

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2018

(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	59	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	41
Worker characteristics							
Management, professional, and related	56	50,000	50,000	150,000	300,000	500,000	44
Professional and related	55	50,000	50,000	150,000	300,000	500,000	45
Teachers	49	50,000	50,000	120,000	250,000	400,000	51
Primary, secondary, and special education school teachers	45	50,000	50,000	–	250,000	–	55
Service	55	50,000	50,000	150,000	250,000	500,000	45
Protective service	58	40,000	–	150,000	250,000	500,000	42
Sales and office	65	40,000	50,000	–	250,000	500,000	35
Office and administrative support	65	40,000	50,000	–	250,000	500,000	35
Natural resources, construction, and maintenance	71	50,000	100,000	–	300,000	–	29
Production, transportation, and material moving ...	68	50,000	50,000	–	–	500,000	32
Full time	60	50,000	50,000	150,000	300,000	500,000	40
Part time	34	50,000	50,000	50,000	–	500,000	66
Union	58	40,000	50,000	130,000	250,000	500,000	42
Nonunion	59	50,000	50,000	150,000	325,000	500,000	41
Average wage within the following categories: ²							
Lowest 25 percent	62	–	50,000	–	300,000	500,000	38
Lowest 10 percent	59	50,000	–	–	–	500,000	41
Second 25 percent	63	50,000	50,000	150,000	300,000	500,000	37
Third 25 percent	57	50,000	50,000	150,000	300,000	500,000	43
Highest 25 percent	53	50,000	50,000	150,000	250,000	500,000	47
Highest 10 percent	54	50,000	50,000	–	250,000	450,000	46
Establishment characteristics							
Service-providing industries	58	50,000	50,000	150,000	300,000	500,000	42
Education and health services	55	50,000	50,000	–	300,000	500,000	45
Educational services	52	50,000	50,000	–	250,000	400,000	48
Elementary and secondary schools	47	50,000	50,000	–	250,000	–	53
Junior colleges, colleges, and universities	63	50,000	50,000	100,000	250,000	400,000	37
Health care and social assistance	64	–	50,000	–	500,000	500,000	36
Hospitals	67	50,000	–	250,000	500,000	500,000	33
Public administration	61	40,000	–	150,000	300,000	500,000	39
1 to 99 workers	45	40,000	–	100,000	250,000	500,000	55
1 to 49 workers	65	40,000	–	150,000	–	–	35
50 to 99 workers	37	–	–	–	250,000	–	63
100 workers or more	61	50,000	50,000	150,000	300,000	500,000	39
100 to 499 workers	56	40,000	50,000	–	200,000	350,000	44
500 workers or more	64	50,000	50,000	150,000	300,000	500,000	36

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2018—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	61	\$40,000	\$50,000	—	\$200,000	\$400,000	39
Local government	58	50,000	50,000	—	300,000	500,000	42
Geographic areas							
Northeast	33	40,000	40,000	\$40,000	—	—	67
New England	33	50,000	—	—	—	500,000	67
Middle Atlantic	33	40,000	40,000	40,000	—	—	67
South	62	50,000	—	150,000	300,000	500,000	38
South Atlantic	56	50,000	100,000	200,000	325,000	500,000	44
West South Central	69	50,000	50,000	—	—	—	31
Midwest	55	50,000	50,000	200,000	250,000	500,000	45
East North Central	59	50,000	50,000	—	200,000	—	41
West North Central	47	—	—	200,000	500,000	500,000	53
West	82	50,000	50,000	150,000	300,000	500,000	18
Mountain	80	50,000	100,000	175,000	300,000	500,000	20

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 2018.

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.