle Atlantic	58	3	34	5	1
East North Central	50	2	44	3	(²)
West North Central	55	1	40	2	1
South Atlantic	61	2	33	3	1
East South Central	58	2	37	2	1
West South Central	55	1	41	2	1
Mountain	54	—	45	—	—
Pacific	49	3	44	—	—

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 Less than 0.5.

³ 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.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2012**

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	59	13	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	56	12	26	5	1.4	1.0
Management, business, and financial	1	56	11	27	6	1.4	1.0
Professional and related	(³)	56	13	25	5	1.4	1.0
Teachers	–	49	24	24	–	1.4	–
Primary, secondary, and special education school teachers	–	47	27	24	2	1.4	1.5
Registered nurses	–	71	10	15	–	1.3	1.0
Service	1	60	16	21	2	1.3	1.0
Protective service	–	56	–	19	8	1.5	1.0
Sales and office	(³)	65	9	22	4	1.3	1.0
Sales and related	–	75	8	13	–	1.2	1.0
Office and administrative support	1	60	10	25	4	1.4	1.0
Natural resources, construction, and maintenance	2	56	15	24	3	1.4	1.0
Construction, extraction, farming, fishing, and forestry	–	54	12	27	–	1.4	1.0
Installation, maintenance, and repair	2	56	16	23	3	1.4	1.0
Production, transportation, and material moving	1	60	16	21	2	1.3	1.0
Production	–	55	15	27	–	1.4	1.0
Transportation and material moving	–	66	18	14	–	1.3	1.0
Full time	1	59	13	24	4	1.4	1.0
Part time	1	70	9	15	6	1.3	1.0
Union	1	61	18	15	5	1.3	1.0
Nonunion	1	59	12	25	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	64	13	20	–	1.3	1.0
Lowest 10 percent	–	77	–	6	–	1.1	1.0
Second 25 percent	1	64	12	21	2	1.3	1.0
Third 25 percent	1	59	12	24	4	1.4	1.0
Highest 25 percent	1	56	13	25	5	1.4	1.0
Highest 10 percent	1	53	13	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	51	14	29	5	1.4	1.0
Service-providing industries	1	61	12	23	4	1.4	1.0
Education and health services	1	61	14	21	3	1.3	1.0
Educational services	1	47	22	27	3	1.4	1.5
Elementary and secondary schools	–	44	28	27	1	1.4	1.5
Junior colleges, colleges, and universities	2	52	15	27	4	1.4	–
Healthcare and social assistance	1	69	10	18	2	1.3	1.0
Hospitals	1	73	11	13	2	1.2	1.0
Public administration	–	57	19	17	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	57	12	25	6	1.4	1.0
1 to 49 workers	—	61	10	21	—	1.4	1.0
50 to 99 workers	—	49	14	32	—	1.5	—
100 workers or more	1	61	13	23	3	1.3	1.0
100 to 499 workers	—	62	11	23	—	1.3	1.0
500 workers or more	1	59	14	23	3	1.3	1.0
Geographic areas							
New England	1	62	13	20	5	1.4	1.0
Middle Atlantic	1	55	17	20	6	1.4	1.0
East North Central	—	57	13	26	—	1.4	1.0
West North Central	—	53	15	24	—	1.5	—
South Atlantic	—	61	12	24	—	1.3	1.0
East South Central	—	53	9	33	—	1.5	—
West South Central	—	62	11	24	—	1.3	1.0
Mountain	—	73	10	15	—	1.2	1.0
Pacific	1	61	9	24	5	1.4	1.0

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 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5.

⁴ 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.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2012

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	28
Worker characteristics							
Management, professional, and related	74	50,000	100,000	250,000	600,000	1,000,000	26
Management, business, and financial	78	50,000	100,000	250,000	600,000	–	22
Professional and related	71	50,000	100,000	265,000	600,000	1,000,000	29
Teachers	59	50,000	50,000	100,000	250,000	400,000	41
Primary, secondary, and special education school teachers	49	–	50,000	–	200,000	350,000	51
Registered nurses	67	50,000	–	250,000	500,000	1,000,000	33
Service	66	50,000	50,000	150,000	500,000	1,000,000	34
Protective service	49	50,000	50,000	100,000	280,000	–	51
Sales and office	77	50,000	50,000	200,000	500,000	1,000,000	23
Sales and related	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support	74	50,000	–	200,000	500,000	–	26
Natural resources, construction, and maintenance	68	50,000	–	200,000	–	2,000,000	32
Construction, extraction, farming, fishing, and forestry	57	50,000	50,000	–	300,000	750,000	43
Installation, maintenance, and repair	71	50,000	70,000	250,000	1,000,000	2,000,000	29
Production, transportation, and material moving	63	50,000	70,000	250,000	500,000	1,000,000	37
Production	67	50,000	100,000	250,000	500,000	1,000,000	33
Transportation and material moving	57	50,000	50,000	–	500,000	–	43
Full time	73	50,000	50,000	200,000	500,000	1,000,000	27
Part time	57	50,000	–	250,000	600,000	1,000,000	43
Union	53	50,000	50,000	150,000	400,000	1,000,000	47
Nonunion	75	50,000	50,000	245,000	500,000	1,000,000	25
Average wage within the following categories: ³							
Lowest 25 percent	66	50,000	50,000	–	500,000	–	34
Lowest 10 percent	72	50,000	50,000	–	–	–	28
Second 25 percent	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent	72	50,000	70,000	200,000	500,000	1,000,000	28
Highest 25 percent	73	50,000	100,000	300,000	750,000	–	27
Highest 10 percent	75	50,000	100,000	300,000	750,000	–	25
Establishment characteristics							
Goods-producing industries	66	50,000	100,000	300,000	750,000	–	34
Service-providing industries	73	50,000	50,000	200,000	500,000	1,000,000	27
Education and health services	69	50,000	50,000	200,000	500,000	–	31
Educational services	61	50,000	50,000	100,000	250,000	500,000	39
Elementary and secondary schools	47	–	50,000	100,000	200,000	350,000	53
Junior colleges, colleges, and universities	76	50,000	50,000	–	–	500,000	24
Healthcare and social assistance	73	50,000	–	250,000	500,000	1,000,000	27
Hospitals	69	50,000	100,000	350,000	600,000	1,000,000	31
Public administration	47	50,000	50,000	100,000	200,000	500,000	53

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	77	\$50,000	—	\$200,000	\$500,000	\$1,000,000	23
1 to 49 workers	77	50,000	—	200,000	500,000	1,000,000	23
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	71	50,000	\$50,000	245,000	500,000	1,000,000	29
100 to 499 workers	76	50,000	50,000	200,000	500,000	1,000,000	24
500 workers or more	66	50,000	—	280,000	1,000,000	—	34
Geographic areas							
New England	77	50,000	—	200,000	500,000	—	23
Middle Atlantic	73	50,000	50,000	200,000	500,000	1,000,000	27
East North Central	63	50,000	100,000	250,000	500,000	1,000,000	37
West North Central	64	50,000	—	300,000	600,000	1,000,000	36
South Atlantic	72	50,000	—	250,000	500,000	1,500,000	28
East South Central	81	50,000	—	—	500,000	1,000,000	19
West South Central	77	50,000	50,000	250,000	750,000	1,000,000	23
Mountain	76	50,000	50,000	—	500,000	1,000,000	24
Pacific	75	50,000	50,000	200,000	500,000	1,000,000	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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2012

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
Worker characteristics					
Management, professional, and related	–	–	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	–	25,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	–	10,000	–	–	50,000
Service	5,000	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	–	25,000	45,000
Sales and office	–	10,000	20,000	25,000	50,000
Sales and related	–	10,000	15,000	25,000	50,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	–	25,000	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving	10,000	10,000	20,000	25,000	50,000
Production	10,000	10,000	20,000	26,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	5,000	5,000	15,000	25,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	–	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	–	25,000	50,000
Third 25 percent	10,000	10,000	20,000	30,000	50,000
Highest 25 percent	–	–	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	30,000	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	30,000	50,000
Education and health services	–	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	40,000	50,000
Elementary and secondary schools	–	10,000	21,000	46,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	30,000	50,000
Healthcare and social assistance	–	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	20,000	–	50,000
Public administration	5,000	10,000	20,000	25,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
1 to 49 workers	10,000	10,000	20,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	35,000	50,000
100 to 499 workers	10,000	10,000	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	—	20,000	—	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	27,500	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	15,000	—	50,000
West South Central	5,000	10,000	—	25,000	—
Mountain	10,000	10,000	20,000	40,000	50,000
Pacific	—	10,000	20,000	—	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² 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.

³ 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 receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less

than the amount shown. The remaining percentiles follow the same logic.

⁴ 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: 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.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2012**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	36	—	—
Worker characteristics				
Management, professional, and related	49	35	—	—
Management, business, and financial	50	37	—	—
Professional and related	48	33	—	—
Teachers	44	—	14	—
Registered nurses	51	29	—	—
Service	34	—	34	—
Protective service	43	31	—	—
Sales and office	46	34	—	—
Sales and related	48	31	—	—
Office and administrative support	46	36	—	—
Natural resources, construction, and maintenance	41	41	—	—
Construction, extraction, farming, fishing, and forestry	30	42	—	—
Installation, maintenance, and repair	48	40	—	—
Production, transportation, and material moving ...	40	45	—	—
Production	40	49	—	—
Transportation and material moving	40	39	—	—
Full time	45	—	13	—
Part time	36	—	44	—
Union	43	—	15	—
Nonunion	44	38	—	—
Average wage within the following categories: ³				
Lowest 25 percent	—	33	35	—
Lowest 10 percent	30	—	50	—
Second 25 percent	42	39	—	—
Third 25 percent	45	38	—	—
Highest 25 percent	50	34	—	—
Highest 10 percent	51	31	—	—
Establishment characteristics				
Goods-producing industries	42	45	—	—
Service-providing industries	44	34	—	—
Education and health services	42	31	—	—
Educational services	46	—	13	—
Elementary and secondary schools	37	—	8	—
Junior colleges, colleges, and universities	63	21	—	—
Healthcare and social assistance	40	34	—	—
Hospitals	54	25	—	—
Public administration	52	22	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2012—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	31	39	—	—
1 to 49 workers	—	37	32	—
50 to 99 workers	36	44	—	—
100 workers or more	51	—	10	—
100 to 499 workers	44	42	—	—
500 workers or more	58	—	9	—
Geographic areas				
Middle Atlantic	18	—	55	—
East North Central	58	36	—	—
South Atlantic	53	45	—	—
East South Central	49	50	—	—
West South Central	57	41	—	—
Mountain	54	45	—	—
Pacific	47	39	—	—

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 Employer assumes all risks and expenses of providing the benefit.

³ 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.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	10	90
Professional and related	14	86
Teachers	14	86
Service	36	64
Protective service	19	81
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	18	82
Construction, extraction, farming, fishing, and forestry	18	82
Installation, maintenance, and repair	18	82
Production, transportation, and material moving ...	19	81
Production	13	87
Transportation and material moving	25	75
Full time	16	84
Part time	42	58
Union	20	80
Nonunion	18	82
Average wage within the following categories: ²		
Lowest 25 percent	41	59
Lowest 10 percent	49	51
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	13	87
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	11	89
Service-providing industries	21	79
Education and health services	21	79
Educational services	12	88
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	10	90
Healthcare and social assistance	27	73
Hospitals	20	80
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	28	72
1 to 49 workers	32	68
50 to 99 workers	21	79
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Middle Atlantic	48	52
East North Central	6	94
South Atlantic	7	93
East South Central	8	92
West South Central	6	94
Mountain	4	96
Pacific	15	85

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 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. 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.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2012**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	6	2	69	21	2
Worker characteristics					
Management, professional, and related	2	1	66	29	2
Management, business, and financial	2	—	61	35	—
Professional and related	1	1	70	25	3
Teachers	—	—	80	7	8
Registered nurses	—	—	82	13	4
Service	5	1	85	8	1
Protective service	—	1	80	16	—
Sales and office	3	1	69	26	2
Sales and related	4	—	70	25	—
Office and administrative support	3	1	68	26	2
Natural resources, construction, and maintenance	14	6	64	15	1
Construction, extraction, farming, fishing, and forestry	21	8	64	—	—
Installation, maintenance, and repair	10	—	65	20	—
Production, transportation, and material moving ...	18	4	66	11	1
Production	19	6	62	12	2
Transportation and material moving	17	2	71	9	1
Full time	7	2	67	22	2
Part time	4	(²)	83	12	1
Union	18	6	60	13	3
Nonunion	4	1	71	23	1
Average wage within the following categories: ³					
Lowest 25 percent	6	—	82	9	—
Lowest 10 percent	2	—	93	6	—
Second 25 percent	8	1	73	17	2
Third 25 percent	8	2	68	21	2
Highest 25 percent	4	2	63	29	2
Highest 10 percent	2	1	62	32	3
Establishment characteristics					
Goods-producing industries	17	5	59	17	2
Service-providing industries	4	1	71	22	2
Education and health services	4	1	81	10	4
Educational services	—	—	82	8	5
Elementary and secondary schools	—	—	84	3	8
Junior colleges, colleges, and universities	1	—	79	18	—
Healthcare and social assistance	4	1	81	11	4
Hospitals	—	—	81	15	4
Public administration	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2012—Continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	6	1	76	16	1
1 to 49 workers	6	1	76	16	1
50 to 99 workers	7	—	75	16	—
100 workers or more	6	2	65	24	2
100 to 499 workers	8	1	69	20	1
500 workers or more	5	3	62	27	3
Geographic areas					
Middle Atlantic	4	(²)	85	9	2
East North Central	11	4	60	24	1
South Atlantic	7	1	65	26	(²)
East South Central	8	—	67	22	—
West South Central	7	—	56	33	—
Mountain	5	—	69	24	—
Pacific	4	1	66	23	6

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 Less than 0.5.

