

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, 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	6	(¹)	(¹)
Management, business, and financial	92	7	1	(¹)
Professional and related	94	5	—	—
Service	97	3	—	—
Protective service	96	—	—	—
Sales and office	94	6	1	(¹)
Sales and related	92	7	—	—
Office and administrative support	94	5	(¹)	(¹)
Natural resources, construction, and maintenance	90	6	3	2
Construction, extraction, farming, fishing, and forestry	88	6	—	—
Installation, maintenance, and repair	91	5	2	2
Production, transportation, and material moving ...	87	4	6	3
Production	85	4	8	2
Transportation and material moving	90	5	3	3
Full time	93	5	1	1
Union	78	9	9	4
Nonunion	95	5	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	95	3	—	—
Lowest 10 percent	95	—	—	—
Second 25 percent	94	4	1	(¹)
Third 25 percent	94	5	1	(¹)
Highest 25 percent	91	6	2	1
Highest 10 percent	92	7	1	(¹)
Establishment characteristics				
Goods-producing industries	89	4	5	2
Construction	90	7	3	—
Manufacturing	89	3	6	2
Service-providing industries	93	6	1	(¹)
Trade, transportation, and utilities	88	9	2	2
Wholesale trade	93	3	—	—
Transportation and warehousing	94	3	—	—
Utilities	78	21	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, 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
Information	88	12	—	—
Financial activities	92	8	—	—
Finance and insurance	91	8	(¹)	1
Credit intermediation and related activities	89	10	—	—
Insurance carriers and related activities	92	7	—	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	3	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	97	—	—	—
Education and health services	96	3	—	—
Educational services	94	5	—	—
Junior colleges, colleges, and universities	93	—	(¹)	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	99	—	—	—
Other services	95	—	—	—
1 to 99 workers	93	5	1	(¹)
1 to 49 workers	93	6	1	(¹)
50 to 99 workers	94	4	—	—
100 workers or more	92	5	2	1
100 to 499 workers	93	5	1	(¹)
500 workers or more	91	5	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	96	3	1	1
East North Central	87	7	4	1
West North Central	92	6	—	—
South Atlantic	96	4	—	—
East South Central	92	6	—	—
West South Central	91	7	(¹)	1
Mountain	95	5	—	—
Pacific	92	7	—	—

¹ Less than 0.5 percent.

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. 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.