

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2016

(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	57	2	38	2	1
Worker characteristics					
Management, professional, and related	63	1	33	2	1
Management, business, and financial	70	2	26	1	1
Professional and related	59	1	36	2	1
Teachers	40	1	53	4	3
Primary, secondary, and special education school teachers	33	1	59	4	3
Registered nurses	74	–	24	2	–
Service	50	1	44	3	1
Protective service	40	3	52	5	1
Sales and office	61	2	34	2	1
Sales and related	60	–	34	2	–
Office and administrative support	62	2	34	2	1
Natural resources, construction, and maintenance	40	1	55	3	1
Construction, extraction, farming, fishing, and forestry	25	–	70	4	–
Installation, maintenance, and repair	52	1	45	2	1
Production, transportation, and material moving	52	1	43	3	1
Transportation and material moving	53	2	41	3	1
Full time	58	2	37	2	1
Part time	51	–	42	5	–
Union	40	1	51	7	1
Nonunion	62	2	34	1	1
Average wage within the following categories: ²					
Lowest 25 percent	50	1	47	2	1
Lowest 10 percent	42	–	54	3	–
Second 25 percent	54	2	41	2	1
Third 25 percent	57	1	37	3	1
Highest 25 percent	63	2	32	2	1
Highest 10 percent	67	2	28	2	1
Establishment characteristics					
Service-providing industries	59	2	36	2	1
Education and health services	55	1	39	3	1
Educational services	42	1	50	4	3
Elementary and secondary schools	33	–	59	4	–
Junior colleges, colleges, and universities	60	2	33	4	1
Health care and social assistance	66	–	31	2	–
Hospitals	76	–	21	2	–
Public administration	36	3	52	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2016—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	49	—	48	2	—
1 to 49 workers	50	(³)	47	1	1
50 to 99 workers	47	—	49	2	—
100 workers or more	62	2	33	3	1
100 to 499 workers	60	3	34	2	(³)
500 workers or more	63	1	31	3	1
Geographic areas					
Northeast	62	—	31	4	—
New England	62	—	33	2	—
Middle Atlantic	63	—	31	5	—
South	60	2	35	1	2
South Atlantic	65	2	30	1	3
East South Central	54	—	37	3	—
West South Central	54	—	43	1	—
Midwest	56	1	40	3	(³)
East North Central	55	1	41	2	1
West North Central	57	—	37	4	—
West	51	2	45	2	(³)
Mountain	55	1	43	—	—
Pacific	49	—	47	3	—

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.