³ 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.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	91	12	21	26	26	26	9
Worker characteristics							
Management, professional, and related	90	12	20	26	26	26	10
Management, business, and financial	92	12	18	26	26	26	8
Professional and related	88	12	21	26	26	26	12
Teachers	82	12	22	26	26	52	18
Registered nurses	92	12	21	26	26	26	8
Service	94	13	26	26	26	—	6
Protective service	91	12	22	26	26	26	9
Sales and office	92	12	18	26	26	26	8
Sales and related	89	12	13	26	26	26	11
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	92	13	24	26	26	36	8
Construction, extraction, farming, fishing, and forestry	97	13	24	26	26	26	3
Installation, maintenance, and repair	88	13	24	26	26	—	12
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production	92	13	24	26	26	26	8
Transportation and material moving	91	13	25	26	26	26	9
Full time	91	12	21	26	26	26	9
Part time	95	—	26	26	26	—	5
Union	87	13	26	26	26	52	13
Nonunion	92	12	20	26	26	26	8
Average wage within the following categories: ³							
Lowest 25 percent	93	13	25	26	26	26	7
Lowest 10 percent	95	21	26	26	26	52	5
Second 25 percent	94	12	20	26	26	26	6
Third 25 percent	92	12	20	26	26	26	8
Highest 25 percent	88	13	24	26	26	26	12
Highest 10 percent	86	13	22	26	26	26	14
Establishment characteristics							
Goods-producing industries	92	13	25	26	26	26	8
Service-providing industries	91	12	21	26	26	26	9
Education and health services	90	13	22	26	26	26	10
Educational services	83	13	22	26	26	52	17
Elementary and secondary schools	76	13	22	26	—	52	24
Junior colleges, colleges, and universities	91	—	26	26	26	26	9
Healthcare and social assistance	94	12	20	26	26	26	6
Hospitals	90	13	21	26	26	26	10
Public administration	88	—	24	26	26	52	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	94	12	24	26	26	26	6
50 to 99 workers	93	12	13	26	26	26	7
100 workers or more	90	13	22	26	26	26	10
100 to 499 workers	92	12	18	26	26	26	8
500 workers or more	88	13	25	26	26	26	12
Geographic areas							
Middle Atlantic	93	24	26	26	26	26	7
East North Central	87	13	20	26	26	—	13
South Atlantic	94	12	18	26	26	—	6
West South Central	93	12	—	26	26	26	7
Pacific	92	12	18	26	26	26	8

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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	21	2	36	26	15	63.1	60.0
Worker characteristics								
Management, professional, and related	1	19	2	39	20	19	64.2	60.0
Management, business, and financial	—	19	—	40	17	21	64.5	60.0
Professional and related	1	19	2	38	22	18	64.0	60.0
Teachers	—	30	5	24	17	25	65.7	60.0
Registered nurses	2	20	1	51	18	8	60.2	60.0
Service	—	30	—	30	34	4	60.1	60.0
Protective service	—	40	—	31	22	6	59.0	60.0
Sales and office	1	20	2	36	27	14	63.1	60.0
Sales and related	—	18	—	39	27	13	63.1	60.0
Office and administrative support	1	20	2	35	27	14	63.1	60.0
Natural resources, construction, and maintenance	—	18	—	39	27	13	62.1	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	33	34	12	62.3	60.0
Installation, maintenance, and repair	—	18	—	44	23	14	62.0	60.0
Production, transportation, and material moving ...	1	18	1	36	27	16	64.1	60.0
Production	1	17	2	40	27	13	62.2	60.0
Transportation and material moving	—	19	—	32	28	19	66.3	60.0
Full time	1	19	2	38	24	16	63.4	60.0
Part time	—	31	—	24	36	7	61.1	60.0
Union	1	20	5	26	33	15	63.4	60.0
Nonunion	1	21	1	39	24	14	63.1	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	27	—	30	35	6	60.9	60.0
Lowest 10 percent	—	31	—	24	40	3	60.4	60.0
Second 25 percent	1	19	2	39	28	12	62.7	60.0
Third 25 percent	1	21	2	38	24	15	62.9	60.0
Highest 25 percent	1	19	2	37	22	20	64.8	60.0
Highest 10 percent	—	19	—	34	21	23	65.8	60.0
Establishment characteristics								
Goods-producing industries	2	15	1	40	24	18	63.9	60.0
Service-providing industries	1	22	2	36	26	14	63.0	60.0
Education and health services	1	26	4	35	21	14	61.9	60.0
Educational services	—	34	7	22	13	25	64.6	60.0
Elementary and secondary schools	—	40	4	24	12	19	61.3	60.0
Junior colleges, colleges, and universities	—	24	12	20	10	34	69.9	60.0
Healthcare and social assistance	2	21	2	43	26	7	60.3	60.0
Hospitals	2	21	3	49	18	7	59.7	60.0
Public administration	—	28	—	33	30	6	60.4	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	24	1	33	30	10	61.8	60.0
1 to 49 workers	—	25	—	30	34	9	61.7	60.0
50 to 99 workers	—	23	—	41	22	13	62.0	60.0
100 workers or more	1	18	2	38	23	17	64.0	60.0
100 to 499 workers	1	13	1	45	24	16	63.9	60.0
500 workers or more	1	23	3	32	22	19	64.2	60.0
Geographic areas								
Middle Atlantic	—	35	—	12	44	6	61.2	66.0
East North Central	—	12	—	49	20	17	63.5	60.0
South Atlantic	—	19	—	50	10	19	63.4	60.0
East South Central	—	—	—	53	8	—	66.3	60.0
West South Central	—	9	—	54	15	19	65.5	60.0
Mountain	—	7	—	51	19	21	65.5	60.0
Pacific	2	13	10	40	22	13	62.8	60.0

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 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.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$170	\$300	\$561	\$1,000	\$2,080	28
Worker characteristics							
Management, professional, and related	69	170	500	700	1,500	2,350	31
Management, business, and financial	71	170	500	917	1,750	2,500	29
Professional and related	68	170	500	692	1,500	2,309	32
Teachers	69	170	500	692	850	1,662	31
Registered nurses	60	170	–	572	1,250	2,423	40
Service	82	170	200	546	572	1,300	18
Protective service	72	170	170	559	–	2,500	28
Sales and office	73	170	250	561	1,150	2,308	27
Sales and related	74	170	230	559	1,000	2,885	26
Office and administrative support	72	170	250	561	1,150	2,308	28
Natural resources, construction, and maintenance	73	170	–	559	1,000	–	27
Construction, extraction, farming, fishing, and forestry	74	170	500	546	600	–	26
Installation, maintenance, and repair	72	170	–	561	1,000	1,800	28
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	69	170	250	515	1,000	–	31
Transportation and material moving	69	170	–	500	572	1,250	31
Full time	71	170	340	572	1,155	2,308	29
Part time	84	170	170	–	561	650	16
Union	72	170	200	500	572	1,500	28
Nonunion	72	170	315	572	1,150	2,308	28
Average wage within the following categories: ³							
Lowest 25 percent	83	170	170	546	572	1,300	17
Second 25 percent	73	170	315	561	1,000	2,000	27
Third 25 percent	71	170	275	561	1,000	2,080	29
Highest 25 percent	67	170	400	600	1,500	2,350	33
Highest 10 percent	67	170	–	600	1,500	2,500	33
Establishment characteristics							
Goods-producing industries	66	170	300	550	1,000	2,000	34
Service-providing industries	74	170	300	561	1,000	2,307	26
Education and health services	68	170	–	572	1,000	2,000	32
Educational services	64	170	–	692	831	1,500	36
Elementary and secondary schools	67	185	500	692	831	–	33
Junior colleges, colleges, and universities	57	170	185	572	1,039	1,500	43
Healthcare and social assistance	70	170	385	561	1,000	2,307	30
Hospitals	59	170	385	–	1,250	2,423	41
Public administration	71	135	200	572	–	1,662	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$170	—	\$546	\$1,000	\$1,662	21
1 to 49 workers	82	170	—	546	692	1,500	18
50 to 99 workers	74	170	\$250	524	1,000	2,000	26
100 workers or more	67	170	315	577	1,500	2,309	33
100 to 499 workers	73	170	400	700	1,500	2,310	27
500 workers or more	62	170	250	572	1,100	2,308	38
Geographic areas							
Middle Atlantic	89	170	170	524	572	750	11
East North Central	50	200	350	700	1,250	2,300	50
South Atlantic	69	300	550	1,000	1,500	2,423	31
East South Central	67	250	—	1,000	—	2,800	33
West South Central	64	275	500	—	—	2,000	36
Mountain	69	—	—	—	2,300	3,000	31
Pacific	76	170	476	—	2,000	2,350	24

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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	8	92
Professional and related	11	89
Teachers	19	81
Primary, secondary, and special education school teachers	22	78
Service	13	87
Protective service	22	78
Sales and office	9	91
Sales and related	9	91
Office and administrative support	8	92
Natural resources, construction, and maintenance	11	89
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ...	7	93
Production	7	93
Transportation and material moving	6	94
Full time	10	90
Union	13	87
Nonunion	9	91
Average wage within the following categories: ²		
Lowest 25 percent	10	90
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	9	91
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	10	90
Education and health services	12	88
Educational services	17	83
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	12	88
Healthcare and social assistance	8	92
Hospitals	9	91
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	12	88
Geographic areas		
New England	5	95
Middle Atlantic	9	91
East North Central	11	89
West North Central	9	91
South Atlantic	9	91
East South Central	7	93
West South Central	9	91
Pacific	7	93

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 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. 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.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	95	4	1	(²)
Management, business, and financial	94	5	1	(²)
Professional and related	96	3	(²)	(²)
Teachers	96	2	1	1
Primary, secondary, and special education school teachers	96	—	2	—
Registered nurses	98	2	—	—
Service	95	4	—	—
Protective service	94	6	—	—
Sales and office	94	5	(²)	1
Sales and related	91	9	—	—
Office and administrative support	95	4	1	1
Natural resources, construction, and maintenance	89	6	3	2
Construction, extraction, farming, fishing, and forestry	88	8	—	—
Installation, maintenance, and repair	90	6	2	2
Production, transportation, and material moving	90	3	5	2
Production	88	3	7	2
Transportation and material moving	92	3	2	3
Full time	94	4	1	1
Union	85	6	6	3
Nonunion	96	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	—	—
Second 25 percent	95	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	93	4	1	1
Highest 10 percent	94	5	1	(²)
Establishment characteristics				
Goods-producing industries	90	4	5	2
Service-providing industries	95	4	1	1
Education and health services	97	2	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	—	—	2
Junior colleges, colleges, and universities	94	6	—	—
Healthcare and social assistance	98	2	—	—
Hospitals	97	2	—	—
Public administration	92	7	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	94	4	1	(²)
1 to 49 workers	93	5	1	(²)
50 to 99 workers	96	3	1	1
100 workers or more	94	4	1	1
100 to 499 workers	94	5	1	1
500 workers or more	94	4	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	94	3	—	—
East North Central	90	5	3	1
West North Central	95	3	—	—
South Atlantic	95	4	—	—
East South Central	91	8	—	—
West South Central	96	3	—	—
Mountain	96	4	—	—
Pacific	94	4	—	—

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 Less than 0.5.

³ 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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	22	60	9	7	2	58.7	60.0
Worker characteristics							
Management, professional, and related	22	57	10	8	2	58.7	60.0
Management, business, and financial	22	60	—	9	—	58.6	60.0
Professional and related	23	56	11	8	2	58.8	60.0
Teachers	14	45	21	14	7	61.1	60.0
Primary, secondary, and special education school teachers	16	37	25	16	6	61.2	60.0
Registered nurses	45	44	7	—	—	55.5	60.0
Service	28	55	10	5	3	58.4	60.0
Protective service	20	53	15	—	—	60.0	60.0
Sales and office	22	62	7	7	2	58.8	60.0
Sales and related	20	67	6	5	2	59.0	60.0
Office and administrative support	22	60	7	8	2	58.7	60.0
Natural resources, construction, and maintenance	18	65	9	6	3	59.4	60.0
Construction, extraction, farming, fishing, and forestry	20	63	—	—	—	59.2	60.0
Installation, maintenance, and repair	16	66	8	7	3	59.5	60.0
Production, transportation, and material moving	18	70	5	6	1	58.6	60.0
Production	16	70	—	8	—	59.1	60.0
Transportation and material moving	21	70	5	3	1	58.1	60.0
Full time	22	61	9	7	2	58.7	60.0
Union	28	47	10	9	6	59.1	60.0
Nonunion	21	62	8	7	1	58.7	60.0
Average wage within the following categories: ²							
Lowest 25 percent	20	64	7	6	3	59.3	60.0
Second 25 percent	22	62	9	6	1	58.6	60.0
Third 25 percent	21	61	9	7	2	58.9	60.0
Highest 25 percent	23	58	9	8	2	58.6	60.0
Highest 10 percent	24	58	9	7	2	58.4	60.0
Establishment characteristics							
Goods-producing industries	19	69	—	7	—	58.7	60.0
Service-providing industries	23	59	9	7	2	58.7	60.0
Education and health services	25	53	11	—	—	58.7	60.0
Educational services	13	48	21	12	6	61.1	60.0
Elementary and secondary schools	16	36	26	15	6	61.4	60.0
Junior colleges, colleges, and universities	10	64	13	—	—	60.6	60.0
Healthcare and social assistance	34	57	—	4	—	56.7	60.0
Hospitals	45	49	2	—	—	55.0	60.0
Public administration	18	47	21	11	3	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	18	66	6	9	2	59.3	60.0
1 to 49 workers	17	68	6	8	2	59.2	60.0
50 to 99 workers	18	62	7	11	2	59.4	60.0
100 workers or more	24	58	10	7	2	58.5	60.0
100 to 499 workers	16	68	8	7	2	59.2	60.0
500 workers or more	30	51	11	—	—	58.0	60.0
Geographic areas							
New England	—	70	6	7	—	59.3	60.0
Middle Atlantic	23	61	5	11	1	59.1	60.0
East North Central	28	59	5	6	2	58.1	60.0
West North Central	16	58	—	10	—	60.3	60.0
South Atlantic	21	60	15	3	1	58.2	60.0
East South Central	21	67	5	—	—	58.4	60.0
West South Central	21	67	4	7	2	58.3	60.0
Mountain	20	54	14	—	—	59.4	60.0
Pacific	23	55	12	9	1	58.9	60.0

