

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2018

(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	56	2	38	3	1
Worker characteristics					
Management, professional, and related	61	2	32	2	2
Management, business, and financial	68	2	27	1	1
Professional and related	58	2	35	3	2
Teachers	34	2	56	4	4
Primary, secondary, and special education school teachers	28	2	62	3	5
Registered nurses	78	—	17	—	—
Service	49	1	46	3	1
Protective service	39	1	53	5	2
Sales and office	59	3	35	2	1
Sales and related	59	4	35	2	1
Office and administrative support	59	2	35	3	1
Natural resources, construction, and maintenance	39	1	56	3	1
Construction, extraction, farming, fishing, and forestry	18	—	77	4	—
Installation, maintenance, and repair	54	1	41	3	1
Production, transportation, and material moving ...	50	2	43	5	1
Production	48	—	45	5	—
Transportation and material moving	52	2	41	5	1
Full time	56	2	38	3	1
Part time	49	4	42	6	1
Union	39	2	50	8	1
Nonunion	60	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	49	3	1
Lowest 10 percent	32	—	63	4	—
Second 25 percent	52	2	42	2	1
Third 25 percent	56	2	38	4	1
Highest 25 percent	62	2	32	3	1
Highest 10 percent	65	2	28	2	2
Establishment characteristics					
Service-providing industries	57	2	37	3	1
Education and health services	54	2	39	3	2
Educational services	38	2	53	4	4
Elementary and secondary schools	29	2	61	3	4
Junior colleges, colleges, and universities	54	3	36	5	3
Health care and social assistance	67	—	28	3	—
Hospitals	81	—	16	2	—
Public administration	35	2	53	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2018—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	47	1	49	1	1
1 to 49 workers	48	1	48	1	1
50 to 99 workers	45	—	51	2	—
100 workers or more	61	2	32	4	1
100 to 499 workers	57	3	35	3	1
500 workers or more	64	2	29	4	1
Geographic areas					
Northeast	62	2	30	5	1
New England	60	—	33	4	—
Middle Atlantic	63	2	29	6	1
South	57	2	36	2	2
South Atlantic	60	3	32	2	3
East South Central	57	—	34	5	—
West South Central	53	1	45	1	1
Midwest	54	1	41	3	1
East North Central	54	1	42	2	(³)
West North Central	56	1	37	4	1
West	50	1	46	2	1
Mountain	54	—	42	2	—
Pacific	48	2	48	2	1

¹ Includes workers in private industry and state and local 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 2018.

³ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.