

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

(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	57	2	38	3	1
Worker characteristics					
Management, professional, and related	63	2	32	2	1
Management, business, and financial	70	2	25	2	1
Professional and related	60	2	35	2	1
Teachers	41	1	52	4	2
Primary, secondary, and special education school teachers	34	1	58	4	2
Registered nurses	71	2	25	—	—
Service	47	1	48	3	1
Protective service	38	3	54	5	1
Sales and office	62	2	34	2	1
Sales and related	60	2	34	3	1
Office and administrative support	62	2	34	2	(²)
Natural resources, construction, and maintenance	39	1	55	4	(²)
Construction, extraction, farming, fishing, and forestry	25	—	69	3	—
Installation, maintenance, and repair	49	1	45	4	(²)
Production, transportation, and material moving ...	49	1	44	5	(²)
Production	47	1	46	6	(²)
Transportation and material moving	50	2	43	4	(²)
Full time	57	2	38	3	1
Part time	53	1	40	4	1
Union	38	2	51	9	1
Nonunion	62	2	34	1	1
Average wage within the following categories ³ :					
Lowest 25 percent	50	1	47	2	1
Lowest 10 percent	40	—	56	3	—
Second 25 percent	54	1	41	3	1
Third 25 percent	55	2	39	3	1
Highest 25 percent	63	2	31	3	1
Highest 10 percent	65	3	29	2	(²)
Establishment characteristics					
Goods-producing industries	48	1	46	5	(²)
Service-providing industries	59	2	36	3	1
Education and health services	54	1	41	2	1
Educational services	43	1	50	4	2
Elementary and secondary schools	34	1	59	4	3
Junior colleges, colleges, and universities	60	2	33	3	1
Health care and social assistance	63	1	34	1	(²)
Hospitals	78	2	17	2	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 2014—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	48	2	1
1 to 49 workers	47	1	49	2	1
50 to 99 workers	51	(²)	47	2	(²)
100 workers or more	61	2	33	3	1
100 to 499 workers	59	2	36	3	(²)
500 workers or more	62	3	30	4	1
Geographic areas					
Northeast	62	—	31	4	—
New England	65	2	31	2	—
Middle Atlantic	61	—	32	5	—
South	58	1	37	2	2
South Atlantic	62	2	31	2	3
East South Central	56	—	40	2	—
West South Central	51	—	46	2	—
Midwest	54	2	40	4	(²)
East North Central	53	2	42	3	(²)
West North Central	58	1	37	4	1
West	53	2	43	2	(²)
Mountain	57	2	41	—	—
Pacific	51	—	43	3	—

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 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 ECEC data for March 2014.

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/glossary20132014.htm.