

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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	38	2	52	5	2
Worker characteristics					
Management, professional, and related	37	1	54	5	3
Professional and related	37	1	54	5	3
Teachers	34	1	58	5	3
Primary, secondary, and special education school teachers	31	1	61	4	3
Service	40	3	50	6	2
Protective service	37	4	52	7	1
Sales and office	39	—	50	7	—
Office and administrative support	39	—	51	6	—
Natural resources, construction, and maintenance	40	3	52	—	—
Production, transportation, and material moving ...	37	—	51	—	—
Full time	38	2	52	5	3
Part time	30	—	62	4	—
Union	33	2	57	8	1
Nonunion	43	2	48	3	4
Average wage within the following categories: ¹					
Lowest 25 percent	39	1	54	3	3
Lowest 10 percent	47	—	48	—	3
Second 25 percent	41	2	48	6	3
Third 25 percent	41	3	47	6	3
Highest 25 percent	33	1	59	6	1
Highest 10 percent	35	2	58	5	(²)
Establishment characteristics					
Service-providing industries	38	2	53	5	2
Education and health services	39	1	53	4	3
Educational services	37	1	55	4	3
Elementary and secondary schools	32	1	60	4	3
Junior colleges, colleges, and universities	53	—	37	5	—
Health care and social assistance	52	—	42	4	—
Hospitals	49	—	46	3	—
Public administration	36	3	52	7	2
1 to 99 workers	31	2	59	3	4
1 to 49 workers	24	—	64	—	—
50 to 99 workers	42	—	52	4	—
100 workers or more	39	2	52	6	2
100 to 499 workers	39	—	54	4	—
500 workers or more	39	2	51	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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
State government	44	2	44	6	3
Local government	36	2	55	5	2
Geographic areas					
Northeast	33	1	52	14	—
New England	18	—	69	—	—
Middle Atlantic	37	1	47	15	—
South	45	2	45	2	6
South Atlantic	54	2	32	1	11
East South Central	54	—	36	6	—
West South Central	22	—	75	2	—
Midwest	47	—	46	4	—
East North Central	45	—	49	3	—
West North Central	50	3	42	6	—
West	20	—	73	4	—
Mountain	36	—	61	—	—
Pacific	14	—	79	5	—

¹ 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.

² 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.