

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	88	\$3,000	\$5,000	\$8,000	\$10,500	\$15,000	12
<b>Worker characteristics</b>							
Management, professional, and related .....	89	4,000	5,000	9,500	12,500	17,500	11
Management, business, and financial .....	89	5,000	6,000	10,000	15,000	–	11
Professional and related .....	89	4,000	5,000	7,500	10,000	15,000	11
Service .....	91	3,333	5,000	7,500	10,000	15,000	9
Sales and office .....	90	3,000	5,000	8,000	12,000	20,000	10
Sales and related .....	93	5,000	5,000	8,000	15,000	20,000	7
Office and administrative support .....	89	2,500	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	87	3,000	5,000	6,000	10,000	15,000	13
Installation, maintenance, and repair .....	89	3,000	5,000	6,000	10,000	15,000	11
Production, transportation, and material moving ...	81	–	5,000	6,000	10,000	15,000	19
Production .....	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving .....	79	–	3,000	6,000	10,000	–	21
Full time .....	88	3,000	5,000	8,000	11,000	15,000	12
Part time .....	88	2,500	5,000	7,000	–	15,000	12
Union .....	84	–	3,000	5,000	10,000	12,500	16
Nonunion .....	88	–	5,000	8,000	12,000	16,000	12
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	90	3,000	5,000	6,000	10,000	15,000	10
Second 25 percent .....	89	2,500	5,000	7,500	10,000	15,000	11
Third 25 percent .....	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent .....	88	4,000	5,000	10,000	12,650	20,000	12
Highest 10 percent .....	87	5,000	6,000	10,000	15,000	20,000	13
<b>Establishment characteristics</b>							
Goods-producing industries .....	85	3,000	5,000	8,000	10,000	15,000	15
Construction .....	92	5,000	5,000	–	10,000	15,000	8
Manufacturing .....	85	3,000	5,000	8,000	10,000	15,000	15
Service-providing industries .....	89	3,000	5,000	8,000	11,000	16,667	11
Trade, transportation, and utilities .....	86	–	5,000	7,000	10,000	15,000	14
Wholesale trade .....	90	–	5,000	7,500	10,000	15,000	10
Retail trade .....	93	3,000	5,000	6,000	9,000	12,000	7
Transportation and warehousing .....	79	–	–	–	10,000	15,000	21
Utilities .....	63	5,000	–	12,000	15,000	15,000	37

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	88	\$4,000	\$4,000	\$10,000	\$12,000	\$16,000	12
Financial activities .....	91	2,500	6,000	10,000	20,000	30,000	9
Finance and insurance .....	90	2,500	7,000	12,000	—	30,000	10
Credit intermediation and related activities .....	93	2,500	6,000	12,000	—	30,000	7
Insurance carriers and related activities .....	83	—	8,000	10,000	16,000	25,000	17
Professional and business services .....	84	—	5,000	10,000	12,000	20,000	16
Professional and technical services .....	93	5,000	6,000	10,000	10,000	16,667	7
Administrative and waste services .....	79	—	—	6,000	10,000	17,300	21
Education and health services .....	94	3,500	5,000	7,000	10,000	15,000	6
Educational services .....	88	4,000	5,000	7,500	10,000	15,000	12
Junior colleges, colleges, and universities .....	88	5,000	5,000	7,500	10,000	15,000	12
Health care and social assistance .....	95	—	5,000	6,600	10,000	15,000	5
1 to 99 workers .....	91	3,333	5,000	7,500	10,000	15,000	9
1 to 49 workers .....	91	3,000	5,000	6,000	10,000	15,000	9
50 to 99 workers .....	91	4,000	5,000	7,500	10,000	15,000	9
100 workers or more .....	87	3,000	5,000	9,000	12,000	16,667	13
100 to 499 workers .....	89	3,000	5,000	7,500	10,000	15,000	11
500 workers or more .....	84	3,000	5,000	10,000	14,500	20,000	16
<b>Geographic areas</b>							
Northeast .....	90	3,000	5,000	7,500	12,000	15,000	10
New England .....	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic .....	88	2,500	5,000	7,500	12,000	15,000	12
South .....	89	—	5,000	8,000	10,000	15,000	11
South Atlantic .....	89	4,000	5,000	9,000	10,000	16,667	11
East South Central .....	90	3,000	5,000	7,000	10,000	15,000	10
West South Central .....	89	4,000	5,000	7,500	—	15,000	11
Midwest .....	85	3,000	5,000	7,000	10,000	15,000	15
East North Central .....	85	3,000	5,000	6,000	10,000	15,000	15
West North Central .....	84	—	5,000	8,000	13,000	20,000	16
West .....	89	3,000	5,000	10,000	12,500	20,000	11
Mountain .....	91	—	5,000	8,667	15,000	20,000	9
Pacific .....	88	3,500	6,000	10,000	12,000	20,000	12

<sup>1</sup> 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.

<sup>2</sup> 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 ECEC data for March 2014.

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).