

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2017

(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	36	1	53	6	4
Worker characteristics					
Management, professional, and related	35	1	54	5	4
Professional and related	34	1	55	5	4
Teachers	30	1	60	5	5
Primary, secondary, and special education school teachers	27	1	63	4	6
Service	36	2	54	6	2
Protective service	35	2	53	7	2
Sales and office	38	2	51	6	4
Office and administrative support	38	1	51	6	4
Natural resources, construction, and maintenance	37	—	53	7	—
Production, transportation, and material moving ...	36	—	44	17	—
Full time	36	1	53	6	4
Part time	31	—	60	—	3
Union	32	1	58	8	1
Nonunion	40	1	48	4	7
Average wage within the following categories: ¹					
Lowest 25 percent	36	1	55	3	5
Lowest 10 percent	40	—	53	3	—
Second 25 percent	39	2	51	6	2
Third 25 percent	35	1	52	7	5
Highest 25 percent	34	1	56	6	2
Highest 10 percent	32	—	60	6	—
Establishment characteristics					
Service-providing industries	36	1	53	6	4
Education and health services	35	1	55	4	4
Educational services	32	1	58	4	5
Elementary and secondary schools	27	1	64	3	5
Junior colleges, colleges, and universities	44	2	45	7	3
Health care and social assistance	57	—	35	4	—
Hospitals	64	—	29	—	—
Public administration	36	2	52	7	3
1 to 99 workers	29	—	62	—	6
1 to 49 workers	21	—	67	—	9
50 to 99 workers	36	—	59	—	3
100 workers or more	38	1	51	7	3
100 to 499 workers	34	2	54	6	4
500 workers or more	40	1	50	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2017—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	40	1	47	7	5
Local government	35	1	56	5	3
Geographic areas					
Northeast	33	—	51	12	—
New England	19	—	74	—	—
Middle Atlantic	38	—	44	14	—
South	41	1	46	4	8
South Atlantic	54	—	30	—	14
East South Central	44	—	39	13	—
West South Central	21	—	74	4	—
Midwest	40	1	52	5	2
East North Central	41	—	53	4	—
West North Central	39	—	49	7	—
West	26	1	69	4	1
Mountain	40	—	56	—	—
Pacific	19	1	75	5	1

¹ 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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.