

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

(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	96	4	—	—
Management, business, and financial	96	3	—	—
Professional and related	96	4	—	—
Service	95	3	—	—
Protective service	98	—	—	—
Sales and office	95	4	1	(¹)
Sales and related	90	10	—	—
Office and administrative support	96	3	1	(¹)
Natural resources, construction, and maintenance	90	6	2	2
Construction, extraction, farming, fishing, and forestry	86	—	4	—
Installation, maintenance, and repair	92	5	1	2
Production, transportation, and material moving ...	91	3	4	2
Production	90	2	6	2
Transportation and material moving	92	4	2	2
Full time	95	4	1	1
Part time	87	10	—	—
Union	76	9	10	5
Nonunion	96	3	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	94	4	—	—
Lowest 10 percent	86	—	—	—
Second 25 percent	96	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	94	4	1	(¹)
Highest 10 percent	94	5	—	—
Establishment characteristics				
Goods-producing industries	91	3	4	2
Construction	91	6	3	—
Manufacturing	92	2	5	2
Service-providing industries	95	4	1	(¹)
Trade, transportation, and utilities	88	10	1	2
Wholesale trade	90	7	—	—
Retail trade	81	17	—	—
Transportation and warehousing	97	—	—	—
Utilities	75	20	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—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	92	8	—	—
Financial activities	97	2	—	—
Finance and insurance	97	2	—	—
Credit intermediation and related activities	97	3	—	—
Insurance carriers and related activities	97	2	—	—
Real estate and rental and leasing	94	—	—	—
Professional and business services	97	3	—	—
Professional and technical services	98	—	—	—
Administrative and waste services	98	—	—	—
Education and health services	98	1	(¹)	—
Educational services	97	3	—	—
Junior colleges, colleges, and universities	96	4	(¹)	—
Healthcare and social assistance	98	1	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	100	—	—	—
1 to 99 workers	95	3	1	(¹)
1 to 49 workers	95	4	—	—
50 to 99 workers	97	2	—	—
100 workers or more	94	4	1	1
100 to 499 workers	95	4	1	1
500 workers or more	93	4	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	94	4	—	—
East North Central	92	3	3	2
West North Central	95	3	—	—
South Atlantic	95	4	—	—
East South Central	93	6	—	—
West South Central	96	3	—	—
Mountain	94	5	—	—
Pacific	94	5	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee

Compensation - March 2013."

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/glossary20122013.htm.