

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	18	82
Professional and related	19	81
Teachers	22	78
Primary, secondary, and special education school teachers	24	76
Service	17	83
Protective service	18	82
Sales and office	18	82
Office and administrative support	19	81
Full time	17	83
Part time	21	79
Union	18	82
Nonunion	17	83
Average wage within the following categories: ¹		
Second 25 percent	15	85
Third 25 percent	14	86
Highest 25 percent	20	80
Highest 10 percent	19	81
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	15	85
Public administration	16	84
100 workers or more	17	83
100 to 499 workers	19	81
500 workers or more	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	17	83
Geographic areas		
Northeast	7	93
Middle Atlantic	8	92
South	6	94
South Atlantic	5	95
Midwest	25	75
East North Central	38	62
West North Central	8	92

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.

Note: Because of rounding, sums of individual items may not equal totals. 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.