

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	22	78
Primary, secondary, and special education school teachers	24	76
Service	18	82
Protective service	19	81
Sales and office	19	81
Office and administrative support	20	80
Full time	18	82
Part time	21	79
Union	18	82
Nonunion	18	82
Average wage within the following categories: ¹		
Second 25 percent	16	84
Third 25 percent	14	86
Highest 25 percent	21	79
Highest 10 percent	19	81
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	21	79
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	17	83
Public administration	17	83
100 workers or more	18	82
100 to 499 workers	20	80
500 workers or more	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	20	80
Local government	18	82
Geographic areas		
Middle Atlantic	8	92
East North Central	38	62
West North Central	8	92
South Atlantic	6	94
Mountain	52	48

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 data from the National Compensation Survey publication, "Employer

Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.