

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010

(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	53	6	2
Worker characteristics					
Management, professional, and related	37	2	55	5	2
Professional and related	36	2	56	5	1
Teachers	33	1	60	5	1
Primary, secondary, and special education school teachers	30	1	63	6	1
Service	40	2	49	6	2
Protective service	39	3	49	6	3
Sales and office	41	2	50	7	1
Office and administrative support	41	2	50	6	1
Natural resources, construction, and maintenance	43	—	49	5	—
Production, transportation, and material moving ...	35	2	51	—	—
Full time	39	2	52	6	2
Part time	30	2	62	4	2
Union	32	2	58	8	1
Nonunion	44	2	47	4	2
Average wage within the following categories: ¹					
Lowest 25 percent	41	1	52	4	1
Lowest 10 percent	48	—	47	3	—
Second 25 percent	42	2	47	6	3
Third 25 percent	40	2	48	8	2
Highest 25 percent	33	2	60	4	1
Highest 10 percent	34	2	59	4	1
Establishment characteristics					
Service-providing industries	38	2	53	6	2
Education and health services	37	1	55	5	1
Educational services	35	1	57	5	1
Elementary and secondary schools	30	1	63	5	1
Junior colleges, colleges, and universities	51	3	38	5	2
Health care and social assistance	53	—	43	3	—
Hospitals	54	—	43	—	—
Public administration	39	3	49	6	2
1 to 99 workers	35	1	57	3	4
1 to 49 workers	33	—	55	4	—
50 to 99 workers	38	—	58	—	—
100 workers or more	39	2	52	6	1
100 to 499 workers	40	—	55	2	—
500 workers or more	38	2	51	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2010—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	47	2	42	5	4
Local government	35	1	56	6	1
Geographic areas					
Middle Atlantic	37	—	48	14	—
East North Central	43	—	51	4	—
West North Central	47	—	46	6	—
South Atlantic	61	2	25	6	6
East South Central	51	—	—	—	—
West South Central	22	—	75	—	—
Mountain	31	—	64	—	—
Pacific	15	3	79	—	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm.