

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2010

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	1	(²)
Management, business, and financial	92	6	1	(²)
Professional and related	94	5	(²)	(²)
Teachers	95	3	—	—
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	97	3	—	—
Service	96	4	1	(²)
Protective service	94	5	—	—
Sales and office	94	6	1	(²)
Sales and related	92	7	—	—
Office and administrative support	94	5	1	(²)
Natural resources, construction, and maintenance	91	5	2	1
Construction, extraction, farming, fishing, and forestry	91	5	—	—
Installation, maintenance, and repair	91	5	2	1
Production, transportation, and material moving	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	2	3
Full time	93	5	1	1
Union	85	6	6	3
Nonunion	94	5	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	—	—
Lowest 10 percent	94	—	—	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	5	1	(²)
Highest 25 percent	92	6	2	1
Highest 10 percent	93	6	1	1
Establishment characteristics				
Goods-producing industries	89	4	5	2
Service-providing industries	94	5	1	1
Education and health services	96	3	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	1	1	2
Junior colleges, colleges, and universities	92	8	—	—
Health care and social assistance	96	3	—	—
Hospitals	97	3	—	—
Public administration	92	7	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2010—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	93	5	1	(²)
1 to 49 workers	93	6	1	(²)
50 to 99 workers	94	4	—	—
100 workers or more	93	5	1	1
100 to 499 workers	94	5	1	(²)
500 workers or more	92	5	2	1
Geographic areas				
New England	95	4	1	(²)
Middle Atlantic	96	3	1	1
East North Central	87	8	4	1
West North Central	93	5	—	—
South Atlantic	96	3	—	—
East South Central	91	7	—	—
West South Central	92	7	(²)	1
Mountain	96	4	—	—
Pacific	92	6	1	1

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 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. 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/glossary20092010.htm.