

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015

(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	37	3	1
Worker characteristics					
Management, professional, and related	64	2	31	2	1
Management, business, and financial	72	1	24	2	1
Professional and related	61	2	34	2	1
Teachers	40	1	53	4	2
Primary, secondary, and special education school teachers	34	1	58	4	3
Registered nurses	74	–	23	1	–
Service	49	1	46	3	1
Protective service	38	3	53	4	1
Sales and office	61	2	34	2	1
Sales and related	59	2	35	3	1
Office and administrative support	62	2	34	2	(²)
Natural resources, construction, and maintenance	40	1	55	4	(²)
Construction, extraction, farming, fishing, and forestry	26	–	68	4	–
Installation, maintenance, and repair	49	1	46	4	(²)
Production, transportation, and material moving ...	49	1	44	5	(²)
Production	49	1	45	5	(²)
Transportation and material moving	50	–	44	4	–
Full time	58	2	37	3	1
Part time	52	–	41	5	–
Union	37	1	52	9	1
Nonunion	63	2	34	1	1
Average wage within the following categories: ³					
Lowest 25 percent	51	1	46	2	(²)
Lowest 10 percent	44	–	52	3	–
Second 25 percent	52	1	43	3	1
Third 25 percent	57	1	37	3	1
Highest 25 percent	64	2	31	3	1
Highest 10 percent	68	3	27	2	(²)
Establishment characteristics					
Goods-producing industries	50	2	44	4	(²)
Service-providing industries	59	2	36	3	1
Education and health services	56	1	39	3	1
Educational services	43	1	50	4	2
Elementary and secondary schools	34	1	59	4	3
Junior colleges, colleges, and universities	60	2	34	3	1
Health care and social assistance	66	–	31	2	–
Hospitals	77	–	19	2	–
Public administration	36	3	52	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015—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	49	(²)	48	2	1
1 to 49 workers	48	1	49	2	1
50 to 99 workers	51	(²)	47	2	(²)
100 workers or more	61	2	32	3	1
100 to 499 workers	61	2	34	3	(²)
500 workers or more	62	2	31	4	1
Geographic areas					
Northeast	62	—	32	4	—
New England	65	2	31	3	—
Middle Atlantic	61	—	32	5	—
South	58	2	37	2	1
South Atlantic	62	2	32	2	2
East South Central	57	—	38	2	—
West South Central	53	1	44	2	(²)
Midwest	55	1	40	4	(²)
East North Central	53	2	41	3	(²)
West North Central	57	1	37	5	(²)
West	54	2	41	3	(²)
Mountain	57	1	41	—	—
Pacific	53	—	42	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 wage data for March 2015.

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/glossary20142015.htm.