

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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	37	2	53	5	2
Worker characteristics					
Management, professional, and related	36	2	55	5	3
Professional and related	36	2	55	5	3
Teachers	32	1	59	5	3
Primary, secondary, and special education school teachers	29	1	62	5	3
Service	40	3	50	5	2
Protective service	36	4	53	6	1
Sales and office	39	—	51	6	—
Office and administrative support	39	—	52	6	—
Natural resources, construction, and maintenance	40	4	52	—	—
Production, transportation, and material moving ...	37	2	51	—	—
Full time	37	2	53	5	2
Part time	36	—	57	5	—
Union	33	2	57	8	1
Nonunion	42	2	50	2	4
Average wage within the following categories: ¹					
Lowest 25 percent	39	1	54	3	3
Lowest 10 percent	47	—	49	—	2
Second 25 percent	40	2	50	5	3
Third 25 percent	39	3	48	7	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	34	3	59	4	(²)
Establishment characteristics					
Service-providing industries	37	2	53	5	2
Education and health services	38	2	54	4	3
Educational services	36	1	55	4	3
Elementary and secondary schools	31	1	61	4	3
Junior colleges, colleges, and universities	51	—	40	5	—
Health care and social assistance	49	—	46	3	—
Hospitals	45	—	51	—	—
Public administration	36	3	52	7	2
1 to 99 workers	30	2	60	3	4
1 to 49 workers	26	—	61	—	—
50 to 99 workers	37	—	59	—	—
100 workers or more	38	2	52	5	2
100 to 499 workers	40	—	55	4	—
500 workers or more	37	2	52	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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
State government	43	2	47	5	3
Local government	35	2	55	5	2
Geographic areas					
Northeast	32	1	53	14	—
New England	17	—	70	—	—
Middle Atlantic	37	1	48	15	—
South	43	2	47	2	6
South Atlantic	53	2	32	1	12
East South Central	51	—	42	—	—
West South Central	20	—	77	1	—
Midwest	46	—	46	4	—
East North Central	44	—	49	4	—
West North Central	50	3	42	5	—
West	21	—	71	4	—
Mountain	36	—	61	—	—
Pacific	15	4	75	5	—

¹ 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.

² Less than 0.5.

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.