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 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.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	82	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	18
Worker characteristics							
Management, professional, and related	82	3,900	5,000	8,000	10,000	15,000	18
Management, business, and financial	86	4,000	6,000	10,000	13,000	20,000	14
Professional and related	80	3,000	5,000	7,500	10,000	15,000	20
Teachers	70	—	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	66	—	3,900	5,000	6,000	8,000	34
Registered nurses	88	3,000	5,000	7,000	10,000	15,000	12
Service	75	3,000	5,000	6,000	10,000	10,000	25
Protective service	68	3,000	5,000	6,000	8,000	10,000	32
Sales and office	85	3,000	5,000	8,000	11,250	20,000	15
Sales and related	88	—	5,000	7,500	12,000	20,000	12
Office and administrative support	84	3,000	5,000	8,000	11,000	20,000	16
Natural resources, construction, and maintenance	82	3,000	4,800	6,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	76	2,917	—	5,000	7,000	—	24
Installation, maintenance, and repair	84	3,000	5,000	7,500	10,000	15,000	16
Production, transportation, and material moving	76	2,500	5,000	6,000	10,000	15,000	24
Production	81	2,500	5,000	7,000	10,000	15,000	19
Transportation and material moving	72	—	5,000	6,000	10,000	13,000	28
Full time	82	3,000	5,000	7,500	10,000	15,000	18
Union	66	2,500	4,000	5,000	8,000	11,000	34
Nonunion	84	3,000	5,000	8,000	10,000	15,000	16
Average wage within the following categories: ³							
Lowest 25 percent	79	3,000	5,000	6,000	10,000	15,000	21
Second 25 percent	81	3,000	5,000	7,000	10,000	15,000	19
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	82	3,900	5,000	8,000	12,000	17,300	18
Highest 10 percent	82	4,000	6,000	10,000	13,500	20,000	18
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	82	3,000	5,000	7,500	10,000	15,000	18
Education and health services	80	3,000	5,000	6,000	10,000	12,500	20
Educational services	72	—	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	67	—	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities	79	—	5,000	7,000	10,000	13,000	21
Healthcare and social assistance	86	3,000	5,000	6,600	10,000	15,000	14
Hospitals	89	—	5,000	7,000	10,000	15,000	11
Public administration	63	—	—	5,000	6,000	9,000	37

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
1 to 49 workers	87	3,000	5,000	7,500	10,000	15,000	13
50 to 99 workers	83	3,500	5,000	7,000	10,000	13,890	17
100 workers or more	80	3,000	5,000	7,500	10,000	15,000	20
100 to 499 workers	85	3,333	5,000	7,500	10,000	15,000	15
500 workers or more	77	2,917	5,000	8,000	12,500	17,300	23
Geographic areas							
New England	92	4,167	5,000	7,500	10,000	15,000	8
Middle Atlantic	85	2,500	5,000	7,000	10,000	15,000	15
East North Central	73	3,000	5,000	6,000	10,000	15,000	27
West North Central	71	3,500	5,000	7,000	10,000	—	29
South Atlantic	85	3,000	5,000	7,500	10,000	15,000	15
West South Central	86	3,000	5,000	7,500	10,000	15,000	14
Mountain	77	3,000	5,000	8,000	—	20,000	23
Pacific	83	3,500	5,000	10,000	10,000	17,300	17

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 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same as or less than the benefit shown. The remaining percentiles follow the same logic.

³ 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.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	56	97	39	38	98	33	32	96
Worker characteristics									
Management, professional, and related	78	77	99	52	51	98	60	57	96
Management, business, and financial	85	85	99	62	60	98	67	65	97
Professional and related	74	73	98	47	47	98	56	54	96
Service	29	27	94	20	19	94	10	9	96
Protective service	46	43	94	27	27	100	12	12	94
Sales and office	57	55	96	37	36	98	33	31	96
Sales and related	47	44	94	29	28	98	19	18	92
Office and administrative support	64	63	98	42	42	98	42	41	97
Natural resources, construction, and maintenance	59	56	96	38	38	98	25	24	97
Construction, extraction, farming, fishing, and forestry	50	47	95	32	31	98	16	15	97
Installation, maintenance, and repair	67	64	96	44	43	98	33	33	97
Production, transportation, and material moving ...	63	61	97	46	46	99	28	27	97
Production	70	68	97	53	52	99	32	31	97
Transportation and material moving	56	54	96	40	40	99	24	24	97
Full time	73	71	97	47	46	98	43	41	96
Part time	13	12	92	15	14	97	5	4	94
Union	85	83	98	63	62	99	35	34	97
Nonunion	55	53	97	36	35	98	33	32	96
Average wage within the following categories: ²									
Lowest 25 percent	22	20	91	17	16	95	6	6	95
Lowest 10 percent	11	10	87	15	14	96	2	2	95
Second 25 percent	60	57	96	35	34	97	27	26	96
Third 25 percent	72	70	98	48	47	98	41	40	96
Highest 25 percent	82	81	99	59	58	99	62	60	97
Highest 10 percent	85	85	99	63	62	98	67	64	96
Establishment characteristics									
Goods-producing industries	72	70	97	53	53	99	36	34	97
Construction	48	45	94	26	26	98	14	14	95
Manufacturing	81	79	98	63	63	99	42	41	97
Service-providing industries	54	53	97	36	35	97	33	31	96
Trade, transportation, and utilities	55	52	95	34	33	98	23	22	94
Wholesale trade	64	63	97	47	46	98	40	39	97
Retail trade	45	41	92	26	25	97	12	10	89
Transportation and warehousing	75	74	99	46	45	98	36	34	96
Utilities	95	94	99	50	50	100	88	84	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	85	84	99	70	68	97	65	64	98
Financial activities	82	81	99	67	66	99	69	66	96
Finance and insurance	88	87	99	74	73	98	77	74	96
Credit intermediation and related activities	91	90	99	73	72	99	79	77	97
Insurance carriers and related activities	85	84	99	73	71	98	77	73	94
Real estate and rental and leasing	60	59	98	43	42	99	39	38	97
Professional and business services	59	58	98	43	42	99	43	42	97
Professional and technical services	72	72	99	54	53	99	58	56	98
Administrative and waste services	37	36	97	25	25	100	19	19	97
Education and health services	63	61	98	31	30	97	39	37	96
Educational services	67	66	99	38	38	99	58	55	96
Junior colleges, colleges, and universities	83	82	99	50	50	99	81	78	97
Healthcare and social assistance	62	60	97	29	28	96	36	34	96
Leisure and hospitality	19	17	91	17	16	92	5	5	99
Accommodation and food services	17	15	90	18	16	91	4	4	100
Other services	38	37	96	24	24	97	20	19	99
1 to 99 workers	41	39	96	28	27	96	22	21	96
1 to 49 workers	36	34	96	26	25	97	19	18	96
50 to 99 workers	57	55	96	37	35	95	31	30	97
100 workers or more	77	75	98	51	50	99	46	45	96
100 to 499 workers	70	68	97	45	44	98	36	35	96
500 workers or more	86	84	99	60	59	99	61	58	96
Geographic areas									
New England	62	61	98	44	43	98	41	39	96
Middle Atlantic	54	53	99	72	72	99	33	32	96
East North Central	63	62	98	42	41	97	35	34	97
West North Central	61	59	96	35	34	97	35	34	97
South Atlantic	56	54	96	32	31	97	32	31	97
East South Central	63	61	96	34	33	97	33	33	98
West South Central	60	57	95	31	29	96	36	34	96
Mountain	54	52	96	25	24	99	30	28	95
Pacific	50	49	98	25	25	98	29	27	95

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. See Technical Note for more details.

² 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: 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.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	4	96
Professional and related	3	97
Service	7	93
Sales and office	6	94
Sales and related	9	91
Office and administrative support	5	95
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	11	89
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	4	96
Full time	5	95
Union	4	96
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	9	91
Lowest 10 percent	4	96
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	5	95
Construction	11	89
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	7	93
Wholesale trade	7	93
Retail trade	9	91
Information	2	98

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	4	96
Finance and insurance	4	96
Credit intermediation and related activities	4	96
Insurance carriers and related activities	4	96
Real estate and rental and leasing	6	94
Professional and business services	5	95
Professional and technical services	3	97
Administrative and waste services	8	92
Education and health services	3	97
Educational services	6	94
Junior colleges, colleges, and universities	4	96
Healthcare and social assistance	2	98
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	6	94
100 workers or more	4	96
100 to 499 workers	5	95
500 workers or more	3	97
Geographic areas		
New England	4	96
Middle Atlantic	4	96
East North Central	5	95
West North Central	4	96
South Atlantic	5	95
East South Central	7	93
West South Central	7	93
Mountain	8	92
Pacific	5	95

¹ 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. 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.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2012

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	60	2	35	2	1
Worker characteristics					
Management, professional, and related	73	3	23	1	1
Management, business, and financial	75	2	20	1	1
Professional and related	71	3	24	1	1
Service	47	1	49	2	(¹)
Sales and office	66	2	30	1	1
Sales and related	62	3	32	2	1
Office and administrative support	67	2	29	1	(¹)
Natural resources, construction, and maintenance	37	—	57	4	—
Construction, extraction, farming, fishing, and forestry	15	—	78	5	—
Installation, maintenance, and repair	51	—	44	3	—
Production, transportation, and material moving ...	46	1	50	3	1
Production	46	(¹)	49	4	1
Transportation and material moving	45	1	51	2	(¹)
Full time	60	2	35	2	1
Union	38	1	53	7	1
Nonunion	64	2	33	1	1
Average wage within the following categories: ²					
Lowest 25 percent	42	—	55	2	—
Lowest 10 percent	30	—	67	1	—
Second 25 percent	57	1	39	2	(¹)
Third 25 percent	58	2	38	2	1
Highest 25 percent	69	3	25	2	1
Highest 10 percent	72	4	21	1	1
Establishment characteristics					
Goods-producing industries	45	2	48	3	1
Construction	16	—	81	2	—
Manufacturing	52	2	42	4	1
Service-providing industries	64	2	32	1	1
Trade, transportation, and utilities	56	2	38	3	1
Wholesale trade	56	—	39	4	—
Retail trade	56	3	37	3	1
Transportation and warehousing	55	2	43	—	—
Utilities	77	—	21	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	83	—	13	—	1
Financial activities	80	2	17	1	(¹)
Finance and insurance	85	2	12	1	(¹)
Credit intermediation and related activities	87	2	9	—	—
Insurance carriers and related activities	80	1	17	—	—
Real estate and rental and leasing	57	—	41	—	—
Professional and business services	68	2	29	—	—
Professional and technical services	68	—	29	—	—
Administrative and waste services	58	—	42	—	—
Education and health services	64	2	32	1	1
Educational services	65	2	30	2	(¹)
Junior colleges, colleges, and universities	74	3	22	1	1
Healthcare and social assistance	64	2	33	1	1
Leisure and hospitality	44	—	52	—	—
Accommodation and food services	44	—	52	—	—
Other services	45	—	51	—	—
1 to 99 workers	48	1	48	2	(¹)
1 to 49 workers	48	2	49	1	(¹)
50 to 99 workers	50	—	47	2	—
100 workers or more	67	2	27	2	1
100 to 499 workers	62	1	33	2	1
500 workers or more	73	4	20	2	1
Geographic areas					
New England	71	2	25	—	—
Middle Atlantic	63	3	31	2	1
East North Central	51	2	44	3	(¹)
West North Central	58	1	39	2	1
South Atlantic	63	1	33	2	(¹)
East South Central	61	1	36	—	—
West South Central	64	1	32	2	1
Mountain	58	—	41	—	—
Pacific	59	3	35	—	—

¹ Less than 0.5.

² 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.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2012

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	61	11	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	58	10	26	5	1.4	1.0
Management, business, and financial	1	57	10	27	6	1.4	1.0
Professional and related	1	59	10	25	5	1.4	1.0
Service	1	64	15	19	1	1.3	1.0
Sales and office	(²)	66	8	21	4	1.3	1.0
Sales and related	—	76	8	12	—	1.2	1.0
Office and administrative support	1	61	8	25	5	1.4	1.0
Natural resources, construction, and maintenance	2	57	14	23	3	1.4	1.0
Construction, extraction, farming, fishing, and forestry	—	53	—	29	—	1.4	1.0
Installation, maintenance, and repair	2	58	15	22	3	1.4	1.0
Production, transportation, and material moving	1	61	15	21	2	1.3	1.0
Production	—	55	15	27	—	1.4	1.0
Transportation and material moving	—	68	16	13	—	1.2	1.0
Full time	1	61	11	24	4	1.4	1.0
Union	2	65	10	18	4	1.3	1.0
Nonunion	1	61	11	24	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	—	68	12	18	—	1.3	1.0
Lowest 10 percent	—	84	—	6	—	1.1	1.0
Second 25 percent	1	66	11	20	2	1.3	1.0
Third 25 percent	1	60	11	24	4	1.4	1.0
Highest 25 percent	1	58	11	25	5	1.4	1.0
Highest 10 percent	1	55	10	28	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	51	14	29	5	1.4	1.0
Construction	—	66	—	—	—	1.3	1.0
Manufacturing	1	51	15	28	5	1.4	1.0
Service-providing industries	1	63	10	22	4	1.3	1.0
Trade, transportation, and utilities	1	68	11	17	3	1.3	1.0
Wholesale trade	—	46	22	24	—	1.5	1.5
Retail trade	—	83	7	8	—	1.1	1.0
Transportation and warehousing	—	65	10	23	—	1.3	1.0
Utilities	—	54	3	30	—	1.6	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	60	10	19	11	1.4	1.0
Financial activities	—	64	—	24	6	1.4	1.0
Finance and insurance	—	64	—	24	7	1.4	1.0
Credit intermediation and related activities	—	65	—	21	9	1.4	1.0
Insurance carriers and related activities	—	62	3	31	4	1.4	1.0
Real estate and rental and leasing	—	56	—	—	—	1.4	1.0
Professional and business services	—	53	13	30	4	1.4	1.0
Professional and technical services	—	55	11	27	7	1.5	1.0
Administrative and waste services	—	56	—	24	—	1.3	1.0
Education and health services	1	68	10	18	3	1.3	1.0
Educational services	—	57	17	17	—	1.3	1.0
Junior colleges, colleges, and universities	5	60	17	16	3	1.3	1.0
Healthcare and social assistance	1	70	9	19	2	1.3	1.0
Leisure and hospitality	—	74	—	—	—	1.2	1.0
Accommodation and food services	—	80	—	—	—	1.1	1.0
Other services	—	38	—	47	—	1.5	—
1 to 99 workers	1	57	11	25	6	1.4	1.0
1 to 49 workers	—	62	10	21	—	1.4	1.0
50 to 99 workers	—	49	13	33	—	1.5	—
100 workers or more	1	63	11	22	3	1.3	1.0
100 to 499 workers	—	64	10	23	—	1.3	1.0
500 workers or more	1	62	12	22	3	1.3	1.0
Geographic areas							
New England	1	62	11	21	5	1.4	1.0
Middle Atlantic	2	60	12	22	5	1.4	1.0
East North Central	—	55	14	27	—	1.4	1.0
West North Central	—	56	11	24	—	1.5	1.0
South Atlantic	—	64	11	22	—	1.3	1.0
East South Central	—	58	—	24	6	1.4	1.0
West South Central	—	65	9	24	—	1.3	1.0
Mountain	—	75	8	15	2	1.2	1.0
Pacific	1	60	8	25	6	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.5.

