

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, 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	94	4	2	(¹)
Worker characteristics				
Management, professional, and related	95	4	—	—
Management, business, and financial	95	4	—	—
Professional and related	95	4	—	—
Service	97	—	—	—
Protective service	89	—	—	—
Sales and office	97	2	—	—
Sales and related	96	3	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	86	4	9	2
Installation, maintenance, and repair	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production	86	5	8	1
Transportation and material moving	93	3	—	—
Full time	94	4	2	(¹)
Part time	94	4	—	—
Union	82	2	13	2
Nonunion	96	4	—	—
Average wage within the following categories: ²				
Lowest 25 percent	94	5	—	—
Second 25 percent	97	2	—	—
Third 25 percent	95	3	2	(¹)
Highest 25 percent	93	5	2	(¹)
Highest 10 percent	93	7	—	—
Establishment characteristics				
Goods-producing industries	85	8	6	1
Construction	77	—	20	—
Manufacturing	88	7	4	1
Service-providing industries	96	3	1	(¹)
Trade, transportation, and utilities	93	5	2	1
Wholesale trade	95	3	—	—
Retail trade	92	7	—	—
Transportation and warehousing	92	5	—	—
Utilities	89	6	—	5

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, 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
Information	95	4	—	—
Financial activities	99	1	—	—
Finance and insurance	99	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	99	—	—	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	—	—	—
Professional and technical services	98	—	—	—
Education and health services	98	2	—	—
Educational services	97	2	—	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	98	—	—	—
Leisure and hospitality	95	—	—	—
Accommodation and food services	89	—	—	—
Other services	99	—	—	—
1 to 99 workers	95	3	1	(¹)
1 to 49 workers	95	4	—	—
50 to 99 workers	96	—	—	—
100 workers or more	94	4	2	(¹)
100 to 499 workers	96	3	1	(¹)
500 workers or more	92	5	—	—
Geographic areas				
Northeast	95	4	—	—
New England	98	—	2	—
Middle Atlantic	94	5	—	—
South	94	5	—	—
South Atlantic	97	3	—	—
East South Central	89	8	—	—
West South Central	92	7	—	—
Midwest	91	4	5	(¹)
East North Central	91	3	5	(¹)
West North Central	91	4	—	—
West	98	2	—	—
Mountain	98	2	—	—
Pacific	97	—	—	(¹)

¹ Less than 0.5.

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.

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.