

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
All workers	94	6
Worker characteristics		
Management, professional, and related	94	6
Management, business, and financial	95	5
Professional and related	94	6
Teachers	91	9
Primary, secondary, and special education school teachers	91	9
Registered nurses	96	4
Service	91	9
Protective service	92	8
Sales and office	94	6
Sales and related	93	7
Office and administrative support	95	5
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	89	11
Installation, maintenance, and repair	93	7
Production, transportation, and material moving ...	94	6
Production	94	6
Transportation and material moving	95	5
Full time	94	6
Part time	96	4
Union	94	6
Nonunion	94	6
Wage percentiles: ²		
Lowest 10 percent	89	11
Lowest 25 percent	91	9
Second 25 percent	93	7
Third 25 percent	94	6
Highest 25 percent	95	5
Highest 10 percent	94	6
Establishment characteristics		
Goods-producing industries	93	7
Service-providing industries	94	6
Education and health services	94	6
Educational services	91	9
Elementary and secondary schools	91	9
Health care and social assistance	96	4
Hospitals	97	3
Public administration	89	11

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution not required	Employee contribution required
1 to 99 workers	94	6
1 to 49 workers	93	7
50 to 99 workers	95	5
100 workers or more	94	6
100 to 499 workers	94	6
500 workers or more	94	6
Geographic areas		
New England	91	9
Middle Atlantic	97	3
East North Central	93	7
West North Central	96	4
South Atlantic	93	7
East South Central	83	17
West South Central	93	7
Mountain	94	6
Pacific	96	4

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 percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." 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/glossary20082009.htm.