

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	4	96
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	4	96
Service	10	90
Protective service	10	90
Sales and office	6	94
Sales and related	8	92
Office and administrative support	5	95
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	10	90
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...		
Production	5	95
Transportation and material moving	5	95
Full time	7	93
Part time	4	96
Union	6	94
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	10	90
Lowest 10 percent	16	84
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	7	93
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	4	96
Hospitals	3	97
Public administration	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	7	93
Geographic areas		
New England	9	91
Middle Atlantic	4	96
East North Central	7	93
West North Central	4	96
South Atlantic	7	93
East South Central	15	85
West South Central	6	94
Mountain	7	93
Pacific	4	96

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2009." 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/glossary20092010.htm.