

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2016

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	7	93
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	5	95
Professional and related	8	92
Teachers	18	82
Primary, secondary, and special education school teachers	21	79
Registered nurses	5	95
Service	9	91
Protective service	13	87
Sales and office	7	93
Sales and related	7	93
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	6	94
Production	6	94
Transportation and material moving	6	94
Full time	8	92
Part time	6	94
Union	12	88
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	12	88
Second 25 percent	7	93
Third 25 percent	7	93
Highest 25 percent	7	93
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	8	92
Education and health services	9	91
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	12	88
Health care and social assistance	4	96
Hospitals	5	95
Public administration	14	86

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	5	95
50 to 99 workers	8	92
100 workers or more	8	92
100 to 499 workers	7	93
500 workers or more	9	91
Geographic areas		
Northeast	7	93
New England	6	94
Middle Atlantic	7	93
South	6	94
South Atlantic	7	93
West South Central	5	95
Midwest	9	91
East North Central	11	89
West North Central	6	94
West	7	93
Pacific	4	96

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 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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.