

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	(¹)
Worker characteristics				
Management, professional, and related	95	5	–	–
Management, business, and financial	95	5	–	–
Professional and related	95	4	–	–
Service	97	2	–	–
Protective service	95	–	–	–
Sales and office	96	4	(¹)	(¹)
Sales and related	91	9	–	–
Office and administrative support	97	2	(¹)	(¹)
Natural resources, construction, and maintenance	88	–	7	–
Installation, maintenance, and repair	92	6	–	–
Production, transportation, and material moving ...	91	4	4	2
Production	88	5	–	–
Transportation and material moving	94	1	–	–
Full time	94	4	1	(¹)
Part time	89	9	1	–
Union	85	–	10	–
Nonunion	95	4	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	91	8	–	–
Lowest 10 percent	80	–	–	–
Second 25 percent	97	3	(¹)	1
Third 25 percent	95	3	2	1
Highest 25 percent	93	5	1	(¹)
Highest 10 percent	92	7	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	88	7	5	1
Construction	85	–	15	–
Manufacturing	89	6	3	1
Service-providing industries	96	4	(¹)	(¹)
Trade, transportation, and utilities	90	8	1	1
Wholesale trade	93	4	–	–
Retail trade	81	18	–	–
Transportation and warehousing	93	4	–	–
Utilities	88	–	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	93	6	—	—
Financial activities	99	1	(¹)	—
Finance and insurance	99	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	98	—	—	—
Real estate and rental and leasing	96	—	—	—
Professional and business services	96	4	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	100	—	—	—
Education and health services	98	1	—	—
Educational services	97	3	—	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	99	—	—	—
Leisure and hospitality	95	—	—	—
Accommodation and food services	92	—	—	—
Other services	99	—	—	—
1 to 99 workers	94	5	1	(¹)
1 to 49 workers	93	6	—	—
50 to 99 workers	96	—	1	—
100 workers or more	94	4	1	(¹)
100 to 499 workers	95	3	1	(¹)
500 workers or more	93	5	2	(¹)
Geographic areas				
Northeast	95	4	—	—
New England	97	—	2	—
Middle Atlantic	94	5	—	—
South	95	5	—	—
South Atlantic	96	4	—	—
East South Central	91	—	—	—
West South Central	95	5	—	—
Midwest	91	5	—	—
East North Central	91	4	—	—
West North Central	91	6	—	—
West	97	3	—	—
Mountain	97	3	—	—
Pacific	97	2	—	—

¹ Less than 0.5.

² 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 2016.

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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.