

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2019

(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	38	3	1
Worker characteristics					
Management, professional, and related	62	2	32	2	2
Management, business, and financial	69	2	27	1	1
Professional and related	58	2	35	3	2
Teachers	34	2	56	4	4
Primary, secondary, and special education school teachers	28	2	63	3	5
Registered nurses	73	—	19	—	—
Service	46	3	48	3	1
Protective service	41	2	50	6	2
Sales and office	61	3	33	3	1
Sales and related	63	4	31	1	1
Office and administrative support	60	2	34	3	1
Natural resources, construction, and maintenance	38	1	57	3	1
Construction, extraction, farming, fishing, and forestry	19	—	76	4	—
Installation, maintenance, and repair	52	2	43	2	1
Production, transportation, and material moving ...	49	1	44	5	1
Production	46	—	47	5	—
Transportation and material moving	52	1	40	5	1
Full time	56	2	38	3	1
Part time	45	—	44	6	—
Union	38	3	51	8	1
Nonunion	60	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	3	(³)
Lowest 10 percent	30	—	66	3	—
Second 25 percent	53	2	41	2	1
Third 25 percent	55	2	38	4	1
Highest 25 percent	62	2	32	3	2
Highest 10 percent	66	2	28	2	2
Establishment characteristics					
Service-providing industries	57	2	37	3	1
Education and health services	53	2	40	4	2
Educational services	37	3	53	3	4
Elementary and secondary schools	29	2	62	3	4
Junior colleges, colleges, and universities	54	4	35	4	2
Health care and social assistance	64	—	30	4	—
Hospitals	78	—	17	3	—
Public administration	35	2	53	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2019—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	49	1	47	1	1
1 to 49 workers	51	1	46	1	1
50 to 99 workers	45	2	50	2	1
100 workers or more	59	2	33	4	1
100 to 499 workers	55	3	38	3	1
500 workers or more	63	2	29	4	2
Geographic areas					
Northeast	62	3	29	6	1
New England	59	—	33	5	—
Middle Atlantic	63	3	27	6	1
South	57	2	36	2	2
South Atlantic	60	—	32	—	3
East South Central	58	—	34	5	—
West South Central	52	1	45	1	1
Midwest	54	1	41	3	1
East North Central	53	1	42	3	(³)
West North Central	56	1	39	2	1
West	50	1	46	2	1
Mountain	52	—	44	2	—
Pacific	49	1	47	2	1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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 wage data for March 2019.

³ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.