

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	11	89
Sales and office	10	90
Office and administrative support	10	90
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving ...	7	93
Full time	11	89
Part time	9	91
Union	8	92
Nonunion	13	87
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	11	89
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	14	86
Hospitals	13	87
Public administration	11	89
1 to 99 workers	11	89
1 to 49 workers	10	90
100 workers or more	11	89
100 to 499 workers	11	89
500 workers or more	11	89

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2010—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	8	92
Geographic areas		
Middle Atlantic	7	93
East North Central	15	85
West North Central	6	94
South Atlantic	12	88
West South Central	6	94
Mountain	6	94
Pacific	1	99

¹ 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.