

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	54	2	40	3	1
Worker characteristics					
Management, professional, and related	60	3	33	2	1
Management, business, and financial	67	4	26	2	2
Professional and related	57	3	36	3	1
Teachers	37	2	55	5	1
Primary, secondary, and special education school teachers	32	1	61	5	1
Registered nurses	66	2	30	2	—
Service	46	1	47	5	1
Protective service	36	2	55	5	2
Sales and office	62	2	33	2	1
Sales and related	61	1	36	1	1
Office and administrative support	62	2	32	2	1
Natural resources, construction, and maintenance	36	1	57	4	1
Construction, extraction, farming, fishing, and forestry	21	—	72	4	—
Installation, maintenance, and repair	49	1	45	4	1
Production, transportation, and material moving	43	1	49	5	1
Production	42	1	50	5	1
Transportation and material moving	45	—	48	5	2
Full time	54	2	39	3	1
Part time	47	1	48	2	2
Union	36	1	55	8	1
Nonunion	59	2	35	2	1
Wage percentiles: ²					
Lowest 10 percent	45	—	46	8	—
Lowest 25 percent	48	1	47	4	(³)
Second 25 percent	51	2	43	3	1
Third 25 percent	53	2	41	3	1
Highest 25 percent	58	3	33	3	2
Highest 10 percent	60	4	33	2	2
Establishment characteristics					
Goods-producing industries	43	2	50	4	1
Service-providing industries	56	2	37	3	1
Education and health services	50	2	43	4	1
Educational services	39	2	53	5	1
Elementary and secondary schools	31	1	62	5	1
Junior colleges, colleges, and universities	55	5	33	4	3
Health care and social assistance	61	2	34	3	1
Hospitals	76	3	18	2	—
Public administration	39	3	49	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	44	1	51	2	1
1 to 49 workers	44	1	51	2	1
50 to 99 workers	45	1	52	2	—
100 workers or more	58	3	34	4	1
100 to 499 workers	58	2	37	2	1
500 workers or more	59	3	32	5	1
Geographic areas					
New England	60	4	32	3	—
Middle Atlantic	57	2	35	5	1
East North Central	50	2	43	4	(³)
West North Central	52	3	43	2	1
South Atlantic	61	2	32	3	2
East South Central	55	—	36	5	—
West South Central	53	2	42	1	2
Mountain	49	2	47	—	—
Pacific	47	2	47	2	1

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.

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/glossary20082009.htm.