

Table 28. Long-term disability plans: Method of benefit payment, private industry workers, March 2019

(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	95	3	2	(¹)
Worker characteristics				
Management, professional, and related	95	4	—	—
Management, business, and financial	96	4	—	—
Professional and related	95	5	—	—
Service	98	1	—	—
Protective service	96	—	—	—
Sales and office	97	3	—	—
Sales and related	96	4	—	—
Office and administrative support	97	3	—	—
Natural resources, construction, and maintenance	84	4	8	4
Installation, maintenance, and repair	93	4	—	—
Production, transportation, and material moving ...	92	—	6	—
Transportation and material moving	94	—	3	—
Full time	95	3	2	(¹)
Part time	91	7	—	—
Union	81	2	14	3
Nonunion	96	3	—	—
Average wage within the following categories: ²				
Second 25 percent	97	2	—	—
Third 25 percent	95	2	3	(¹)
Highest 25 percent	93	5	1	1
Highest 10 percent	93	6	—	—
Establishment characteristics				
Goods-producing industries	88	5	6	1
Manufacturing	91	—	5	—
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	93	5	2	(¹)
Wholesale trade	94	4	1	—
Retail trade	93	6	—	—
Transportation and warehousing	92	5	—	—
Utilities	87	9	—	4

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, private industry workers, March 2019—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	96	2	—	—
Financial activities	98	—	—	—
Finance and insurance	98	—	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	95	—	—	—
Real estate and rental and leasing	97	—	—	—
Professional and business services	95	4	—	—
Professional and technical services	97	—	—	—
Administrative and waste services	100	—	—	—
Education and health services	98	2	—	—
Educational services	97	3	—	—
Junior colleges, colleges, and universities	97	—	—	—
Health care and social assistance	99	—	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	97	—	—	—
1 to 99 workers	96	2	1	1
1 to 49 workers	96	3	1	1
50 to 99 workers	97	1	—	—
100 workers or more	94	4	—	—
100 to 499 workers	95	4	—	—
500 workers or more	92	5	—	—
Geographic areas				
Northeast	95	4	—	—
New England	96	—	2	—
Middle Atlantic	94	5	—	—
South	94	5	—	—
South Atlantic	96	4	—	—
East South Central	93	3	—	—
West South Central	92	8	—	—
Midwest	92	—	5	—
East North Central	92	—	5	—
West North Central	93	—	4	—
West	98	1	(¹)	(¹)
Mountain	98	1	—	—
Pacific	98	—	—	(¹)

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 wage data for March 2019.

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.