

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	11	89
Teachers	17	83
Primary, secondary, and special education school teachers	19	81
Registered nurses	8	92
Service	11	89
Protective service	16	84
Sales and office	10	90
Sales and related	12	88
Office and administrative support	10	90
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	9	91
Production	10	90
Transportation and material moving	8	92
Full time	10	90
Union	13	87
Nonunion	10	90
Average wage within the following categories: ²		
Lowest 25 percent	9	91
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Service-providing industries	10	90
Education and health services	13	87
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	13	87
Health care and social assistance	9	91
Hospitals	10	90
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	8	92
1 to 49 workers	9	91
50 to 99 workers	5	95
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	13	87
Geographic areas		
New England	4	96
Middle Atlantic	8	92
East North Central	14	86
West North Central	7	93
South Atlantic	9	91
East South Central	7	93
West South Central	12	88
Mountain	20	80
Pacific	10	90

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.