

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011

(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	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	(¹)	(¹)
Management, business, and financial	93	6	1	(¹)
Professional and related	95	5	—	—
Service	96	3	—	—
Protective service	97	—	—	—
Sales and office	93	6	1	(¹)
Sales and related	90	9	—	—
Office and administrative support	94	5	1	(¹)
Natural resources, construction, and maintenance	90	5	3	1
Construction, extraction, farming, fishing, and forestry	88	5	5	1
Installation, maintenance, and repair	91	6	2	2
Production, transportation, and material moving ...	88	4	5	3
Production	86	4	8	2
Transportation and material moving	91	4	2	3
Full time	93	5	1	1
Union	77	9	9	4
Nonunion	95	5	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	94	4	—	—
Lowest 10 percent	92	—	—	—
Second 25 percent	94	4	1	(¹)
Third 25 percent	93	5	1	(¹)
Highest 25 percent	92	6	2	1
Highest 10 percent	92	7	—	—
Establishment characteristics				
Goods-producing industries	89	4	5	1
Construction	91	5	5	—
Manufacturing	90	3	6	2
Service-providing industries	94	5	(¹)	(¹)
Trade, transportation, and utilities	88	9	1	2
Wholesale trade	94	4	—	—
Transportation and warehousing	95	—	—	—
Utilities	75	24	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2011—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	89	11	—	—
Financial activities	92	7	—	—
Finance and insurance	92	8	—	—
Credit intermediation and related activities	89	10	—	—
Insurance carriers and related activities	93	6	—	—
Real estate and rental and leasing	99	—	—	—
Professional and business services	96	3	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	96	—	—	—
Education and health services	97	3	—	—
Educational services	95	5	—	—
Junior colleges, colleges, and universities	94	6	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	95	—	—	—
1 to 99 workers	93	5	1	1
1 to 49 workers	93	6	1	(¹)
50 to 99 workers	95	3	1	1
100 workers or more	93	5	2	1
100 to 499 workers	93	5	1	(¹)
500 workers or more	92	5	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	95	3	1	1
East North Central	89	6	4	1
West North Central	92	5	—	—
South Atlantic	95	4	—	—
East South Central	92	7	—	—
West South Central	92	7	1	1
Mountain	94	5	—	—
Pacific	93	6	1	1

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.