

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	56	2	39	3	1
Worker characteristics					
Management, professional, and related	62	2	32	2	1
Management, business, and financial	69	2	25	2	2
Professional and related	59	3	35	3	1
Teachers	38	1	54	6	1
Primary, secondary, and special education school teachers	32	1	60	6	1
Registered nurses	74	2	22	1	1
Service	45	1	50	4	1
Protective service	39	2	53	5	1
Sales and office	63	2	33	2	1
Sales and related	62	3	32	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	57	4	1
Construction, extraction, farming, fishing, and forestry	20	—	72	5	—
Installation, maintenance, and repair	50	1	45	3	1
Production, transportation, and material moving ...	45	1	50	4	1
Production	46	(²)	49	4	1
Transportation and material moving	44	1	51	3	(²)
Full time	56	2	39	3	1
Part time	52	1	42	3	2
Union	35	1	55	8	1
Nonunion	61	2	35	1	1
Average wage within the following categories: ³					
Lowest 25 percent	45	1	51	2	(²)
Lowest 10 percent	29	—	67	—	—
Second 25 percent	53	1	42	2	1
Third 25 percent	55	2	40	3	1
Highest 25 percent	61	3	32	3	1
Highest 10 percent	63	3	30	2	1
Establishment characteristics					
Goods-producing industries	45	2	48	3	1
Service-providing industries	58	2	37	3	1
Education and health services	52	2	42	3	1
Educational services	41	2	51	5	1
Elementary and secondary schools	32	1	60	6	1
Junior colleges, colleges, and universities	59	3	33	4	2
Healthcare and social assistance	62	2	34	1	1
Hospitals	79	2	17	1	1
Public administration	36	3	53	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	48	1	49	2	1
1 to 49 workers	47	2	49	2	1
50 to 99 workers	49	—	48	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	60	3	32	4	1
Geographic areas					
New England	64	—	32	2	—
Middle Atlantic	58	3	34	5	1
East North Central	50	2	44	3	(²)
West North Central	55	1	40	2	1
South Atlantic	61	2	33	3	1
East South Central	58	2	37	2	1
West South Central	55	1	41	2	1
Mountain	54	—	45	—	—
Pacific	49	3	44	—	—

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.

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, 2010." 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/glossary20112012.htm.