

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

(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	95	3	1	1
Worker characteristics				
Management, professional, and related	97	3	—	—
Management, business, and financial	96	4	—	—
Professional and related	97	2	—	—
Service	95	3	—	—
Protective service	98	—	—	—
Sales and office	95	4	(¹)	(¹)
Sales and related	90	10	—	—
Office and administrative support	97	2	(¹)	1
Natural resources, construction, and maintenance	90	5	3	2
Installation, maintenance, and repair	93	4	1	2
Production, transportation, and material moving ...	92	2	4	2
Production	91	2	6	2
Transportation and material moving	94	2	2	2
Full time	95	3	1	1
Part time	88	9	—	—
Union	80	7	9	4
Nonunion	97	3	(¹)	(¹)
Average wage within the following categories ² :				
Lowest 25 percent	93	6	—	—
Second 25 percent	97	2	(¹)	1
Third 25 percent	94	3	2	1
Highest 25 percent	95	3	1	(¹)
Highest 10 percent	95	4	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	91	4	4	2
Construction	89	6	6	—
Manufacturing	93	1	4	2
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	89	8	1	2
Wholesale trade	93	4	—	—
Retail trade	82	16	—	—
Transportation and warehousing	97	2	—	—
Utilities	78	—	—	7

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—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	94	5	—	—
Financial activities	97	1	—	—
Finance and insurance	98	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	97	2	—	—
Real estate and rental and leasing	92	—	—	—
Professional and business services	98	2	—	—
Professional and technical services	98	—	—	—
Administrative and waste services	98	—	—	—
Education and health services	99	1	—	—
Educational services	98	—	—	—
Junior colleges, colleges, and universities	97	—	(¹)	—
Health care and social assistance	99	1	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	100	—	—	—
1 to 99 workers	95	3	—	—
1 to 49 workers	95	3	—	—
50 to 99 workers	96	3	—	—
100 workers or more	95	3	1	1
100 to 499 workers	95	4	1	1
500 workers or more	95	3	2	1
Geographic areas				
Northeast	95	3	1	1
New England	96	3	—	—
Middle Atlantic	95	3	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	94	5	—	—
West South Central	97	—	—	—
Midwest	94	3	2	1
East North Central	93	3	3	2
West North Central	96	2	—	—
West	95	4	(¹)	(¹)
Mountain	93	6	—	—
Pacific	96	3	—	—

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 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.