

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012

(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	37	2	53	6	2
Worker characteristics					
Management, professional, and related	36	2	55	6	2
Professional and related	36	2	55	6	1
Teachers	33	1	59	7	1
Primary, secondary, and special education school teachers	30	1	62	7	1
Service	39	2	51	7	1
Protective service	38	3	51	6	1
Sales and office	39	2	51	7	2
Office and administrative support	39	2	51	6	2
Natural resources, construction, and maintenance	40	—	52	4	—
Production, transportation, and material moving ...	36	2	50	—	—
Full time	38	2	53	6	1
Part time	30	—	62	5	—
Union	33	2	57	8	1
Nonunion	42	2	50	4	2
Average wage within the following categories: ¹					
Lowest 25 percent	38	1	55	5	2
Lowest 10 percent	45	—	49	3	—
Second 25 percent	40	1	50	6	2
Third 25 percent	39	2	49	8	2
Highest 25 percent	33	2	58	6	1
Highest 10 percent	36	2	57	5	1
Establishment characteristics					
Service-providing industries	37	2	53	6	1
Education and health services	37	1	55	6	1
Educational services	35	1	56	6	1
Elementary and secondary schools	30	1	61	6	1
Junior colleges, colleges, and universities	50	—	40	5	—
Healthcare and social assistance	51	—	45	—	—
Hospitals	49	—	47	—	—
Public administration	36	3	53	7	2
1 to 99 workers	33	—	58	—	5
1 to 49 workers	33	—	54	5	—
50 to 99 workers	33	—	63	—	—
100 workers or more	38	2	53	7	1
100 to 499 workers	38	—	56	4	—
500 workers or more	38	2	52	7	1

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2012—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	42	2	47	5	4
Local government	35	2	56	7	1
Geographic areas					
New England	24	—	64	—	—
Middle Atlantic	38	—	46	14	—
East North Central	45	—	49	5	—
West North Central	47	—	46	5	—
South Atlantic	53	2	33	7	5
East South Central	51	—	—	—	—
West South Central	19	—	78	2	—
Mountain	35	—	61	—	—
Pacific	14	—	78	4	—

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, 2010." 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/glossary20112012.htm.