³ 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.

Table 20. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2012

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$50,000	\$60,000	\$250,000	\$500,000	\$1,000,000	24
Worker characteristics							
Management, professional, and related	78	50,000	100,000	300,000	750,000	1,000,000	22
Management, business, and financial	81	50,000	100,000	250,000	700,000	–	19
Professional and related	77	50,000	–	300,000	750,000	1,000,000	23
Service	73	50,000	50,000	200,000	500,000	1,000,000	27
Sales and office	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related	85	50,000	50,000	–	500,000	1,000,000	15
Office and administrative support	77	50,000	–	200,000	500,000	1,500,000	23
Natural resources, construction, and maintenance	72	50,000	–	250,000	–	2,000,000	28
Construction, extraction, farming, fishing, and forestry	65	50,000	–	–	–	750,000	35
Installation, maintenance, and repair	74	50,000	–	300,000	1,000,000	2,000,000	26
Production, transportation, and material moving ...	63	50,000	70,000	250,000	500,000	1,000,000	37
Production	67	50,000	100,000	250,000	500,000	1,000,000	33
Transportation and material moving	58	50,000	50,000	200,000	500,000	–	42
Full time	77	50,000	–	250,000	500,000	1,000,000	23
Union	58	50,000	70,000	250,000	–	2,000,000	42
Nonunion	77	50,000	–	250,000	500,000	1,000,000	23
Average wage within the following categories: ²							
Lowest 25 percent	69	50,000	50,000	200,000	500,000	1,000,000	31
Lowest 10 percent	76	50,000	50,000	–	500,000	–	24
Second 25 percent	75	50,000	50,000	150,000	500,000	1,000,000	25
Third 25 percent	76	50,000	75,000	200,000	500,000	1,000,000	24
Highest 25 percent	77	50,000	100,000	300,000	750,000	1,500,000	23
Highest 10 percent	79	50,000	100,000	400,000	–	–	21
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	750,000	–	33
Manufacturing	66	50,000	100,000	300,000	–	–	34
Service-providing industries	77	50,000	50,000	245,000	500,000	1,000,000	23
Trade, transportation, and utilities	74	50,000	50,000	100,000	500,000	750,000	26
Wholesale trade	78	50,000	–	200,000	500,000	1,000,000	22
Retail trade	80	50,000	50,000	50,000	–	750,000	20
Transportation and warehousing	63	50,000	50,000	–	–	500,000	37
Utilities	53	50,000	–	–	750,000	1,000,000	47

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	68	\$100,000	—	—	\$2,000,000	\$2,000,000	32
Financial activities	84	50,000	\$100,000	\$250,000	1,000,000	2,000,000	16
Finance and insurance	83	50,000	100,000	250,000	1,000,000	2,000,000	17
Credit intermediation and related activities	88	50,000	100,000	300,000	1,000,000	2,000,000	12
Insurance carriers and related activities	71	50,000	100,000	—	1,000,000	1,000,000	29
Professional and business services	78	50,000	—	300,000	750,000	1,000,000	22
Professional and technical services	86	50,000	—	300,000	600,000	1,000,000	14
Administrative and waste services	65	50,000	—	300,000	—	—	35
Education and health services	76	50,000	—	250,000	500,000	1,000,000	24
Educational services	82	50,000	50,000	200,000	400,000	500,000	18
Junior colleges, colleges, and universities	80	50,000	50,000	200,000	—	—	20
Healthcare and social assistance	75	50,000	—	250,000	500,000	1,000,000	25
Other services	77	50,000	—	200,000	400,000	500,000	23
1 to 99 workers	78	50,000	—	200,000	500,000	1,000,000	22
1 to 49 workers	79	50,000	—	200,000	500,000	1,000,000	21
50 to 99 workers	78	50,000	—	220,000	500,000	—	22
100 workers or more	75	50,000	—	250,000	700,000	1,000,000	25
100 to 499 workers	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more	71	50,000	100,000	400,000	1,000,000	2,000,000	29
Geographic areas							
New England	79	50,000	—	200,000	500,000	—	21
Middle Atlantic	79	50,000	—	200,000	500,000	1,000,000	21
East North Central	66	50,000	100,000	250,000	600,000	1,000,000	34
West North Central	69	50,000	—	250,000	700,000	1,000,000	31
South Atlantic	80	50,000	—	250,000	—	1,500,000	20
East South Central	77	50,000	—	300,000	600,000	—	23
West South Central	79	50,000	—	250,000	750,000	—	21
Mountain	76	50,000	—	250,000	—	1,000,000	24
Pacific	75	50,000	50,000	245,000	500,000	1,000,000	25

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2012

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	—
Service	—	10,000	—	20,000	40,000
Sales and office	10,000	10,000	20,000	25,000	50,000
Sales and related	—	10,000	15,000	—	50,000
Office and administrative support	10,000	—	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	—	25,000	50,000
Construction, extraction, farming, fishing, and forestry	—	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	17,000	25,000	50,000
Production	10,000	10,000	20,000	26,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	20,000	25,000	50,000
Union	5,000	10,000	15,000	32,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	—	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	10,000	15,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	27,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	—	—	50,000	100,000
Establishment characteristics					
Goods-producing industries	10,000	—	20,000	30,000	50,000
Construction	10,000	10,000	—	25,000	50,000
Manufacturing	10,000	—	20,000	30,000	50,000
Service-providing industries	10,000	10,000	15,000	25,000	50,000
Trade, transportation, and utilities	—	10,000	15,000	25,000	50,000
Wholesale trade	10,000	15,000	25,000	—	50,000
Retail trade	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing	—	10,000	15,000	—	50,000
Utilities	10,000	10,000	—	20,000	—

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2012—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$10,000	\$15,000	—	—	\$50,000
Financial activities	10,000	15,000	\$25,000	\$50,000	50,000
Finance and insurance	10,000	15,000	—	50,000	50,000
Credit intermediation and related activities	10,000	15,000	—	50,000	50,000
Insurance carriers and related activities	—	25,000	50,000	50,000	50,000
Real estate and rental and leasing	10,000	—	15,000	—	50,000
Professional and business services	—	15,000	25,000	—	50,000
Professional and technical services	—	20,000	25,000	50,000	—
Administrative and waste services	5,000	—	—	25,000	30,000
Education and health services	10,000	10,000	15,000	—	50,000
Educational services	10,000	—	25,000	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	20,000	50,000	50,000
Healthcare and social assistance	10,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	—	20,000	—
Accommodation and food services	10,000	10,000	—	—	25,000
Other services	10,000	10,000	15,000	25,000	50,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	—	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	—	10,000	20,000	30,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	—	10,000	20,000	40,000	50,000
Geographic areas					
New England	—	10,000	25,000	50,000	50,000
Middle Atlantic	—	10,000	20,000	40,000	50,000
East North Central	10,000	10,000	—	25,000	50,000
West North Central	10,000	10,000	—	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	10,000	15,000	20,000	25,000	50,000
Mountain	10,000	10,000	20,000	—	50,000
Pacific	10,000	10,000	15,000	25,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

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 receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ 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: 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.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	38	—	—
Worker characteristics				
Management, professional, and related	48	37	—	—
Management, business, and financial	49	38	—	—
Professional and related	48	36	—	—
Service	29	—	40	—
Protective service	—	42	34	—
Sales and office	46	35	—	—
Sales and related	48	31	—	—
Office and administrative support	46	37	—	—
Natural resources, construction, and maintenance	40	42	—	—
Construction, extraction, farming, fishing, and forestry	27	45	—	—
Installation, maintenance, and repair	48	40	—	—
Production, transportation, and material moving ...	40	45	—	—
Production	40	49	—	—
Transportation and material moving	40	39	—	—
Full time	44	40	—	—
Part time	35	—	47	—
Union	43	34	—	—
Nonunion	43	38	—	—
Average wage within the following categories: ²				
Lowest 25 percent	—	31	39	—
Lowest 10 percent	31	—	52	—
Second 25 percent	40	41	—	—
Third 25 percent	43	40	—	—
Highest 25 percent	50	35	—	—
Highest 10 percent	51	32	—	—
Establishment characteristics				
Goods-producing industries	42	45	—	—
Construction	—	47	24	—
Manufacturing	47	45	—	—
Service-providing industries	44	35	—	—
Trade, transportation, and utilities	44	35	—	—
Wholesale trade	41	44	14	—
Utilities	72	22	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	64	26	—	—
Financial activities	61	27	—	—
Finance and insurance	69	24	—	—
Credit intermediation and related activities	71	23	—	—
Insurance carriers and related activities	67	28	5	—
Real estate and rental and leasing	—	47	35	—
Professional and business services	37	44	—	—
Professional and technical services	31	54	—	—
Administrative and waste services	33	42	—	—
Education and health services	39	35	—	—
Educational services	46	31	—	—
Junior colleges, colleges, and universities	58	28	—	—
Healthcare and social assistance	38	35	—	—
Leisure and hospitality	30	—	41	—
Accommodation and food services	32	—	39	—
Other services	—	43	41	—
1 to 99 workers	31	39	—	—
1 to 49 workers	—	37	33	—
50 to 99 workers	36	44	—	—
100 workers or more	52	36	—	—
100 to 499 workers	44	43	—	—
500 workers or more	59	29	—	—
Geographic areas				
Middle Atlantic	—	23	58	—
East North Central	59	38	—	—
South Atlantic	51	48	—	—
East South Central	48	50	—	—
West South Central	58	41	—	—
Mountain	56	43	—	—
Pacific	40	45	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² 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.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	13	87
Management, business, and financial	10	90
Professional and related	15	85
Service	40	60
Sales and office	20	80
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	18	82
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	18	82
Production, transportation, and material moving ...	19	81
Production	13	87
Transportation and material moving	26	74
Full time	16	84
Part time	45	55
Union	21	79
Nonunion	19	81
Average wage within the following categories: ¹		
Lowest 25 percent	44	56
Lowest 10 percent	50	50
Second 25 percent	21	79
Third 25 percent	16	84
Highest 25 percent	12	88
Highest 10 percent	12	88
Establishment characteristics		
Goods-producing industries	11	89
Construction	24	76
Manufacturing	9	91
Service-providing industries	22	78
Trade, transportation, and utilities	24	76
Wholesale trade	15	85
Information	19	81

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	11	89
Finance and insurance	7	93
Credit intermediation and related activities	5	95
Insurance carriers and related activities	7	93
Professional and business services	15	85
Professional and technical services	9	91
Administrative and waste services	33	67
Education and health services	26	74
Educational services	19	81
Junior colleges, colleges, and universities	13	87
Healthcare and social assistance	28	72
Leisure and hospitality	42	58
Accommodation and food services	42	58
Other services	47	53
1 to 99 workers	29	71
1 to 49 workers	32	68
50 to 99 workers	22	78
100 workers or more	13	87
100 to 499 workers	13	87
500 workers or more	12	88
Geographic areas		
Middle Atlantic	49	51
East North Central	5	95
South Atlantic	8	92
East South Central	7	93
West South Central	6	94
Mountain	3	97
Pacific	17	83

¹ 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. 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.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	67	23	1
Worker characteristics					
Management, professional, and related	1	1	64	32	2
Management, business, and financial	2	–	59	37	–
Professional and related	1	1	67	29	2
Service	5	1	85	8	1
Protective service	–	–	80	–	–
Sales and office	3	1	68	27	1
Sales and related	4	–	70	25	–
Office and administrative support	3	1	67	28	2
Natural resources, construction, and maintenance	15	7	62	15	1
Construction, extraction, farming, fishing, and forestry	23	9	61	–	–
Installation, maintenance, and repair	10	–	64	20	–
Production, transportation, and material moving ...	18	4	65	11	1
Production	18	6	62	12	2
Transportation and material moving	17	–	70	9	–
Full time	7	2	66	24	2
Part time	4	(¹)	83	12	1
Union	23	–	53	15	–
Nonunion	4	1	70	24	1
Average wage within the following categories: ²					
Lowest 25 percent	6	–	83	9	–
Lowest 10 percent	2	–	93	5	–
Second 25 percent	8	2	71	18	2
Third 25 percent	9	2	67	21	1
Highest 25 percent	4	3	60	31	2
Highest 10 percent	2	1	60	35	2
Establishment characteristics					
Goods-producing industries	17	5	59	17	2
Construction	24	–	66	5	–
Manufacturing	16	6	58	18	2
Service-providing industries	4	1	70	24	1
Trade, transportation, and utilities	8	1	72	17	1
Wholesale trade	7	–	70	19	–
Utilities	–	–	50	46	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	43	52	4
Financial activities	—	—	51	48	—
Finance and insurance	—	—	45	54	—
Credit intermediation and related activities	—	—	32	67	—
Insurance carriers and related activities	—	—	57	43	—
Real estate and rental and leasing	—	—	88	—	—
Professional and business services	—	—	69	29	—
Professional and technical services	—	—	72	28	—
Administrative and waste services	—	—	78	—	—
Education and health services	4	1	80	11	3
Educational services	4	—	80	15	—
Junior colleges, colleges, and universities	—	—	77	21	—
Healthcare and social assistance	4	1	81	11	4
Leisure and hospitality	3	—	90	—	—
Accommodation and food services	4	—	90	—	—
Other services	5	—	91	—	—
1 to 99 workers	6	1	75	17	1
1 to 49 workers	6	—	76	17	—
50 to 99 workers	7	—	74	17	—
100 workers or more	7	2	62	26	2
100 to 499 workers	9	1	68	21	1
500 workers or more	5	3	57	32	3
Geographic areas					
Middle Atlantic	4	—	85	10	—
East North Central	12	4	58	25	1
South Atlantic	7	2	63	28	(¹)
East South Central	8	—	66	23	—
West South Central	7	—	53	35	—
Mountain	6	—	66	27	—
Pacific	4	1	62	26	7

¹ Less than 0.5.

