

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2010

(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	79	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	21
Worker characteristics							
Management, professional, and related	79	3,333	5,000	7,500	10,000	15,000	21
Management, business, and financial	82	4,000	5,500	10,000	12,000	15,000	18
Professional and related	78	3,000	5,000	7,000	10,000	15,000	22
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	84	3,000	5,000	7,500	10,000	15,000	16
Service	77	3,000	5,000	7,000	10,000	13,000	23
Protective service	71	2,917	5,000	6,000	10,000	15,000	29
Sales and office	82	3,000	5,000	7,500	10,000	15,000	18
Sales and related	85	2,500	5,000	7,000	10,000	16,667	15
Office and administrative support	81	3,000	5,000	8,000	10,000	15,000	19
Natural resources, construction, and maintenance	79	3,000	4,000	5,000	10,000	15,000	21
Construction, extraction, farming, fishing, and forestry	76	2,500	5,000	5,000	8,333	15,000	24
Installation, maintenance, and repair	80	3,000	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving	74	2,500	5,000	6,000	10,000	14,000	26
Production	79	2,917	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	80	3,000	5,000	7,500	10,000	15,000	20
Union	65	2,222	4,000	5,000	8,000	10,000	35
Nonunion	82	3,000	5,000	7,500	10,000	15,000	18
Average wage within the following categories: ³							
Lowest 25 percent	79	3,000	5,000	7,500	10,000	15,000	21
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Highest 25 percent	78	3,399	5,000	7,500	10,000	15,000	22
Highest 10 percent	79	4,000	5,000	9,100	12,000	17,300	21
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,500	11,000	15,000	18
Service-providing industries	78	3,000	5,000	7,500	10,000	15,000	22
Education and health services	77	3,000	5,000	6,000	10,000	11,000	23
Educational services	70	2,000	3,900	5,000	7,500	10,000	30
Elementary and secondary schools	65	1,500	3,333	5,000	6,000	8,000	35
Junior colleges, colleges, and universities	78	3,600	5,000	6,000	10,000	12,500	22
Health care and social assistance	83	3,000	5,000	6,000	10,000	13,333	17
Hospitals	86	3,000	5,000	7,500	10,000	15,000	14
Public administration	62	—	—	—	—	—	38

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2010—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	81	\$3,000	\$5,000	\$6,000	\$10,000	\$15,000	19
1 to 49 workers	83	3,000	5,000	6,500	10,000	15,000	17
50 to 99 workers	78	3,000	5,000	6,000	10,000	10,833	22
100 workers or more	78	3,000	5,000	7,500	10,000	15,000	22
100 to 499 workers	81	3,500	5,000	7,000	10,000	15,000	19
500 workers or more	76	3,000	5,000	9,000	11,000	15,000	24
Geographic areas							
New England	85	4,000	5,000	7,500	10,000	15,000	15
Middle Atlantic	83	3,000	5,000	7,500	10,000	15,000	17
East North Central	69	3,000	5,000	6,500	10,000	15,000	31
West North Central	74	3,500	5,000	6,000	10,000	15,000	26
South Atlantic	82	2,917	4,000	6,000	10,000	15,000	18
West South Central	82	3,000	5,000	7,500	10,000	15,000	18
Mountain	74	4,000	5,000	7,500	10,000	20,000	26
Pacific	80	4,000	5,000	10,000	10,000	17,300	20

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 as or less than the benefit shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm.