

Table 29. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 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	80	\$3,000	\$5,000	\$8,000	\$10,000	\$15,000	20
Worker characteristics							
Management, professional, and related	81	4,166	5,000	10,000	12,000	15,000	19
Management, business, and financial	81	5,000	6,000	10,000	12,500	18,500	19
Professional and related	81	4,000	5,000	8,000	10,500	15,000	19
Service	83	3,000	5,000	8,000	10,000	15,000	17
Sales and office	83	3,000	5,000	8,000	10,000	15,000	17
Sales and related	86	2,800	5,000	7,000	10,000	16,667	14
Office and administrative support	82	3,000	5,000	8,500	10,000	15,000	18
Natural resources, construction, and maintenance	80	2,917	4,000	5,000	10,000	15,000	20
Construction, extraction, farming, fishing, and forestry	82	2,000	4,000	6,000	8,500	15,000	18
Installation, maintenance, and repair	79	3,000	4,000	5,000	10,000	15,000	21
Production, transportation, and material moving ...	74	2,500	5,000	6,000	10,000	13,000	26
Production	78	2,917	5,000	7,500	10,000	15,000	22
Transportation and material moving	68	2,500	5,000	5,400	10,000	10,000	32
Full time	81	3,333	5,000	8,000	10,000	15,000	19
Part time	69	3,000	5,000	6,000	10,000	15,000	31
Union	66	2,118	4,000	5,000	10,000	15,000	34
Nonunion	82	3,399	5,000	8,000	10,000	15,000	18
Establishment characteristics							
Goods-producing industries	81	2,500	5,000	7,500	10,000	15,000	19
Manufacturing	79	2,917	5,000	8,000	11,000	15,000	21
Service-providing industries	80	4,000	5,000	8,000	10,000	15,000	20
Trade, transportation, and utilities	73	2,800	5,000	5,400	10,000	15,000	27
Wholesale trade	76	3,000	5,000	7,292	10,000	15,000	24
Retail trade	87	2,000	3,333	5,000	6,000	10,000	13
Transportation and warehousing	57	3,000	5,000	5,000	8,000	10,000	43
Utilities	69	3,100	5,000	10,000	15,000	15,000	31
Information	82	3,000	4,000	6,000	10,000	15,000	18
Financial activities	82	5,000	7,500	10,000	15,000	25,000	18
Finance and insurance	82	5,000	8,000	10,000	20,000	25,000	18
Credit intermediation and related activities	83	5,000	8,000	10,000	20,000	25,000	17
Insurance carriers and related activities	75	5,000	6,000	10,000	15,000	20,000	25
Professional and business services	82	5,000	6,000	10,000	12,500	15,000	18

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 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	
Professional and technical services	88	\$5,000	\$6,000	\$10,000	\$10,000	\$15,000	12
Administrative and waste services	85	3,000	6,000	10,000	15,000	17,300	15
Education and health services	82	3,000	5,000	6,000	10,000	15,000	18
Educational services	84	4,000	5,000	6,000	10,000	14,000	16
Junior colleges, colleges, and universities	87	4,000	5,000	7,500	10,000	15,000	13
Health care and social assistance	82	3,000	5,000	6,000	10,000	15,000	18
Other services	66	3,000	4,000	5,000	10,000	10,000	34
1 to 99 workers	82	3,000	5,000	6,000	10,000	15,000	18
1 to 49 workers	82	3,000	5,000	6,000	10,000	15,000	18
50 to 99 workers	83	3,000	5,000	6,000	10,000	10,000	17
100 workers or more	80	4,000	5,000	10,000	12,000	15,000	20
100 to 499 workers	84	3,500	5,000	7,500	10,000	15,000	16
500 workers or more	76	4,000	6,000	10,000	15,000	17,300	24
Geographic areas							
New England	82	3,100	5,000	7,500	10,000	15,000	18
Middle Atlantic	80	3,000	5,000	7,500	10,000	15,000	20
East North Central	74	3,000	5,000	6,500	10,000	15,000	26
West North Central	85	4,000	5,000	8,000	10,000	15,000	15
South Atlantic	83	3,000	5,000	7,500	10,000	15,000	17
West South Central	76	3,000	5,000	8,500	10,000	15,000	24
Mountain	81	5,000	5,000	7,500	10,000	15,000	19
Pacific	81	4,000	5,000	10,000	12,500	17,300	19

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.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.