² 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.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	12	21	26	26	26	8
Worker characteristics							
Management, professional, and related	91	12	18	26	26	26	9
Management, business, and financial	92	12	–	26	26	26	8
Professional and related	90	12	18	26	26	26	10
Service	96	13	26	26	26	–	4
Protective service	94	12	–	26	26	26	6
Sales and office	93	12	18	26	26	26	7
Sales and related	89	12	13	26	26	26	11
Office and administrative support	94	12	21	26	26	26	6
Natural resources, construction, and maintenance	92	13	24	26	26	36	8
Construction, extraction, farming, fishing, and forestry	98	13	24	26	26	26	2
Installation, maintenance, and repair	89	13	26	26	26	–	11
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production	92	13	24	26	26	26	8
Transportation and material moving	92	13	26	26	26	26	8
Full time	92	12	20	26	26	26	8
Part time	96	–	26	26	26	–	4
Union	90	13	26	26	26	52	10
Nonunion	92	12	18	26	26	26	8
Average wage within the following categories: ²							
Lowest 25 percent	95	13	26	26	26	26	5
Lowest 10 percent	96	24	26	26	26	52	4
Second 25 percent	94	12	18	26	26	26	6
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	90	13	22	26	26	26	10
Highest 10 percent	88	13	21	26	26	26	12
Establishment characteristics							
Goods-producing industries	92	13	25	26	26	26	8
Construction	98	13	24	26	26	26	2
Manufacturing	91	13	26	26	26	26	9
Service-providing industries	92	12	20	26	26	26	8
Trade, transportation, and utilities	90	12	20	26	26	26	10
Wholesale trade	92	12	–	26	26	26	8
Information	82	12	25	26	–	52	18

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	92	12	20	26	26	26	8
Finance and insurance	92	13	21	26	26	26	8
Credit intermediation and related activities	91	13	21	26	26	26	9
Insurance carriers and related activities	91	12	18	26	26	26	9
Real estate and rental and leasing	94	12	—	26	26	26	6
Professional and business services	93	12	13	26	26	26	7
Professional and technical services	93	12	13	26	26	26	7
Education and health services	94	12	22	26	26	26	6
Educational services	94	13	24	26	26	26	6
Junior colleges, colleges, and universities	92	13	26	26	26	26	8
Healthcare and social assistance	94	12	22	26	26	26	6
Leisure and hospitality:							
Accommodation and food services	100	—	26	26	26	52	—
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	94	12	24	26	26	26	6
50 to 99 workers	93	12	13	26	26	26	7
100 workers or more	91	13	24	26	26	26	9
100 to 499 workers	93	12	16	26	26	26	7
500 workers or more	89	13	25	26	26	26	11
Geographic areas							
Middle Atlantic	95	—	26	26	26	26	5
East North Central	90	13	20	26	26	26	10
South Atlantic	94	12	—	26	26	26	6
West South Central	92	12	—	26	26	26	8
Mountain	89	12	13	26	26	26	11
Pacific	92	12	18	26	26	26	8

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2012

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	19	1	37	27	15	63.4	60.0
Worker characteristics								
Management, professional, and related	1	16	1	41	21	19	64.8	60.0
Management, business, and financial	–	17	–	41	18	23	65.4	60.0
Professional and related	1	16	1	42	24	17	64.4	60.0
Service	–	29	–	29	36	4	60.1	60.0
Protective service	–	45	–	–	–	5	58.7	60.0
Sales and office	1	19	2	36	27	14	63.3	60.0
Sales and related	–	18	–	39	27	13	63.2	60.0
Office and administrative support	1	20	2	35	27	15	63.3	60.0
Natural resources, construction, and maintenance	–	17	–	40	28	12	62.0	60.0
Construction, extraction, farming, fishing, and forestry	–	14	–	35	36	10	61.7	60.0
Installation, maintenance, and repair	–	18	–	43	23	14	62.1	60.0
Production, transportation, and material moving ...	1	18	1	36	28	16	64.2	60.0
Production	1	17	2	40	26	13	62.2	60.0
Transportation and material moving	–	19	–	32	29	19	66.5	60.0
Full time	1	18	1	39	25	16	63.7	60.0
Part time	–	30	–	25	37	7	61.4	60.0
Union	2	20	3	20	37	17	64.4	66.0
Nonunion	1	19	1	40	25	14	63.3	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	28	–	29	36	5	60.6	60.0
Lowest 10 percent	–	33	–	25	40	2	60.0	60.0
Second 25 percent	1	17	1	38	30	12	63.1	60.0
Third 25 percent	1	19	1	39	25	15	63.3	60.0
Highest 25 percent	1	17	1	39	22	21	64.9	60.0
Highest 10 percent	–	18	–	36	22	23	66.0	60.0
Establishment characteristics								
Goods-producing industries	2	14	1	40	24	18	64.0	60.0
Construction	–	21	–	28	38	6	60.4	60.0
Manufacturing	1	13	2	41	23	20	64.5	60.0
Service-providing industries	1	20	1	37	27	14	63.3	60.0
Trade, transportation, and utilities	–	19	–	33	28	18	65.5	60.0
Wholesale trade	–	17	–	40	28	14	64.2	60.0
Utilities	–	5	–	–	41	48	77.3	67.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	19	—	32	26	22	63.6	60.0
Financial activities	—	19	—	30	24	25	65.8	60.0
Finance and insurance	—	14	—	29	25	31	68.2	66.0
Credit intermediation and related activities	—	22	—	27	31	18	64.3	60.0
Insurance carriers and related activities	—	8	2	36	17	37	69.3	66.0
Real estate and rental and leasing	—	—	—	—	22	—	58.7	60.0
Professional and business services	—	14	—	46	30	8	62.5	60.0
Professional and technical services	—	9	—	53	26	11	63.8	60.0
Administrative and waste services	—	—	—	32	44	—	60.8	60.0
Education and health services	2	22	1	39	24	12	61.9	60.0
Educational services	—	27	—	24	15	33	69.0	60.0
Junior colleges, colleges, and universities	—	26	—	24	12	37	71.4	60.0
Healthcare and social assistance	2	21	2	42	26	7	60.2	60.0
Leisure and hospitality	—	38	—	30	28	5	59.5	60.0
Accommodation and food services	—	36	—	31	—	4	59.7	60.0
Other services	—	24	7	24	31	—	59.8	60.0
1 to 99 workers	1	24	1	33	31	10	62.0	60.0
1 to 49 workers	—	24	—	30	35	9	61.9	60.0
50 to 99 workers	—	23	—	41	22	13	62.1	60.0
100 workers or more	1	16	1	40	23	18	64.5	60.0
100 to 499 workers	1	12	1	45	24	16	64.1	60.0
500 workers or more	1	20	1	34	22	21	65.0	60.0
Geographic areas								
Middle Atlantic	—	36	—	11	44	7	61.1	66.0
East North Central	—	8	—	52	20	18	64.0	60.0
South Atlantic	—	11	—	56	11	20	64.2	60.0
East South Central	—	—	—	55	8	—	65.2	60.0
West South Central	—	8	—	54	16	19	65.7	60.0
Mountain	—	7	—	51	19	20	65.3	60.0
Pacific	2	10	5	38	27	17	64.6	60.0

¹ 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.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2012

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$170	\$300	\$560	\$1,000	\$2,307	28
Worker characteristics							
Management, professional, and related	68	170	500	–	1,500	2,500	32
Management, business, and financial	70	170	476	1,000	1,875	2,500	30
Professional and related	67	170	500	–	1,500	2,310	33
Service	85	170	–	546	572	1,300	15
Sales and office	73	170	250	561	1,154	2,309	27
Sales and related	74	170	–	559	–	2,885	26
Office and administrative support	72	170	250	561	1,155	2,308	28
Natural resources, construction, and maintenance	74	170	–	550	1,000	–	26
Construction, extraction, farming, fishing, and forestry	78	170	500	546	600	–	22
Installation, maintenance, and repair	72	170	–	561	1,000	1,800	28
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	69	170	250	515	1,000	–	31
Transportation and material moving	69	170	–	500	572	–	31
Full time	71	170	340	572	1,250	2,309	29
Part time	86	170	170	–	572	650	14
Union	68	170	200	500	572	1,250	32
Nonunion	73	170	315	561	1,153	2,308	27
Average wage within the following categories: ²							
Lowest 25 percent	85	170	170	524	572	1,000	15
Second 25 percent	73	170	315	559	1,000	2,000	27
Third 25 percent	71	170	275	561	1,000	2,300	29
Highest 25 percent	67	170	500	600	1,500	2,500	33
Highest 10 percent	67	170	–	600	1,730	2,500	33
Establishment characteristics							
Goods-producing industries	66	170	300	546	1,000	2,000	34
Construction	84	170	260	546	–	1,500	16
Manufacturing	62	170	300	546	1,000	2,000	38
Service-providing industries	74	170	300	561	1,000	2,309	26
Trade, transportation, and utilities	70	170	200	524	750	1,846	30
Wholesale trade	74	170	250	546	1,000	–	26
Information	53	170	–	–	2,300	2,300	47

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	67	\$170	—	\$1,000	\$2,308	\$3,456	33
Finance and insurance	62	170	—	1,000	2,500	3,456	38
Credit intermediation and related activities	73	170	—	1,155	2,500	—	27
Insurance carriers and related activities	53	—	—	—	2,500	3,000	47
Professional and business services	84	170	\$500	—	1,500	2,350	16
Professional and technical services	84	—	546	1,000	1,500	2,080	16
Education and health services	67	170	—	561	1,000	2,307	33
Educational services	52	170	170	561	1,250	1,500	48
Junior colleges, colleges, and universities	46	170	—	575	1,500	1,500	54
Healthcare and social assistance	70	170	—	561	1,000	2,308	30
Other services	94	170	—	559	—	—	6
1 to 99 workers	80	170	—	546	1,000	1,700	20
1 to 49 workers	82	170	—	546	750	1,500	18
50 to 99 workers	75	170	250	524	1,000	2,000	25
100 workers or more	67	170	350	577	1,500	2,400	33
100 to 499 workers	74	170	396	700	1,500	2,310	26
500 workers or more	58	170	270	572	1,385	2,500	42
Geographic areas							
Middle Atlantic	89	170	170	524	572	—	11
East North Central	53	200	350	650	1,250	2,300	47
South Atlantic	67	250	500	1,000	1,500	2,500	33
East South Central	70	250	—	1,000	—	3,000	30
West South Central	64	—	500	—	—	2,000	36
Mountain	67	—	—	—	2,300	3,002	33
Pacific	75	—	523	—	2,300	2,350	25

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	7	93
Professional and related	8	92
Service	11	89
Sales and office	8	92
Sales and related	9	91
Office and administrative support	7	93
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	6	94
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	7	93
Production	7	93
Transportation and material moving	6	94
Full time	8	92
Union	9	91
Nonunion	8	92
Average wage within the following categories: ¹		
Lowest 25 percent	7	93
Second 25 percent	8	92
Third 25 percent	9	91
Highest 25 percent	7	93
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	9	91
Construction	10	90
Manufacturing	9	91
Service-providing industries	8	92
Trade, transportation, and utilities	8	92
Wholesale trade	6	94
Retail trade	10	90
Transportation and warehousing	6	94
Utilities	20	80

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	7	93
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	9	91
Professional and business services	8	92
Professional and technical services	6	94
Education and health services	8	92
Educational services	8	92
Junior colleges, colleges, and universities	9	91
Healthcare and social assistance	8	92
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	6	94
100 workers or more	9	91
100 to 499 workers	7	93
500 workers or more	10	90
Geographic areas		
New England	5	95
Middle Atlantic	9	91
East North Central	5	95
West North Central	9	91
South Atlantic	10	90
East South Central	6	94
West South Central	9	91
Pacific	7	93

¹ 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. 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.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2012

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	95	4	(¹)	(¹)
Management, business, and financial	94	5	–	–
Professional and related	96	3	–	–
Service	95	3	–	–
Sales and office	94	5	(¹)	1
Sales and related	91	9	–	–
Office and administrative support	95	3	1	1
Natural resources, construction, and maintenance	87	7	3	2
Construction, extraction, farming, fishing, and forestry	83	–	6	–
Installation, maintenance, and repair	89	6	2	3
Production, transportation, and material moving ...	90	3	5	2
Production	88	3	7	2
Transportation and material moving	92	3	2	3
Full time	94	4	1	1
Union	77	9	9	5
Nonunion	96	4	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	94	5	–	–
Lowest 10 percent	81	–	–	–
Second 25 percent	96	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	93	5	1	1
Highest 10 percent	94	6	–	–
Establishment characteristics				
Goods-producing industries	90	4	5	2
Construction	89	–	5	–
Manufacturing	90	2	5	2
Service-providing industries	95	4	(¹)	(¹)
Trade, transportation, and utilities	89	9	1	2
Wholesale trade	94	3	–	–
Retail trade	79	19	–	–
Transportation and warehousing	97	–	–	–
Utilities	76	24	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	91	9	—	—
Financial activities	94	5	—	—
Finance and insurance	94	6	—	—
Credit intermediation and related activities	91	8	—	—
Insurance carriers and related activities	95	4	—	—
Real estate and rental and leasing	97	—	—	—
Professional and business services	97	3	—	—
Professional and technical services	98	2	—	—
Administrative and waste services	98	—	—	—
Education and health services	98	2	—	—
Educational services	96	2	—	—
Junior colleges, colleges, and universities	96	3	(¹)	—
Healthcare and social assistance	98	1	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	95	—	—	—
1 to 99 workers	94	4	1	(¹)
1 to 49 workers	94	5	1	(¹)
50 to 99 workers	96	3	1	1
100 workers or more	94	4	2	1
100 to 499 workers	94	5	1	1
500 workers or more	93	4	2	1
Geographic areas				
New England	95	5	—	—
Middle Atlantic	94	3	—	—
East North Central	91	4	4	2
West North Central	94	3	—	—
South Atlantic	95	4	—	—
East South Central	92	7	—	—
West South Central	95	4	—	—
Mountain	95	4	—	—
Pacific	95	5	—	—

¹ Less than 0.5.

