

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012

(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	94	4	1	1
Worker characteristics				
Management, professional, and related	95	4	1	(²)
Management, business, and financial	94	5	1	(²)
Professional and related	96	3	(²)	(²)
Teachers	96	2	1	1
Primary, secondary, and special education school teachers	96	—	2	—
Registered nurses	98	2	—	—
Service	95	4	—	—
Protective service	94	6	—	—
Sales and office	94	5	(²)	1
Sales and related	91	9	—	—
Office and administrative support	95	4	1	1
Natural resources, construction, and maintenance	89	6	3	2
Construction, extraction, farming, fishing, and forestry	88	8	—	—
Installation, maintenance, and repair	90	6	2	2
Production, transportation, and material moving	90	3	5	2
Production	88	3	7	2
Transportation and material moving	92	3	2	3
Full time	94	4	1	1
Union	85	6	6	3
Nonunion	96	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	—	—
Second 25 percent	95	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	93	4	1	1
Highest 10 percent	94	5	1	(²)
Establishment characteristics				
Goods-producing industries	90	4	5	2
Service-providing industries	95	4	1	1
Education and health services	97	2	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	—	—	2
Junior colleges, colleges, and universities	94	6	—	—
Healthcare and social assistance	98	2	—	—
Hospitals	97	2	—	—
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 2012—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	94	4	1	(²)
1 to 49 workers	93	5	1	(²)
50 to 99 workers	96	3	1	1
100 workers or more	94	4	1	1
100 to 499 workers	94	5	1	1
500 workers or more	94	4	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	94	3	—	—
East North Central	90	5	3	1
West North Central	95	3	—	—
South Atlantic	95	4	—	—
East South Central	91	8	—	—
West South Central	96	3	—	—
Mountain	96	4	—	—
Pacific	94	4	—	—

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.