

Table 27. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings	Percent varies by 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	92	7	1	(¹)
Professional and related	95	5	(¹)	—
Service	96	3	—	—
Protective service	87	—	—	—
Sales and office	94	5	(¹)	(¹)
Sales and related	94	6	—	—
Office and administrative support	94	5	1	(¹)
Natural resources, construction, and maintenance	90	6	3	2
Construction, extraction, farming, fishing, and forestry	86	—	3	—
Installation, maintenance, and repair	92	4	2	2
Production, transportation, and material moving ...	87	4	5	4
Production	84	5	7	3
Transportation and material moving	90	4	2	4
Full time	93	5	1	1
Part time	92	7	—	—
Union	78	7	9	6
Nonunion	95	5	(¹)	(¹)
Wage percentiles: ²				
Lowest 10 percent	97	—	—	—
Lowest 25 percent	96	3	—	—
Second 25 percent	95	4	1	(¹)
Third 25 percent	93	5	1	1
Highest 25 percent	91	6	2	1
Highest 10 percent	92	7	(¹)	1
Establishment characteristics				
Goods-producing industries	88	5	5	2
Construction	90	8	—	—
Manufacturing	89	4	5	2
Service-providing industries	94	5	(¹)	1
Trade, transportation, and utilities	90	7	1	2
Wholesale trade	92	2	2	4
Retail trade	87	11	1	—
Transportation and warehousing	96	2	—	—
Utilities	78	21	—	—

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Information	92	8	—	—
Financial activities	91	8	(¹)	1
Finance and insurance	90	9	(¹)	1
Credit intermediation and related activities	90	9	1	—
Insurance carriers and related activities	88	10	(¹)	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	4	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	94	—	—	—
Education and health services	96	4	—	—
Educational services	94	—	(¹)	—
Junior colleges, colleges, and universities	92	—	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	92	—	—	—
1 to 99 workers	95	4	1	(¹)
1 to 49 workers	95	4	1	—
50 to 99 workers	96	3	1	—
100 workers or more	92	6	1	1
100 to 499 workers	93	6	1	1
500 workers or more	91	6	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	97	2	1	—
East North Central	88	7	3	2
West North Central	91	6	2	—
South Atlantic	95	4	(¹)	(¹)
East South Central	94	5	—	—
West South Central	92	7	—	1
Mountain	94	5	—	—
Pacific	92	5	1	2

¹ Less than 0.5 percent.

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.