

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	52	\$50,000	\$50,000	\$100,000	\$250,000	\$450,000	48
Worker characteristics							
Management, professional, and related	53	50,000	50,000	100,000	250,000	400,000	47
Professional and related	53	50,000	50,000	100,000	250,000	400,000	47
Teachers	50	50,000	50,000	100,000	200,000	350,000	50
Primary, secondary, and special education school teachers	44	50,000	50,000	—	—	250,000	56
Service	54	50,000	50,000	100,000	250,000	500,000	46
Protective service	49	50,000	50,000	—	—	—	51
Sales and office	49	50,000	50,000	—	—	500,000	51
Office and administrative support	49	50,000	50,000	—	—	500,000	51
Natural resources, construction, and maintenance	48	—	50,000	100,000	—	400,000	52
Production, transportation, and material moving ...	46	50,000	—	100,000	—	450,000	54
Full time	52	50,000	50,000	100,000	250,000	500,000	48
Part time	50	50,000	50,000	—	—	—	50
Union	50	50,000	50,000	100,000	—	400,000	50
Nonunion	54	50,000	—	100,000	250,000	500,000	46
Average wage within the following categories: ²							
Lowest 25 percent	52	50,000	50,000	100,000	—	500,000	48
Lowest 10 percent	59	50,000	—	100,000	—	500,000	41
Second 25 percent	57	50,000	50,000	—	250,000	400,000	43
Third 25 percent	51	50,000	50,000	100,000	250,000	500,000	49
Highest 25 percent	47	50,000	50,000	100,000	—	400,000	53
Highest 10 percent	55	50,000	50,000	100,000	—	400,000	45
Establishment characteristics							
Service-providing industries	53	50,000	50,000	100,000	250,000	450,000	47
Education and health services	55	50,000	50,000	100,000	250,000	400,000	45
Educational services	55	50,000	50,000	100,000	—	400,000	45
Elementary and secondary schools	45	50,000	50,000	100,000	200,000	275,000	55
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	—	—	27
Health care and social assistance	57	50,000	—	—	500,000	—	43
Hospitals	59	50,000	100,000	—	500,000	—	41
Public administration	48	50,000	50,000	—	250,000	500,000	52
1 to 99 workers	37	50,000	100,000	—	—	—	63
1 to 49 workers	37	50,000	—	—	—	—	63
50 to 99 workers	37	50,000	100,000	—	250,000	500,000	63
100 workers or more	53	50,000	50,000	100,000	250,000	400,000	47
100 to 499 workers	52	50,000	50,000	100,000	150,000	—	48
500 workers or more	54	50,000	50,000	100,000	—	500,000	46

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	—	\$50,000	—	—	\$500,000	40
Local government	49	\$50,000	50,000	\$100,000	\$250,000	400,000	51
Geographic areas							
Northeast	34	—	40,000	50,000	100,000	—	66
New England	54	50,000	—	100,000	—	—	46
Middle Atlantic	31	25,000	40,000	50,000	—	350,000	69
South	55	50,000	—	100,000	250,000	—	45
South Atlantic	40	50,000	—	200,000	280,000	—	60
West South Central	57	50,000	50,000	—	250,000	—	43
Midwest	48	50,000	—	—	400,000	500,000	52
East North Central	47	50,000	50,000	150,000	—	250,000	53
West	75	50,000	50,000	—	150,000	300,000	25
Mountain	74	—	50,000	—	—	—	26

¹ 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.

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 2015.

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/glossary20142015.htm.