

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2016

(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	94	4	1	(²)
Worker characteristics				
Management, professional, and related	95	4	(²)	(²)
Management, business, and financial	95	5	—	—
Professional and related	95	4	—	—
Teachers	97	2	—	—
Primary, secondary, and special education school teachers	97	—	—	—
Registered nurses	99	—	—	—
Service	96	3	—	—
Protective service	93	6	—	—
Sales and office	96	4	(²)	(²)
Sales and related	91	9	—	—
Office and administrative support	97	2	(²)	(²)
Natural resources, construction, and maintenance	89	—	6	—
Construction, extraction, farming, fishing, and forestry	84	—	15	—
Installation, maintenance, and repair	92	5	—	—
Production, transportation, and material moving	91	4	4	2
Production	88	5	—	—
Transportation and material moving	95	2	—	—
Full time	95	4	1	(²)
Part time	90	8	2	—
Union	90	2	7	1
Nonunion	95	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	93	6	1	—
Lowest 10 percent	84	—	—	—
Second 25 percent	96	3	(²)	1
Third 25 percent	94	3	2	1
Highest 25 percent	94	5	1	(²)
Highest 10 percent	93	6	—	—
Establishment characteristics				
Goods-producing industries	88	7	5	1
Service-providing industries	96	4	1	(²)
Education and health services	98	2	—	—
Educational services	97	3	—	—
Elementary and secondary schools	97	—	—	—
Junior colleges, colleges, and universities	95	4	—	—
Health care and social assistance	98	—	—	—
Hospitals	98	—	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2016—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
1 to 99 workers	94	5	1	(²)
1 to 49 workers	93	6	—	—
50 to 99 workers	96	—	1	—
100 workers or more	95	4	1	(²)
100 to 499 workers	95	3	1	(²)
500 workers or more	94	4	1	(²)
Geographic areas				
Northeast	95	4	1	1
New England	96	—	2	—
Middle Atlantic	94	5	—	—
South	95	5	—	—
South Atlantic	96	3	—	—
East South Central	90	—	—	—
West South Central	95	4	—	—
Midwest	92	5	3	1
East North Central	91	5	—	—
West North Central	93	5	—	—
West	97	3	(²)	(²)
Mountain	97	3	—	—
Pacific	97	2	(²)	1

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.