

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ 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	55	2	39	3	1
Worker characteristics					
Management, professional, and related	61	3	33	2	1
Management, business, and financial	68	3	25	2	2
Professional and related	57	3	36	3	1
Teachers	38	2	55	5	1
Primary, secondary, and special education school teachers	31	1	62	6	1
Registered nurses	70	2	26	—	—
Service	44	2	49	4	1
Protective service	39	2	52	5	2
Sales and office	62	2	33	2	1
Sales and related	62	3	33	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry	21	1	71	5	1
Installation, maintenance, and repair	51	1	44	4	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	46	1	49	3	1
Full time	55	2	39	3	1
Part time	51	1	45	2	1
Union	37	1	54	8	1
Nonunion	59	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	3	(³)
Lowest 10 percent	38	—	54	6	—
Second 25 percent	54	2	42	2	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	59	3	33	3	1
Highest 10 percent	61	4	32	2	1
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Service-providing industries	57	2	37	3	1
Education and health services	51	2	42	3	1
Educational services	40	2	52	5	1
Elementary and secondary schools	31	1	61	6	1
Junior colleges, colleges, and universities	59	4	33	4	1
Health care and social assistance	61	3	34	2	1
Hospitals	78	3	17	—	—
Public administration	40	3	49	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ 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
1 to 99 workers	45	2	51	2	1
1 to 49 workers	45	2	51	2	1
50 to 99 workers	46	—	50	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	59	3	32	4	1
Geographic areas					
New England	60	3	33	—	—
Middle Atlantic	56	2	36	5	1
East North Central	52	2	42	4	(³)
West North Central	55	2	40	3	(³)
South Atlantic	62	2	31	3	2
East South Central	56	—	36	4	—
West South Central	54	1	41	2	1
Mountain	49	1	48	—	—
Pacific	46	3	47	—	—

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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.

³ Less than 0.5 percent.

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.