

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2013

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	17
Worker characteristics							
Management, professional, and related	83	3,000	5,000	8,000	10,000	15,000	17
Management, business, and financial	87	3,900	5,000	10,000	12,250	20,000	13
Professional and related	80	3,000	5,000	7,500	10,000	15,000	20
Teachers	70	—	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	—	3,900	5,000	6,000	8,000	35
Registered nurses	88	—	5,000	7,500	10,000	15,000	12
Service	80	3,000	5,000	6,000	10,000	10,000	20
Protective service	73	—	—	5,000	8,000	10,000	27
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	91	4,000	5,000	7,500	12,000	20,000	9
Office and administrative support	85	3,000	5,000	8,000	11,200	17,500	15
Natural resources, construction, and maintenance	83	3,000	4,000	5,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry	76	—	—	5,000	—	15,000	24
Installation, maintenance, and repair	86	3,000	4,000	6,000	10,000	12,500	14
Production, transportation, and material moving	83	—	5,000	6,000	10,000	15,000	17
Production	82	2,500	5,000	7,000	10,000	15,000	18
Transportation and material moving	84	—	3,000	5,000	10,000	13,000	16
Full time	84	3,000	5,000	7,500	10,000	15,000	16
Part time	76	2,500	5,000	6,000	10,000	15,000	24
Union	73	—	3,000	5,000	7,500	10,000	27
Nonunion	85	3,000	5,000	7,500	10,000	15,000	15
Average wage within the following categories: ³							
Lowest 25 percent	85	3,000	5,000	6,000	10,000	15,000	15
Second 25 percent	84	3,000	5,000	7,000	10,000	15,000	16
Third 25 percent	83	3,000	5,000	7,000	10,000	15,000	17
Highest 25 percent	83	3,000	5,000	8,000	10,500	16,000	17
Highest 10 percent	83	4,000	5,000	10,000	12,500	20,000	17
Establishment characteristics							
Goods-producing industries	83	3,000	5,000	7,000	10,000	15,000	17
Service-providing industries	84	3,000	5,000	7,500	10,000	15,000	16
Education and health services	82	2,500	5,000	6,000	10,000	12,500	18
Educational services	71	—	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	66	—	3,900	5,000	6,000	8,000	34
Junior colleges, colleges, and universities	79	—	5,000	7,000	10,000	14,000	21
Healthcare and social assistance	90	3,000	5,000	6,000	10,000	15,000	10
Hospitals	89	3,000	5,000	7,000	10,000	15,000	11
Public administration	65	—	3,333	5,000	6,000	9,000	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	88	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	12
1 to 49 workers	89	3,000	5,000	—	10,000	15,000	11
50 to 99 workers	84	—	5,000	7,500	10,000	15,000	16
100 workers or more	82	2,917	5,000	7,500	10,000	15,000	18
100 to 499 workers	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more	77	2,500	5,000	7,500	12,000	16,000	23
Geographic areas							
New England	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic	86	2,500	5,000	6,000	10,000	15,000	14
East North Central	77	3,000	5,000	6,000	10,000	15,000	23
West North Central	74	3,500	5,000	7,500	10,000	16,000	26
South Atlantic	86	2,500	4,000	7,500	10,000	15,000	14
West South Central	90	3,000	5,000	7,500	10,000	15,000	10
Mountain	78	3,000	5,000	7,500	10,000	20,000	22
Pacific	84	3,000	5,000	10,000	10,208	17,300	16

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.