

Table 28. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2019

(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	95	3	1	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	96	4	—	—
Professional and related	95	4	(²)	(²)
Teachers	95	2	2	1
Primary, secondary, and special education school teachers	94	2	2	1
Registered nurses	97	—	—	—
Service	98	1	—	—
Protective service	97	—	—	—
Sales and office	97	3	—	—
Sales and related	96	4	—	—
Office and administrative support	97	2	—	—
Natural resources, construction, and maintenance	85	4	7	3
Installation, maintenance, and repair	93	4	—	—
Production, transportation, and material moving	92	—	6	—
Transportation and material moving	94	—	3	—
Full time	95	3	1	(²)
Part time	93	6	—	—
Union	88	2	8	2
Nonunion	96	3	(²)	(²)
Average wage within the following categories: ³				
Second 25 percent	97	2	—	—
Third 25 percent	95	2	2	(²)
Highest 25 percent	94	4	1	1
Highest 10 percent	94	6	(²)	(²)
Establishment characteristics				
Goods-producing industries	88	5	6	1
Service-providing industries	96	3	1	(²)
Education and health services	98	2	(²)	(²)
Educational services	96	2	1	1
Elementary and secondary schools	95	1	2	1
Junior colleges, colleges, and universities	97	3	—	—
Health care and social assistance	99	1	—	—
Hospitals	97	—	—	—
Public administration	98	2	—	—

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2019—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
1 to 99 workers	96	2	1	1
1 to 49 workers	96	3	1	1
50 to 99 workers	97	—	1	—
100 workers or more	94	4	2	(²)
100 to 499 workers	95	4	—	—
500 workers or more	94	4	2	(²)
Geographic areas				
Northeast	94	4	—	—
New England	96	—	1	—
Middle Atlantic	94	5	—	—
South	95	4	—	—
South Atlantic	96	3	—	—
East South Central	94	2	—	—
West South Central	92	7	—	—
Midwest	93	—	4	—
East North Central	93	—	4	—
West North Central	94	—	3	—
West	98	1	(²)	1
Mountain	99	1	—	—
Pacific	97	—	—	1

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 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.