² 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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2012

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	23	64	6	6	1	58.3	60.0
Worker characteristics							
Management, professional, and related	24	62	6	7	1	58.1	60.0
Management, business, and financial	23	62	6	9	1	58.4	60.0
Professional and related	25	62	6	6	1	58.0	60.0
Service	30	60	7	2	1	57.5	60.0
Sales and office	22	63	6	7	2	58.6	60.0
Sales and related	20	67	6	5	2	58.9	60.0
Office and administrative support	23	62	6	7	2	58.5	60.0
Natural resources, construction, and maintenance	17	70	6	4	3	59.2	60.0
Construction, extraction, farming, fishing, and forestry	18	73	—	—	—	59.3	60.0
Installation, maintenance, and repair	17	69	6	5	3	59.1	60.0
Production, transportation, and material moving ...	18	71	—	6	—	58.5	60.0
Production	16	71	—	8	—	59.2	60.0
Transportation and material moving	21	71	4	—	—	57.8	60.0
Full time	23	64	6	6	1	58.3	60.0
Union	36	52	7	3	2	57.3	60.0
Nonunion	22	65	6	7	1	58.4	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	20	70	3	4	3	59.2	60.0
Lowest 10 percent	—	65	—	—	—	58.8	60.0
Second 25 percent	22	65	6	6	1	58.2	60.0
Third 25 percent	21	65	6	7	1	58.6	60.0
Highest 25 percent	25	62	6	7	1	58.2	60.0
Highest 10 percent	25	61	7	6	1	58.1	60.0
Establishment characteristics							
Goods-producing industries	18	69	—	7	—	58.8	60.0
Construction	—	83	—	—	—	60.2	60.0
Manufacturing	19	67	—	8	—	58.7	60.0
Service-providing industries	24	63	6	6	1	58.3	60.0
Trade, transportation, and utilities	21	67	6	4	2	58.3	60.0
Wholesale trade	19	67	7	5	2	57.7	60.0
Retail trade	—	77	8	4	—	60.0	60.0
Transportation and warehousing	28	67	—	4	—	57.8	60.0
Utilities	46	28	—	—	—	58.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2012—Continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	20	59	—	7	—	59.4	60.0
Financial activities	33	52	8	6	1	57.7	60.0
Finance and insurance	35	49	9	5	1	57.4	60.0
Credit intermediation and related activities	39	46	8	7	1	57.0	60.0
Insurance carriers and related activities	26	56	11	—	—	58.5	60.0
Real estate and rental and leasing	—	67	—	—	—	59.3	60.0
Professional and business services	16	69	—	8	—	58.7	60.0
Professional and technical services	16	72	—	8	—	58.4	60.0
Administrative and waste services	—	65	14	—	—	58.5	60.0
Education and health services	29	61	4	6	1	57.4	60.0
Educational services	8	73	7	10	2	60.5	60.0
Junior colleges, colleges, and universities	9	75	9	5	2	60.0	60.0
Healthcare and social assistance	35	57	—	5	—	56.6	60.0
Leisure and hospitality	—	72	5	—	—	60.6	60.0
Accommodation and food services	—	61	—	—	—	61.1	60.0
Other services	—	64	—	6	—	61.0	60.0
1 to 99 workers	18	67	5	8	2	59.1	60.0
1 to 49 workers	17	69	5	7	1	59.0	60.0
50 to 99 workers	19	64	5	11	2	59.2	60.0
100 workers or more	26	62	6	5	1	57.9	60.0
100 to 499 workers	15	71	7	6	2	59.1	60.0
500 workers or more	35	54	6	5	1	57.0	60.0
Geographic areas							
New England	—	71	6	6	—	59.0	60.0
Middle Atlantic	24	61	4	—	—	58.9	60.0
East North Central	24	67	—	5	—	58.2	60.0
West North Central	18	61	—	9	—	59.6	60.0
South Atlantic	25	66	4	3	1	57.4	60.0
East South Central	21	69	—	—	1	58.3	60.0
West South Central	21	66	4	—	—	58.2	60.0
Mountain	25	61	—	4	—	58.0	60.0
Pacific	25	55	10	9	1	58.5	60.0

¹ 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.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2012

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	\$3,333	\$5,000	\$8,000	\$10,883	\$15,000	15
Worker characteristics							
Management, professional, and related	86	5,000	6,000	10,000	12,500	17,500	14
Management, business, and financial	88	5,000	6,000	10,000	14,167	20,000	12
Professional and related	85	4,286	5,000	8,000	11,000	15,000	15
Service	81	3,000	5,000	7,500	10,000	12,500	19
Sales and office	88	3,000	5,000	9,000	12,000	20,000	12
Sales and related	90	–	5,000	7,500	12,000	20,000	10
Office and administrative support	88	3,000	5,000	10,000	12,000	20,000	12
Natural resources, construction, and maintenance	85	3,000	5,000	6,667	10,000	15,000	15
Construction, extraction, farming, fishing, and forestry	86	2,917	–	5,000	–	15,000	14
Installation, maintenance, and repair	85	–	5,000	9,000	10,000	15,000	15
Production, transportation, and material moving ...	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	71	–	5,000	6,000	10,000	15,000	29
Full time	85	3,333	5,000	8,000	10,500	15,000	15
Union	71	2,500	4,000	5,000	10,000	15,000	29
Nonunion	86	4,000	5,000	8,333	11,250	15,500	14
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	6,000	10,000	15,000	18
Second 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Third 25 percent	86	3,000	5,000	8,000	10,000	15,000	14
Highest 25 percent	86	4,000	5,000	10,000	12,500	20,000	14
Highest 10 percent	85	5,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	83	2,917	5,000	7,000	10,000	15,000	17
Construction	96	4,000	5,000	6,000	10,000	15,000	4
Manufacturing	80	3,000	5,000	7,500	10,000	15,000	20
Service-providing industries	86	4,000	5,000	8,300	11,000	17,300	14
Trade, transportation, and utilities	79	3,000	5,000	7,000	10,000	15,000	21
Wholesale trade	87	–	5,000	7,000	10,000	15,000	13
Retail trade	91	–	–	5,000	10,000	10,000	9
Transportation and warehousing	65	–	5,000	8,000	–	15,000	35
Utilities	60	5,000	8,000	10,000	15,000	23,077	40

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2012—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	84	\$4,000	\$5,000	\$9,340	\$12,000	—	16
Financial activities	90	3,000	6,500	10,000	20,000	\$25,000	10
Finance and insurance	89	3,000	7,500	12,000	20,833	30,000	11
Credit intermediation and related activities	88	2,500	6,250	10,833	20,833	30,000	12
Insurance carriers and related activities	88	5,000	—	10,500	15,000	25,000	12
Professional and business services	85	5,000	6,000	10,000	10,000	17,300	15
Professional and technical services	91	5,000	6,000	10,000	10,000	—	9
Education and health services	89	—	5,000	7,000	10,000	15,000	11
Educational services	88	4,000	5,000	7,000	10,000	14,000	12
Junior colleges, colleges, and universities	88	4,500	5,000	7,500	10,000	15,000	12
Healthcare and social assistance	89	3,000	5,000	7,000	10,000	15,000	11
Leisure and hospitality:							
Accommodation and food services	61	—	7,560	10,000	10,000	—	39
1 to 99 workers	86	3,500	5,000	7,560	10,000	15,000	14
1 to 49 workers	87	—	5,000	8,000	10,000	15,000	13
50 to 99 workers	85	4,000	5,000	7,500	10,000	13,890	15
100 workers or more	84	3,098	5,000	9,500	12,500	20,000	16
100 to 499 workers	88	4,000	5,000	7,500	10,000	15,000	12
500 workers or more	81	3,000	5,000	10,000	15,000	20,000	19
Geographic areas							
New England	92	4,500	5,000	7,500	10,000	15,000	8
Middle Atlantic	86	3,000	5,000	7,500	12,000	15,000	14
East North Central	80	3,000	5,000	7,000	10,000	15,000	20
West North Central	76	4,000	5,000	10,000	12,000	20,833	24
South Atlantic	87	3,500	5,000	8,000	10,500	15,000	13
West South Central	86	4,000	5,000	7,500	10,000	15,000	14
Pacific	87	4,000	6,000	10,000	13,000	18,000	13

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	79	77	98	23	22	99	35	34	96
Worker characteristics									
Management, professional, and related	80	78	97	22	21	99	38	36	96
Professional and related	79	77	97	20	20	99	37	36	96
Teachers	78	76	97	18	18	98	37	36	97
Primary, secondary, and special education school teachers	85	84	98	18	17	98	39	38	98
Service	75	74	98	23	22	98	26	25	95
Protective service	86	85	99	22	22	99	26	25	96
Sales and office	79	77	98	25	24	99	35	34	97
Office and administrative support	79	77	98	25	25	99	35	34	97
Natural resources, construction, and maintenance	90	89	99	27	27	100	44	44	99
Production, transportation, and material moving	77	76	99	21	21	99	30	28	94
Full time	90	88	98	25	24	99	39	38	96
Part time	22	21	95	11	11	99	11	10	94
Union	86	84	98	27	27	98	34	33	97
Nonunion	73	71	97	19	19	99	36	34	96
Average wage within the following categories: ²									
Lowest 25 percent	62	60	98	18	18	99	27	26	96
Lowest 10 percent	48	46	96	13	13	100	20	19	98
Second 25 percent	83	81	98	25	25	98	35	34	97
Third 25 percent	84	83	98	25	24	98	38	36	96
Highest 25 percent	88	86	97	24	23	99	40	39	97
Highest 10 percent	90	86	96	28	28	100	36	35	97
Establishment characteristics									
Service-providing industries	79	77	98	22	22	99	35	33	96
Education and health services	79	77	97	20	20	98	37	35	96
Educational services	79	77	97	19	19	99	36	35	96
Elementary and secondary schools	78	76	98	19	19	99	35	34	97
Junior colleges, colleges, and universities	81	77	94	19	18	98	40	38	94
Healthcare and social assistance	79	76	97	27	26	98	40	38	97
Hospitals	89	86	96	25	24	97	46	45	98
Public administration	82	81	98	26	26	99	31	30	97
1 to 99 workers	61	60	98	19	19	99	35	34	96
1 to 49 workers	59	57	97	20	20	98	28	27	97
50 to 99 workers	65	64	98	17	17	100	47	44	94
100 workers or more	82	80	98	23	23	99	35	34	96
100 to 499 workers	74	73	98	18	18	98	34	33	98
500 workers or more	84	82	98	25	24	99	35	34	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	85	81	96	26	26	98	36	34	95
Local government	77	76	98	21	21	99	34	33	97
Geographic areas									
New England	73	68	93	7	7	100	17	16	97
Middle Atlantic	84	83	99	43	43	100	18	17	98
East North Central	79	75	95	23	23	97	50	48	96
West North Central	79	79	99	13	13	100	58	57	98
South Atlantic	83	81	98	26	25	97	43	41	95
East South Central	84	79	94	—	—	—	20	—	—
West South Central	76	75	98	10	10	100	15	15	94
Mountain	80	79	99	18	18	100	64	61	95
Pacific	72	71	99	30	29	100	30	30	99

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. See Technical Note for more details.

