

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	8	92
Geographic areas		
New England	40	60
Middle Atlantic	7	93
East North Central	15	85
West North Central	5	95
South Atlantic	8	92
West South Central	7	93
Mountain	2	98
Pacific	2	98

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, 2010." 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/glossary20112012.htm.