

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2017

(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	3	1
Worker characteristics					
Management, professional, and related	62	1	33	2	2
Management, business, and financial	70	2	26	1	1
Professional and related	58	1	36	3	2
Teachers	36	1	55	4	5
Primary, secondary, and special education school teachers	30	1	61	3	5
Registered nurses	76	—	21	2	—
Service	47	1	48	3	1
Protective service	40	2	52	5	2
Sales and office	61	3	34	2	1
Sales and related	60	4	34	2	1
Office and administrative support	62	2	34	2	1
Natural resources, construction, and maintenance	40	1	56	3	(²)
Construction, extraction, farming, fishing, and forestry	23	—	72	4	—
Installation, maintenance, and repair	52	1	44	2	1
Production, transportation, and material moving ...	52	1	42	4	1
Transportation and material moving	52	2	41	4	1
Full time	57	2	38	2	1
Part time	46	3	46	5	1
Union	39	1	52	7	1
Nonunion	61	2	34	1	1
Average wage within the following categories: ³					
Lowest 25 percent	47	1	48	2	1
Lowest 10 percent	39	1	55	4	1
Second 25 percent	54	2	41	2	1
Third 25 percent	57	1	38	3	1
Highest 25 percent	62	2	33	3	1
Highest 10 percent	66	3	28	2	1
Establishment characteristics					
Service-providing industries	57	2	37	2	1
Education and health services	54	1	40	3	2
Educational services	38	1	53	4	4
Elementary and secondary schools	29	1	62	3	5
Junior colleges, colleges, and universities	54	2	37	5	2
Health care and social assistance	67	—	30	2	—
Hospitals	80	—	17	1	—
Public administration	36	2	52	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2017—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	48	1	49	2	1
1 to 49 workers	48	1	49	2	1
50 to 99 workers	47	—	48	2	—
100 workers or more	62	2	32	3	1
100 to 499 workers	58	3	35	2	1
500 workers or more	65	1	29	3	1
Geographic areas					
Northeast	62	2	31	4	(²)
Middle Atlantic	62	—	30	5	—
South	58	2	36	2	2
South Atlantic	65	1	29	1	3
East South Central	53	—	37	4	—
West South Central	51	—	46	1	—
Midwest	55	1	40	3	1
East North Central	55	1	41	2	(²)
West North Central	55	1	38	5	1
West	50	2	46	2	(²)
Mountain	55	1	42	—	—
Pacific	47	2	48	3	(²)

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.