² 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/glossary20112012.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	9	91
Service	11	89
Protective service	10	90
Sales and office	9	91
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving ...	7	93
Full time	10	90
Part time	9	91
Union	9	91
Nonunion	12	88
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Second 25 percent	9	91
Third 25 percent	11	89
Highest 25 percent	10	90
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	10	90
Education and health services	10	90
Educational services	10	90
Elementary and secondary schools	9	91
Healthcare and social assistance	13	87
Hospitals	12	88
Public administration	10	90
1 to 99 workers	9	91
1 to 49 workers	8	92
100 workers or more	10	90
100 to 499 workers	10	90
500 workers or more	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	8	92
Geographic areas		
New England	40	60
Middle Atlantic	7	93
East North Central	15	85
West North Central	5	95
South Atlantic	8	92
West South Central	7	93
Mountain	2	98
Pacific	2	98

¹ 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. 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.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	37	2	53	6	2
Worker characteristics					
Management, professional, and related	36	2	55	6	2
Professional and related	36	2	55	6	1
Teachers	33	1	59	7	1
Primary, secondary, and special education school teachers	30	1	62	7	1
Service	39	2	51	7	1
Protective service	38	3	51	6	1
Sales and office	39	2	51	7	2
Office and administrative support	39	2	51	6	2
Natural resources, construction, and maintenance	40	—	52	4	—
Production, transportation, and material moving ...	36	2	50	—	—
Full time	38	2	53	6	1
Part time	30	—	62	5	—
Union	33	2	57	8	1
Nonunion	42	2	50	4	2
Average wage within the following categories: ¹					
Lowest 25 percent	38	1	55	5	2
Lowest 10 percent	45	—	49	3	—
Second 25 percent	40	1	50	6	2
Third 25 percent	39	2	49	8	2
Highest 25 percent	33	2	58	6	1
Highest 10 percent	36	2	57	5	1
Establishment characteristics					
Service-providing industries	37	2	53	6	1
Education and health services	37	1	55	6	1
Educational services	35	1	56	6	1
Elementary and secondary schools	30	1	61	6	1
Junior colleges, colleges, and universities	50	—	40	5	—
Healthcare and social assistance	51	—	45	—	—
Hospitals	49	—	47	—	—
Public administration	36	3	53	7	2
1 to 99 workers	33	—	58	—	5
1 to 49 workers	33	—	54	5	—
50 to 99 workers	33	—	63	—	—
100 workers or more	38	2	53	7	1
100 to 499 workers	38	—	56	4	—
500 workers or more	38	2	52	7	1

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	42	2	47	5	4
Local government	35	2	56	7	1
Geographic areas					
New England	24	—	64	—	—
Middle Atlantic	38	—	46	14	—
East North Central	45	—	49	5	—
West North Central	47	—	46	5	—
South Atlantic	53	2	33	7	5
East South Central	51	—	—	—	—
West South Central	19	—	78	2	—
Mountain	35	—	61	—	—
Pacific	14	—	78	4	—

¹ 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.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2012

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	48	23	25	–	1.4	1.5
Worker characteristics							
Management, professional, and related	–	47	24	26	–	1.4	1.5
Professional and related	–	47	24	26	3	1.4	1.5
Teachers	–	45	25	27	4	1.5	1.5
Primary, secondary, and special education school teachers	–	47	27	24	2	1.4	–
Service	–	50	19	24	6	1.5	–
Protective service	–	56	12	22	–	1.5	1.0
Sales and office	–	51	22	24	2	1.4	–
Office and administrative support	–	50	23	24	2	1.4	–
Natural resources, construction, and maintenance	–	49	22	24	–	1.4	–
Production, transportation, and material moving ...	–	40	34	22	–	1.5	1.5
Full time	–	48	23	25	–	1.5	1.5
Part time	–	54	29	–	–	1.3	–
Union	–	56	28	11	–	1.4	1.0
Nonunion	–	42	19	36	–	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	–	47	23	29	1	1.4	1.5
Lowest 10 percent	–	43	19	–	–	1.5	1.5
Second 25 percent	–	50	21	26	3	1.4	–
Third 25 percent	–	52	20	24	–	1.4	–
Highest 25 percent	–	43	28	22	–	1.5	1.5
Highest 10 percent	–	42	27	21	–	1.5	1.5
Establishment characteristics							
Service-providing industries	–	48	23	25	–	1.4	1.5
Education and health services	–	46	23	29	2	1.5	1.5
Educational services	–	43	23	31	3	1.5	1.5
Elementary and secondary schools	–	43	28	28	1	1.4	1.5
Junior colleges, colleges, and universities	–	44	–	–	5	1.5	–
Healthcare and social assistance	–	61	20	–	–	1.4	1.0
Hospitals	–	62	–	–	–	1.4	1.0
Public administration	–	57	19	17	–	1.4	1.0
1 to 99 workers	–	47	–	–	6	1.4	–
1 to 49 workers	–	52	–	23	–	1.4	–
100 workers or more	–	48	23	26	–	1.4	1.5
100 to 499 workers	–	45	25	23	7	1.5	1.5
500 workers or more	–	49	22	26	–	1.4	–

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with fixed multiple of annual earnings formula life insurance coverage = 100 percent)

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	47	19	—	4	1.5	1.5
Local government	—	48	25	23	—	1.4	1.3
Geographic areas							
New England	—	—	33	—	—	1.4	—
Middle Atlantic	—	26	51	8	15	1.7	1.5
East North Central	—	68	11	17	4	1.3	1.0
West North Central	—	37	—	—	—	1.5	1.5
South Atlantic	—	50	16	32	2	1.5	—
West South Central	—	34	—	—	—	1.5	1.5
Mountain	—	64	—	—	—	1.2	1.0
Pacific	—	76	—	—	—	1.2	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² 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.

Table 20. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2012

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	50	\$50,000	\$50,000	\$100,000	\$250,000	\$450,000	50
Worker characteristics							
Management, professional, and related	51	50,000	50,000	100,000	–	400,000	49
Professional and related	51	50,000	50,000	100,000	–	400,000	49
Teachers	48	50,000	50,000	–	–	350,000	52
Primary, secondary, and special education school teachers	42	50,000	50,000	–	100,000	–	58
Service	51	50,000	50,000	100,000	250,000	500,000	49
Protective service	47	50,000	50,000	100,000	250,000	–	53
Sales and office	47	50,000	50,000	100,000	–	500,000	53
Office and administrative support	47	50,000	50,000	100,000	–	500,000	53
Natural resources, construction, and maintenance	45	–	50,000	–	–	–	55
Production, transportation, and material moving ...	48	50,000	50,000	100,000	200,000	450,000	52
Full time	50	50,000	50,000	100,000	250,000	450,000	50
Part time	39	50,000	50,000	–	–	–	61
Union	46	40,000	50,000	–	–	400,000	54
Nonunion	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories: ²							
Lowest 25 percent	54	50,000	50,000	100,000	150,000	500,000	46
Lowest 10 percent	57	50,000	–	100,000	–	–	43
Second 25 percent	52	50,000	50,000	100,000	–	400,000	48
Third 25 percent	49	50,000	50,000	100,000	250,000	450,000	51
Highest 25 percent	46	50,000	50,000	100,000	250,000	400,000	54
Highest 10 percent	50	–	50,000	–	–	400,000	50
Establishment characteristics							
Service-providing industries	51	50,000	50,000	100,000	250,000	450,000	49
Education and health services	53	50,000	50,000	100,000	–	400,000	47
Educational services	52	50,000	50,000	100,000	–	400,000	48
Elementary and secondary schools	42	50,000	50,000	–	144,000	250,000	58
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Healthcare and social assistance	56	50,000	–	–	–	–	44
Hospitals	61	50,000	100,000	–	400,000	–	39
Public administration	47	50,000	50,000	100,000	200,000	500,000	53
1 to 99 workers	40	50,000	100,000	–	200,000	–	60
1 to 49 workers	36	–	–	–	250,000	–	64
100 workers or more	51	50,000	50,000	100,000	250,000	500,000	49
100 to 499 workers	48	50,000	50,000	100,000	–	350,000	52
500 workers or more	52	50,000	50,000	100,000	–	500,000	48

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	56	—	\$50,000	—	—	\$500,000	44
Local government	47	\$50,000	50,000	\$100,000	\$200,000	400,000	53
Geographic areas							
Middle Atlantic	34	—	40,000	50,000	100,000	—	66
East North Central	45	50,000	50,000	—	—	—	55
West North Central	46	—	—	400,000	500,000	—	54
South Atlantic	38	50,000	50,000	200,000	250,000	—	62
West South Central	54	50,000	50,000	—	250,000	—	46
Mountain	71	—	50,000	—	—	—	29

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2012

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	40,000	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	–	50,000
Protective service	5,000	10,000	20,000	30,000	50,000
Sales and office	5,000	10,000	20,000	25,000	50,000
Office and administrative support	5,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	–	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	5,000	15,000	20,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	–	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	20,000	25,000	50,000
Lowest 10 percent	–	10,000	20,000	25,000	46,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	30,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	–	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	40,000	50,000
Elementary and secondary schools	–	10,000	–	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	–	25,000	50,000
Healthcare and social assistance	5,000	10,000	20,000	30,000	50,000
Hospitals	5,000	10,000	20,000	–	50,000
Public administration	5,000	10,000	20,000	25,000	50,000
1 to 99 workers	5,000	10,000	20,000	30,000	50,000
1 to 49 workers	–	–	20,000	30,000	50,000
50 to 99 workers	5,000	10,000	20,000	–	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	–	10,000	20,000	–	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2012—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government	—	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	5,000	5,000	20,000	50,000
Middle Atlantic	5,000	—	40,000	50,000	50,000
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
South Atlantic	—	10,000	—	25,000	30,000
West South Central	5,000	10,000	—	20,000	—
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	25,000	50,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

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 receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ 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: 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.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	50	—	8	—
Worker characteristics				
Management, professional, and related	51	—	9	—
Professional and related	49	—	10	—
Teachers	48	—	10	—
Primary, secondary, and special education school teachers	43	—	—	—
Service	53	—	7	—
Protective service	59	—	—	—
Sales and office	46	—	6	—
Office and administrative support	45	—	7	—
Natural resources, construction, and maintenance	54	—	—	—
Production, transportation, and material moving ...	43	—	5	—
Full time	50	—	8	—
Part time	51	—	13	—
Union	44	—	13	—
Nonunion	58	—	2	—
Average wage within the following categories: ²				
Lowest 25 percent	47	—	3	—
Lowest 10 percent	47	—	3	—
Second 25 percent	57	—	6	—
Third 25 percent	49	—	8	—
Highest 25 percent	49	—	13	—
Highest 10 percent	48	—	14	—
Establishment characteristics				
Service-providing industries	50	—	8	—
Education and health services	48	—	8	—
Educational services	46	—	8	—
Elementary and secondary schools	39	—	5	—
Junior colleges, colleges, and universities	70	—	15	—
Healthcare and social assistance	61	—	10	—
Hospitals	59	—	—	—
Public administration	52	—	9	—
1 to 99 workers	52	—	—	—
1 to 49 workers	58	—	—	—
100 workers or more	50	—	9	—
100 to 499 workers	46	—	11	—
500 workers or more	51	—	8	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	—	12	—
Local government	38	—	6	—
Geographic areas				
Middle Atlantic	24	—	26	—
East North Central	44	—	—	—
West North Central	54	—	—	—
South Atlantic	62	—	—	—
West South Central	49	—	—	—
Pacific	77	—	6	—

¹ Employer assumes all risks and expenses of providing the benefit.

² 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.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	9	91
Service	16	84
Protective service	19	81
Sales and office	15	85
Office and administrative support	16	84
Natural resources, construction, and maintenance	15	85
Production, transportation, and material moving	8	92
Full time	13	87
Part time	8	92
Union	16	84
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	7	93
Second 25 percent	12	88
Third 25 percent	12	88
Highest 25 percent	15	85
Highest 10 percent	16	84
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	7	93
Junior colleges, colleges, and universities	6	94
Healthcare and social assistance	26	74
Hospitals	20	80
Public administration	18	82
100 workers or more	13	87
100 to 499 workers	21	79
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	14	86
Local government	12	88
Geographic areas		
New England	—	100
Middle Atlantic	31	69
East North Central	18	82
West South Central	—	100
Pacific	5	95

¹ 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.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	84	9	4
Worker characteristics					
Management, professional, and related	—	—	84	7	6
Professional and related	—	—	83	6	6
Teachers	—	—	78	4	11
Primary, secondary, and special education school teachers	—	—	74	2	15
Service	2	—	84	—	—
Protective service	—	—	79	—	—
Sales and office	—	—	84	11	3
Office and administrative support	—	—	83	11	4
Natural resources, construction, and maintenance	—	—	88	7	—
Production, transportation, and material moving	—	—	74	—	—
Full time	—	—	84	8	4
Part time	—	—	81	9	—
Union	5	1	80	8	6
Nonunion	—	—	89	9	2
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	91	3	3
Lowest 10 percent	—	—	90	—	—
Second 25 percent	3	—	80	14	—
Third 25 percent	—	—	85	9	1
Highest 25 percent	—	—	80	7	9
Highest 10 percent	—	—	73	8	16
Establishment characteristics					
Service-providing industries	—	—	84	9	4
Education and health services	—	—	84	6	7
Educational services	—	—	84	5	7
Elementary and secondary schools	—	—	83	3	8
Junior colleges, colleges, and universities	—	—	83	13	—
Healthcare and social assistance	—	—	83	13	—
Hospitals	—	—	90	10	—
Public administration	2	—	84	12	—
1 to 99 workers	—	—	92	—	—
1 to 49 workers	—	—	89	—	—
50 to 99 workers	—	—	98	—	—
100 workers or more	—	—	83	9	4
100 to 499 workers	—	—	84	11	—
500 workers or more	3	(²)	82	9	5

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	81	18	—
Local government	—	—	85	5	6
Geographic areas					
New England	—	—	100	—	—
Middle Atlantic	4	—	83	—	11
East North Central	3	—	76	17	—
West North Central	—	—	85	—	—
South Atlantic	—	—	83	—	—
West South Central	—	—	91	—	—
Mountain	—	—	95	—	—
Pacific	—	—	85	9	4

¹ 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.

² Less than 0.5.

