

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2013

(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	63	2	31	2	1
Management, business, and financial	70	2	25	2	1
Professional and related	60	2	34	2	1
Teachers	38	1	54	5	2
Primary, secondary, and special education school teachers	32	1	60	5	2
Registered nurses	74	2	23	—	—
Service	46	1	49	3	1
Protective service	38	3	54	4	1
Sales and office	61	2	34	2	(²)
Sales and related	58	—	35	3	—
Office and administrative support	61	2	34	2	(²)
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry	21	—	72	4	—
Installation, maintenance, and repair	50	1	45	4	(²)
Production, transportation, and material moving ...	46	1	47	6	(²)
Production	45	1	47	7	(²)
Transportation and material moving	47	—	47	4	—
Full time	56	2	39	3	1
Part time	55	2	38	4	1
Union	37	1	52	9	1
Nonunion	61	2	35	1	1
Average wage within the following categories: ³					
Lowest 25 percent	47	—	51	2	—
Lowest 10 percent	32	—	65	2	—
Second 25 percent	52	1	42	3	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	62	3	31	3	(²)
Highest 10 percent	65	3	29	2	(²)
Establishment characteristics					
Goods-producing industries	45	2	47	5	(²)
Service-providing industries	58	2	37	3	1
Education and health services	53	1	42	3	1
Educational services	42	1	51	4	2
Elementary and secondary schools	32	1	60	4	2
Junior colleges, colleges, and universities	60	2	33	4	1
Healthcare and social assistance	63	—	34	1	—
Hospitals	79	2	18	1	(²)
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 2013—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	46	1	50	2	1
1 to 49 workers	45	1	51	2	1
50 to 99 workers	48	1	49	2	(²)
100 workers or more	60	2	33	4	1
100 to 499 workers	59	2	36	3	(²)
500 workers or more	61	3	31	4	1
Geographic areas					
New England	64	—	32	3	—
Middle Atlantic	59	—	33	5	—
East North Central	50	—	44	4	—
West North Central	58	1	37	4	(²)
South Atlantic	61	2	33	2	2
East South Central	57	—	39	2	—
West South Central	52	—	44	2	—
Mountain	55	—	43	—	—
Pacific	51	3	43	3	(²)

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

Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.