

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2016

(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	86	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	14
Worker characteristics							
Management, professional, and related	87	–	5,000	8,000	12,000	15,000	13
Management, business, and financial	90	4,000	6,000	10,000	15,000	20,000	10
Professional and related	85	3,000	5,000	7,500	10,000	15,000	15
Teachers	74	2,000	3,900	5,000	7,500	10,000	26
Primary, secondary, and special education school teachers	70	–	3,900	5,000	6,000	10,000	30
Registered nurses	85	–	5,000	7,500	10,000	15,000	15
Service	85	3,900	5,000	7,000	10,000	12,500	15
Protective service	65	–	4,500	5,000	8,000	10,000	35
Sales and office	88	3,000	5,000	8,000	12,000	20,000	12
Sales and related	90	5,000	5,000	10,000	15,000	20,000	10
Office and administrative support	87	3,000	5,000	8,000	12,000	20,000	13
Natural resources, construction, and maintenance	84	3,000	5,000	7,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry	77	3,000	5,000	7,000	–	15,000	23
Installation, maintenance, and repair	87	3,000	4,800	6,000	10,000	15,000	13
Production, transportation, and material moving ...	82	3,000	5,000	7,000	10,000	15,000	18
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	77	–	4,000	7,000	10,000	12,500	23
Full time	86	3,000	5,000	7,500	10,000	15,000	14
Part time	83	–	5,000	7,000	10,000	15,000	17
Union	71	2,500	3,102	5,000	8,000	11,000	29
Nonunion	89	3,500	5,000	8,000	–	15,000	11
Average wage within the following categories: ³							
Lowest 25 percent	89	3,500	5,000	7,000	10,000	14,500	11
Lowest 10 percent	93	5,000	5,000	6,000	10,000	10,000	7
Second 25 percent	88	3,000	5,000	6,000	10,000	15,000	12
Third 25 percent	85	3,000	5,000	7,500	10,000	15,000	15
Highest 25 percent	85	–	5,000	8,500	12,500	15,000	15
Highest 10 percent	85	4,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	85	3,000	5,000	6,000	10,000	12,500	15
Educational services	75	2,000	3,900	5,000	8,000	12,000	25
Elementary and secondary schools	70	–	3,900	5,000	–	9,450	30
Junior colleges, colleges, and universities	81	3,000	5,000	7,000	10,000	20,000	19
Health care and social assistance	91	–	5,000	6,000	10,000	15,000	9
Hospitals	87	–	5,000	8,000	10,000	15,000	13
Public administration	66	–	3,333	5,000	6,500	10,000	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2016—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	89	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	11
1 to 49 workers	88	3,900	5,000	7,000	10,000	16,000	12
50 to 99 workers	90	4,500	5,000	7,500	10,000	15,000	10
100 workers or more	85	3,000	5,000	8,000	—	15,000	15
100 to 499 workers	86	—	5,000	7,500	10,000	15,000	14
500 workers or more	83	3,000	5,000	8,000	12,000	16,000	17
Geographic areas							
Northeast	92	3,000	5,000	7,500	11,000	15,000	8
New England	91	3,000	5,000	7,500	11,000	15,000	9
Middle Atlantic	92	3,000	5,000	8,000	11,000	17,333	8
South	90	3,000	5,000	7,500	10,000	15,000	10
South Atlantic	89	—	5,000	8,000	10,000	15,000	11
East South Central	88	3,000	5,000	6,000	10,000	15,000	12
West South Central	92	4,000	5,000	8,000	10,000	15,000	8
Midwest	79	3,000	5,000	6,000	10,000	15,000	21
East North Central	78	3,000	5,000	6,000	10,000	15,000	22
West North Central	82	4,000	5,000	7,000	12,500	15,000	18
West	84	4,000	5,000	8,500	12,000	15,000	16
Pacific	85	3,102	5,000	8,000	10,000	15,000	15

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 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/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.