

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018

(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	95	3	2	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	96	4	—	—
Professional and related	95	4	1	(²)
Teachers	95	2	2	1
Primary, secondary, and special education school teachers	95	2	2	1
Registered nurses	97	—	—	—
Service	97	2	—	—
Protective service	96	—	—	—
Sales and office	97	2	—	—
Sales and related	96	3	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	87	3	8	1
Installation, maintenance, and repair	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production	86	5	7	1
Transportation and material moving	93	3	—	—
Full time	95	3	1	(²)
Part time	95	4	—	—
Union	89	2	8	2
Nonunion	96	4	—	—
Average wage within the following categories: ³				
Lowest 25 percent	96	4	—	—
Second 25 percent	97	2	—	—
Third 25 percent	94	3	3	(²)
Highest 25 percent	94	4	1	(²)
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	86	8	6	1
Service-providing industries	97	2	1	(²)
Education and health services	97	2	1	(²)
Educational services	96	2	1	1
Elementary and secondary schools	96	1	2	1
Junior colleges, colleges, and universities	97	3	—	—
Health care and social assistance	98	—	—	—
Hospitals	98	—	—	—
Public administration	98	2	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018—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	95	3	1	(²)
1 to 49 workers	95	3	—	—
50 to 99 workers	96	—	1	—
100 workers or more	94	4	2	(²)
100 to 499 workers	96	3	1	(²)
500 workers or more	93	4	2	(²)
Geographic areas				
Northeast	95	3	—	—
New England	98	—	2	—
Middle Atlantic	94	5	—	—
South	95	4	—	—
South Atlantic	98	2	—	—
East South Central	90	7	—	—
West South Central	93	7	—	—
Midwest	92	4	4	(²)
East North Central	92	4	4	(²)
West North Central	92	4	—	—
West	98	1	—	—
Mountain	98	1	—	—
Pacific	97	—	—	1

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

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.