

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	89	11
Worker characteristics		
Management, professional, and related	89	11
Professional and related	89	11
Teachers	90	10
Primary, secondary, and special education school teachers	90	10
Service	88	12
Protective service	89	11
Sales and office	90	10
Office and administrative support	90	10
Natural resources, construction, and maintenance	92	8
Production, transportation, and material moving ...	93	7
Full time	89	11
Part time	92	8
Union	92	8
Nonunion	87	13
Wage percentiles: ¹		
Lowest 25 percent	88	12
Second 25 percent	89	11
Third 25 percent	90	10
Highest 25 percent	90	10
Highest 10 percent	87	13
Establishment characteristics		
Service-providing industries	89	11
Education and health services	89	11
Educational services	90	10
Elementary and secondary schools	91	9
Health care and social assistance	87	13
Hospitals	89	11
Public administration	89	11
1 to 99 workers	91	9
1 to 49 workers	91	9
50 to 99 workers	91	9
100 workers or more	89	11
100 to 499 workers	89	11
500 workers or more	89	11

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
State government	83	17
Local government	92	8
Geographic areas		
New England	70	30
Middle Atlantic	93	7
East North Central	86	14
West North Central	95	5
South Atlantic	88	12
West South Central	94	6
Mountain	94	6
Pacific	99	1

¹ 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. 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.