

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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	37	2	54	5	2
Worker characteristics					
Management, professional, and related	35	2	56	5	2
Professional and related	35	2	56	5	2
Teachers	33	1	59	5	2
Primary, secondary, and special education school teachers	30	1	62	5	2
Service	40	3	51	5	1
Protective service	37	4	53	6	1
Sales and office	38	—	52	6	—
Office and administrative support	38	—	52	6	—
Natural resources, construction, and maintenance	40	—	53	3	—
Production, transportation, and material moving ...	36	2	50	—	—
Full time	37	2	54	5	2
Part time	35	—	58	4	—
Union	33	2	56	8	(¹)
Nonunion	41	2	51	3	4
Average wage within the following categories: ²					
Lowest 25 percent	38	1	55	3	3
Lowest 10 percent	45	—	51	—	2
Second 25 percent	39	2	51	5	3
Third 25 percent	40	3	49	6	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	35	2	59	5	(¹)
Establishment characteristics					
Service-providing industries	37	2	54	5	2
Education and health services	37	1	55	5	2
Educational services	36	1	56	5	2
Elementary and secondary schools	30	1	61	5	3
Junior colleges, colleges, and universities	51	—	40	5	—
Healthcare and social assistance	47	—	48	3	—
Hospitals	44	—	52	—	—
Public administration	36	3	53	7	2
1 to 99 workers	31	1	61	3	4
1 to 49 workers	27	—	62	—	—
50 to 99 workers	36	—	60	—	—
100 workers or more	38	2	53	6	2
100 to 499 workers	37	—	57	4	—
500 workers or more	38	2	52	6	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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
State government	42	2	47	5	3
Local government	35	2	56	5	2
Geographic areas					
New England	22	—	65	—	—
Middle Atlantic	37	1	47	15	—
East North Central	45	—	49	4	—
West North Central	47	—	46	5	—
South Atlantic	52	2	33	2	10
East South Central	50	—	43	—	—
West South Central	19	—	80	1	—
Mountain	35	—	61	—	—
Pacific	15	4	75	5	—

¹ Less than 0.5.

² 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.