

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2019

(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	36	3	53	6	3
Worker characteristics					
Management, professional, and related	34	3	54	5	4
Professional and related	33	3	55	5	4
Teachers	29	3	59	4	5
Primary, secondary, and special education school teachers	26	2	63	3	5
Service	37	2	53	5	2
Protective service	35	2	53	7	2
Sales and office	39	2	50	5	3
Office and administrative support	39	2	50	6	3
Natural resources, construction, and maintenance	38	—	50	8	—
Production, transportation, and material moving ...	38	—	43	17	—
Full time	36	2	53	6	3
Part time	32	—	59	—	3
Union	32	2	58	7	1
Nonunion	39	4	47	4	6
Average wage within the following categories: ¹					
Lowest 25 percent	37	2	54	3	5
Lowest 10 percent	40	1	54	3	2
Second 25 percent	40	3	49	6	3
Third 25 percent	34	2	53	7	4
Highest 25 percent	34	3	55	6	2
Highest 10 percent	32	3	58	6	1
Establishment characteristics					
Service-providing industries	36	3	53	5	3
Education and health services	35	3	55	4	4
Educational services	31	3	58	4	4
Elementary and secondary schools	27	3	63	3	4
Junior colleges, colleges, and universities	44	4	44	6	4
Health care and social assistance	56	—	35	4	—
Hospitals	65	—	27	—	—
Public administration	35	2	53	7	3
1 to 99 workers	27	3	62	2	5
1 to 49 workers	19	6	66	—	—
50 to 99 workers	34	—	58	—	4
100 workers or more	38	2	50	6	3
100 to 499 workers	36	3	52	6	4
500 workers or more	39	2	50	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2019—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	40	3	46	6	5
Local government	34	2	55	5	3
Geographic areas					
Northeast	33	—	51	13	—
New England	19	—	74	—	—
Middle Atlantic	37	—	45	14	—
South	40	3	45	4	8
South Atlantic	51	5	28	2	14
East South Central	43	—	40	12	—
West South Central	23	—	73	3	—
Midwest	41	2	51	4	2
East North Central	41	—	53	4	—
West North Central	40	4	49	—	—
West	26	1	68	4	1
Mountain	40	—	56	—	—
Pacific	19	1	74	5	1

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 2019.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.