

Table 21. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011

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

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2011—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	51	—	—	—	—	—	49
Local government	48	\$50,000	\$50,000	\$100,000	\$200,000	\$400,000	52
Geographic areas							
Middle Atlantic	33	25,000	40,000	50,000	100,000	200,000	67
East North Central	44	50,000	50,000	150,000	150,000	325,000	56
West North Central	48	—	—	—	—	—	52
South Atlantic	36	50,000	50,000	150,000	250,000	500,000	64
West South Central	54	—	—	—	—	—	46
Pacific	67	—	—	—	—	—	33

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 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, 2010." 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/glossary20102011.htm.