

Table 27. Long-term disability plans: Method of benefit payment, civilian workers,¹ 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	(²)	1
Management, business, and financial	92	7	1	1
Professional and related	94	5	(²)	1
Teachers	94	3	1	1
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	96	4	—	—
Service	95	4	(²)	—
Protective service	92	8	—	—
Sales and office	94	6	(²)	(²)
Sales and related	94	6	—	—
Office and administrative support	94	6	(²)	(²)
Natural resources, construction, and maintenance	91	5	2	2
Construction, extraction, farming, fishing, and forestry	89	7	2	2
Installation, maintenance, and repair	92	4	2	1
Production, transportation, and material moving ...	87	4	5	3
Production	85	5	7	3
Transportation and material moving	91	4	2	4
Full time	93	5	1	1
Part time	92	7	1	—
Union	85	6	5	4
Nonunion	94	5	(²)	(²)
Wage percentiles: ³				
Lowest 10 percent	97	—	—	—
Lowest 25 percent	96	3	1	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	6	1	1
Highest 25 percent	92	5	1	1
Highest 10 percent	92	6	1	1
Establishment characteristics				
Goods-producing industries	89	5	5	2
Service-providing industries	94	5	(²)	1
Education and health services	95	4	(²)	1
Educational services	93	5	1	—
Elementary and secondary schools	96	1	—	—
Junior colleges, colleges, and universities	88	—	(²)	—
Health care and social assistance	96	4	—	—
Hospitals	96	4	—	—
Public administration	93	7	—	—

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, civilian workers,¹ 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
1 to 99 workers	95	4	1	(²)
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	5	1	1
500 workers or more	91	6	2	1
Geographic areas				
New England	95	4	—	1
Middle Atlantic	97	2	1	—
East North Central	88	8	3	1
West North Central	89	—	1	—
South Atlantic	96	3	(²)	(²)
East South Central	93	5	—	—
West South Central	92	6	—	1
Mountain	95	4	—	—
Pacific	93	5	1	2

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 Less than 0.5 percent.

³ 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.