

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2012**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	–	–	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	–	–	25,000	50,000	50,000
Teachers .....	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	10,000	10,000	25,000	50,000	50,000
Registered nurses .....	–	10,000	–	–	50,000
Service .....	5,000	10,000	15,000	25,000	50,000
Protective service .....	5,000	10,000	–	25,000	45,000
Sales and office .....	–	10,000	20,000	25,000	50,000
Sales and related .....	–	10,000	15,000	25,000	50,000
Office and administrative support .....	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance .....	10,000	10,000	–	25,000	50,000
Construction, extraction, farming, fishing, and forestry .....	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair .....	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving .....	10,000	10,000	20,000	25,000	50,000
Production .....	10,000	10,000	20,000	26,000	50,000
Transportation and material moving .....	10,000	10,000	15,000	25,000	50,000
Full time .....	10,000	10,000	20,000	30,000	50,000
Part time .....	5,000	5,000	15,000	25,000	50,000
Union .....	5,000	10,000	20,000	40,000	50,000
Nonunion .....	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	–	10,000	15,000	20,000	30,000
Lowest 10 percent .....	5,000	10,000	10,000	20,000	25,000
Second 25 percent .....	10,000	10,000	–	25,000	50,000
Third 25 percent .....	10,000	10,000	20,000	30,000	50,000
Highest 25 percent .....	–	–	25,000	50,000	50,000
Highest 10 percent .....	10,000	15,000	30,000	50,000	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	10,000	20,000	30,000	50,000
Service-providing industries .....	–	10,000	20,000	30,000	50,000
Education and health services .....	–	10,000	20,000	40,000	50,000
Educational services .....	5,000	10,000	20,000	40,000	50,000
Elementary and secondary schools .....	–	10,000	21,000	46,000	50,000
Junior colleges, colleges, and universities .....	5,000	–	20,000	30,000	50,000
Healthcare and social assistance .....	–	10,000	15,000	25,000	50,000
Hospitals .....	5,000	10,000	20,000	–	50,000
Public administration .....	5,000	10,000	20,000	25,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2012—Continued**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
1 to 49 workers .....	10,000	10,000	20,000	25,000	50,000
50 to 99 workers .....	10,000	10,000	15,000	25,000	50,000
100 workers or more .....	5,000	10,000	20,000	35,000	50,000
100 to 499 workers .....	10,000	10,000	20,000	30,000	50,000
500 workers or more .....	5,000	10,000	20,000	40,000	50,000
<b>Geographic areas</b>					
New England .....	5,000	—	20,000	—	50,000
Middle Atlantic .....	5,000	10,000	25,000	50,000	50,000
East North Central .....	10,000	10,000	20,000	30,000	50,000
West North Central .....	10,000	10,000	20,000	27,500	50,000
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	10,000	15,000	—	50,000
West South Central .....	5,000	10,000	—	25,000	—
Mountain .....	10,000	10,000	20,000	40,000	50,000
Pacific .....	—	10,000	20,000	—	50,000

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> 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.

<sup>3</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less

than the amount shown. The remaining percentiles follow the same logic.

<sup>4</sup> 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: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20112012.htm](http://www.bls.gov/ncs/ebs/glossary20112012.htm).