

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011

(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	39	2	52	6	1
Worker characteristics					
Management, professional, and related	37	2	54	5	1
Professional and related	37	2	55	6	1
Teachers	32	1	60	6	1
Primary, secondary, and special education school teachers	29	1	63	6	1
Service	41	2	49	7	2
Protective service	41	3	48	6	2
Sales and office	41	2	50	7	1
Office and administrative support	41	2	50	6	1
Natural resources, construction, and maintenance	41	—	51	5	—
Production, transportation, and material moving ...	35	2	51	—	—
Full time	39	2	52	6	1
Part time	29	—	63	4	—
Union	33	2	57	8	(¹)
Nonunion	44	2	47	4	2
Average wage within the following categories: ²					
Lowest 25 percent	41	1	51	5	2
Lowest 10 percent	48	—	46	3	—
Second 25 percent	42	1	48	6	2
Third 25 percent	40	3	48	8	2
Highest 25 percent	33	2	59	5	1
Highest 10 percent	34	2	59	5	(¹)
Establishment characteristics					
Service-providing industries	39	2	52	6	1
Education and health services	37	1	55	5	1
Educational services	35	1	57	6	1
Elementary and secondary schools	30	1	63	6	1
Junior colleges, colleges, and universities	52	—	38	6	—
Health care and social assistance	53	—	43	2	—
Hospitals	55	—	42	—	—
Public administration	40	3	49	7	2
1 to 99 workers	33	1	59	4	4
1 to 49 workers	34	—	54	—	7
50 to 99 workers	31	—	65	2	—
100 workers or more	39	2	51	6	1
100 to 499 workers	42	—	54	3	—
500 workers or more	38	2	51	7	1

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2011—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	48	2	41	5	4
Local government	35	2	56	6	1
Geographic areas					
New England	24	—	66	—	—
Middle Atlantic	37	—	48	14	—
East North Central	44	—	50	4	—
West North Central	46	—	46	6	—
South Atlantic	61	3	25	6	6
East South Central	51	—	—	—	—
West South Central	22	—	75	2	—
Mountain	31	—	64	—	—
Pacific	16	—	77	4	—

¹ Less than 0.5 percent.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.