

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	9	91
Management, business, and financial	6	94
Professional and related	10	90
Teachers	17	83
Primary, secondary, and special education school teachers	20	80
Registered nurses	8	92
Service	9	91
Protective service	16	84
Sales and office	8	92
Sales and related	8	92
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	6	94
Full time	8	92
Part time	7	93
Union	13	87
Nonunion	8	92
Average wage within the following categories: ²		
Lowest 25 percent	11	89
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	9	91
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	9	91
Education and health services	10	90
Educational services	16	84
Elementary and secondary schools	19	81
Junior colleges, colleges, and universities	13	87
Health care and social assistance	5	95
Hospitals	7	93
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	5	95
1 to 49 workers	4	96
50 to 99 workers	7	93
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
Northeast	7	93
New England	4	96
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
East South Central	8	92
West South Central	6	94
Midwest	10	90
East North Central	11	89
West North Central	8	92
West	11	89
Pacific	7	93

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 2015.

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/glossary20142015.htm.