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

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2012

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	13	22	26	26	52	17
Worker characteristics							
Management, professional, and related	82	–	22	26	–	52	18
Professional and related	80	–	22	26	–	52	20
Teachers	77	–	22	26	52	52	23
Primary, secondary, and special education school teachers	76	–	22	26	52	52	24
Service	86	–	24	26	26	52	14
Protective service	88	–	25	26	26	52	12
Sales and office	81	–	22	26	26	52	19
Office and administrative support	80	–	21	26	26	–	20
Natural resources, construction, and maintenance	89	13	22	26	26	52	11
Production, transportation, and material moving ...	78	–	22	26	–	52	22
Full time	83	13	22	26	26	52	17
Part time	80	20	26	26	26	–	20
Union	78	–	24	26	26	52	22
Nonunion	89	13	21	26	–	52	11
Average wage within the following categories: ²							
Lowest 25 percent	83	–	21	26	–	52	17
Second 25 percent	89	–	24	26	26	52	11
Third 25 percent	83	–	24	26	–	52	17
Highest 25 percent	79	–	22	26	26	52	21
Highest 10 percent	69	20	25	26	26	52	31
Establishment characteristics							
Service-providing industries	83	13	22	26	26	52	17
Education and health services	80	–	22	26	–	52	20
Educational services	77	20	22	26	–	52	23
Elementary and secondary schools	73	–	22	26	52	52	27
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Healthcare and social assistance	93	13	20	26	26	–	7
Public administration	88	–	24	26	26	52	12
100 workers or more	82	–	22	26	26	52	18
100 to 499 workers	86	12	20	26	26	52	14
500 workers or more	81	–	24	26	26	52	19

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	94	—	25	26	26	52	6
Local government	79	13	22	26	26	52	21
Geographic areas							
Middle Atlantic	79	26	26	26	26	26	21
East North Central	56	—	20	26	52	52	44
West North Central	88	13	—	24	26	—	12
South Atlantic	95	22	22	—	52	52	5

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2012

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	31	7	30	19	13	61.2	60.0
Worker characteristics								
Management, professional, and related	–	33	8	28	14	16	61.4	60.0
Professional and related	–	33	8	25	15	18	62.4	60.0
Teachers	–	39	7	22	10	23	63.2	60.0
Primary, secondary, and special education school teachers	–	45	4	17	10	24	62.5	60.0
Service	–	31	4	34	24	6	60.2	60.0
Protective service	–	36	–	36	21	6	59.3	60.0
Sales and office	–	24	8	32	28	8	61.1	60.0
Office and administrative support	–	24	8	32	27	9	61.2	60.0
Natural resources, construction, and maintenance	–	28	–	34	–	–	63.5	60.0
Production, transportation, and material moving	–	36	–	27	–	–	60.2	60.0
Full time	–	30	6	32	19	13	61.5	60.0
Part time	–	46	17	–	21	–	57.7	55.0
Union	–	21	7	36	26	11	61.7	60.0
Nonunion	–	43	6	25	11	15	60.6	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	37	5	31	16	12	60.2	60.0
Lowest 10 percent	–	42	5	28	14	–	60.1	60.0
Second 25 percent	–	32	9	30	20	10	60.4	60.0
Third 25 percent	–	31	4	34	22	10	60.4	60.0
Highest 25 percent	–	27	9	27	18	19	63.2	60.0
Highest 10 percent	–	29	12	25	15	19	62.2	60.0
Establishment characteristics								
Service-providing industries	–	31	7	30	19	13	61.2	60.0
Education and health services	–	34	10	25	13	18	62.1	60.0
Educational services	–	38	10	21	11	20	62.4	60.0
Elementary and secondary schools	–	41	5	23	12	18	61.0	60.0
Junior colleges, colleges, and universities	–	21	29	–	8	–	67.7	60.0
Healthcare and social assistance	–	17	9	45	24	–	60.8	60.0
Hospitals	–	18	15	48	–	–	60.2	60.0
Public administration	–	28	–	33	30	6	60.4	60.0
1 to 99 workers	–	39	–	43	–	–	57.2	60.0
1 to 49 workers	–	54	–	33	–	–	55.5	50.0
50 to 99 workers	–	–	–	60	–	–	60.0	60.0
100 workers or more	–	30	8	29	19	15	61.7	60.0
100 to 499 workers	–	30	–	41	17	–	60.3	60.0
500 workers or more	–	30	9	26	20	16	62.1	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	19	15	41	—	—	62.6	60.0
Local government	—	36	3	26	21	13	60.7	60.0
Geographic areas								
Middle Atlantic	—	21	3	22	50	4	61.8	67.0
East North Central	—	46	—	27	—	—	59.2	60.0
South Atlantic	—	59	—	22	3	16	59.0	50.0
West South Central	—	—	—	56	—	—	63.3	60.0
Mountain	—	—	—	46	—	—	66.7	60.0
Pacific	—	22	29	44	—	—	57.0	58.0

¹ 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.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2012

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	70	\$170	–	\$600	\$831	\$1,662	30
Worker characteristics							
Management, professional, and related	72	170	\$500	692	917	2,000	28
Professional and related	71	170	–	692	831	2,000	29
Teachers	72	170	500	692	831	2,000	28
Primary, secondary, and special education school teachers	68	170	500	692	–	2,000	32
Service	67	135	200	513	692	1,500	33
Protective service	61	135	200	450	692	–	39
Sales and office	72	185	–	559	–	1,662	28
Office and administrative support	72	185	–	559	–	1,662	28
Natural resources, construction, and maintenance	63	135	–	572	692	1,500	37
Production, transportation, and material moving ...	58	170	–	550	–	1,000	42
Full time	71	170	–	692	850	1,662	29
Part time	59	135	185	200	500	769	41
Union	78	135	200	500	831	1,662	22
Nonunion	62	450	625	692	917	2,000	38
Average wage within the following categories: ²							
Lowest 25 percent	65	200	476	692	750	1,500	35
Lowest 10 percent	60	–	500	692	–	2,000	40
Second 25 percent	71	170	200	550	692	1,662	29
Third 25 percent	76	170	–	692	–	1,662	24
Highest 25 percent	68	135	200	572	961	2,000	32
Highest 10 percent	67	170	–	598	917	–	33
Establishment characteristics							
Service-providing industries	70	170	–	600	833	1,662	30
Education and health services	69	185	500	692	831	2,000	31
Educational services	70	185	500	692	831	–	30
Elementary and secondary schools	69	200	500	692	831	–	31
Healthcare and social assistance	64	135	–	572	–	2,000	36
Hospitals	64	170	–	–	1,500	2,000	36
Public administration	71	135	200	572	–	1,662	29
1 to 99 workers	68	–	450	692	–	1,662	32
100 workers or more	70	170	200	598	831	1,662	30
100 to 499 workers	58	170	500	692	1,500	2,310	42
500 workers or more	73	170	200	572	831	1,662	27

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	79	\$135	\$185	\$572	–	\$1,662	21
Local government	67	185	–	692	\$850	–	33
Geographic areas							
Middle Atlantic	85	170	200	476	572	831	15
East North Central	25	500	600	1,000	–	2,000	75
South Atlantic	79	500	692	692	692	2,000	21
Pacific	81	135	135	–	–	1,662	19

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	22	78
Primary, secondary, and special education school teachers	24	76
Service	17	83
Protective service	19	81
Sales and office	17	83
Office and administrative support	18	82
Full time	18	82
Part time	21	79
Union	17	83
Nonunion	18	82
Average wage within the following categories: ¹		
Second 25 percent	14	86
Third 25 percent	15	85
Highest 25 percent	20	80
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	21	79
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	16	84
Public administration	16	84
100 workers or more	18	82
100 to 499 workers	19	81
500 workers or more	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	19	81
Local government	17	83
Geographic areas		
Middle Atlantic	9	91
East North Central	38	62
South Atlantic	5	95
Mountain	52	48
Pacific	7	93

¹ 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. 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.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	94	3	1	1
Professional and related	94	3	1	1
Teachers	95	2	2	2
Primary, secondary, and special education school teachers	95	—	2	—
Service	94	5	—	—
Protective service	93	7	—	—
Sales and office	93	5	—	—
Office and administrative support	93	6	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	94	—	—	—
Full time	94	4	1	1
Part time	92	—	—	—
Union	94	3	—	—
Nonunion	94	5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	93	6	—	—
Lowest 10 percent	97	—	—	—
Second 25 percent	94	5	—	—
Third 25 percent	94	5	—	—
Highest 25 percent	95	1	2	2
Highest 10 percent	95	—	2	—
Establishment characteristics				
Service-providing industries	94	4	1	1
Education and health services	94	3	1	1
Educational services	94	3	1	2
Elementary and secondary schools	96	—	2	—
Junior colleges, colleges, and universities	91	—	—	—
Healthcare and social assistance	94	—	—	—
Hospitals	94	—	—	—
Public administration	92	7	—	—
1 to 99 workers	91	5	4	—
1 to 49 workers	86	—	7	—
50 to 99 workers	96	—	—	—
100 workers or more	95	4	1	1
100 to 499 workers	95	3	—	—
500 workers or more	95	4	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	86	—	2	—
Local government	97	1	—	—
Geographic areas				
New England	100	—	—	—
Middle Atlantic	95	—	—	—
East North Central	87	—	—	—
West North Central	96	—	—	—
South Atlantic	98	—	—	—
East South Central	86	—	—	—
West South Central	100	—	—	—
Mountain	98	—	—	—
Pacific	91	—	4	—

¹ 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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2012

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	17	41	23	–	–	60.8	60.0
Worker characteristics							
Management, professional, and related	15	39	27	–	–	61.1	60.0
Professional and related	16	37	27	–	–	61.1	60.0
Teachers	16	35	27	–	–	61.2	60.0
Primary, secondary, and special education school teachers	16	32	28	16	7	61.3	62.0
Service	22	45	17	10	7	60.4	60.0
Protective service	20	49	15	–	–	60.4	60.0
Sales and office	17	47	18	–	–	60.4	60.0
Office and administrative support	18	45	18	–	–	60.4	60.0
Natural resources, construction, and maintenance	19	41	23	–	–	60.3	60.0
Production, transportation, and material moving ...	19	55	–	–	–	60.8	60.0
Full time	16	42	24	–	–	60.9	60.0
Part time	41	22	10	–	–	59.3	60.0
Union	21	42	–	16	–	60.7	60.0
Nonunion	14	41	32	–	–	60.9	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	19	39	26	12	4	60.6	60.0
Lowest 10 percent	18	39	25	–	–	60.7	60.0
Second 25 percent	16	42	25	–	–	60.8	60.0
Third 25 percent	–	42	25	13	–	61.6	60.0
Highest 25 percent	19	42	20	13	7	60.3	60.0
Highest 10 percent	22	43	17	–	–	59.2	60.0
Establishment characteristics							
Service-providing industries	17	42	23	–	–	60.9	60.0
Education and health services	17	39	25	–	–	61.0	60.0
Educational services	16	36	27	–	–	61.4	60.0
Elementary and secondary schools	17	32	30	15	6	61.4	62.0
Junior colleges, colleges, and universities	12	48	19	–	–	61.3	60.0
Healthcare and social assistance	23	53	–	–	–	58.1	60.0
Hospitals	25	49	–	–	–	58.1	60.0
Public administration	18	47	21	11	3	60.3	60.0
1 to 99 workers	–	38	–	14	7	61.9	60.0
1 to 49 workers	–	28	31	–	–	62.6	65.0
50 to 99 workers	–	47	–	–	–	61.3	60.0
100 workers or more	17	42	23	–	–	60.6	60.0
100 to 499 workers	22	43	16	14	5	60.1	60.0
500 workers or more	16	42	25	–	–	60.8	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	45	26	—	—	61.6	60.0
Local government	19	40	23	13	5	60.5	60.0
Geographic areas							
Middle Atlantic	11	59	—	20	—	61.1	60.0
East North Central	49	19	—	12	—	57.5	60.0
West North Central	—	48	—	—	—	62.3	60.0
South Atlantic	7	35	55	—	—	61.4	62.0
East South Central	—	55	—	—	—	59.1	60.0
West South Central	—	78	—	—	—	59.5	60.0
Mountain	—	35	—	34	—	63.7	66.0
Pacific	14	53	20	—	—	60.9	60.0

¹ 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.

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Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2012

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	64	–	\$3,900	\$5,000	\$6,000	\$9,000	36
Worker characteristics							
Management, professional, and related	66	–	3,900	5,000	6,000	8,000	34
Professional and related	64	–	3,900	5,000	6,000	8,000	36
Teachers	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers	61	–	3,500	5,000	5,250	8,000	39
Service	62	–	3,900	5,000	7,000	10,000	38
Protective service	62	–	4,500	5,000	7,500	10,000	38
Sales and office	58	–	–	5,000	6,000	9,000	42
Office and administrative support	59	–	3,000	5,000	6,000	9,000	41
Natural resources, construction, and maintenance	64	–	3,900	5,000	6,000	7,500	36
Production, transportation, and material moving ...	77	–	3,000	5,000	7,000	10,000	23
Full time	65	–	3,900	5,000	6,000	9,000	35
Part time	49	–	–	5,000	6,000	8,100	51
Union	62	\$2,000	3,500	5,000	6,000	9,000	38
Nonunion	67	–	3,900	5,000	6,000	9,000	33
Average wage within the following categories: ²							
Lowest 25 percent	60	–	3,900	5,000	6,000	8,000	40
Lowest 10 percent	55	–	3,900	5,000	7,000	10,000	45
Second 25 percent	64	–	–	5,000	6,000	9,000	36
Third 25 percent	65	–	3,900	5,000	6,000	9,400	35
Highest 25 percent	67	–	4,000	5,000	6,000	9,400	33
Highest 10 percent	69	2,500	4,400	5,000	7,000	8,000	31
Establishment characteristics							
Service-providing industries	64	–	3,900	5,000	6,000	9,000	36
Education and health services	63	–	3,900	5,000	6,000	8,000	37
Educational services	64	–	3,900	5,000	6,000	8,000	36
Elementary and secondary schools	63	–	3,500	5,000	5,500	8,000	37
Healthcare and social assistance	58	800	4,000	5,000	7,000	8,000	42
Public administration	63	–	–	5,000	6,000	9,000	37
1 to 99 workers	65	–	3,900	5,000	5,000	7,000	35
1 to 49 workers	74	–	3,900	3,900	5,000	7,000	26
50 to 99 workers	57	3,000	4,000	5,000	5,000	–	43
100 workers or more	64	–	3,900	5,000	6,000	9,500	36
100 to 499 workers	59	–	3,900	5,000	6,000	9,100	41
500 workers or more	66	–	3,900	5,000	6,000	10,000	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2012—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	—	—	\$5,000	\$7,000	\$10,000	41
Local government	66	—	\$3,900	5,000	6,000	9,000	34
Geographic areas							
Middle Atlantic	77	—	3,000	5,000	7,000	7,500	23
East North Central	44	\$3,000	4,500	5,250	7,000	10,000	56
West North Central	58	3,000	4,400	5,000	5,000	—	42
South Atlantic	80	800	—	3,900	5,000	8,000	20
Mountain	44	—	5,000	5,000	7,000	10,000	56
Pacific	62	3,000	5,000	5,000	6,000	10,000	38

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 the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² 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.