

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012

(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	82	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	18
Worker characteristics							
Management, professional, and related	82	3,900	5,000	8,000	10,000	15,000	18
Management, business, and financial	86	4,000	6,000	10,000	13,000	20,000	14
Professional and related	80	3,000	5,000	7,500	10,000	15,000	20
Teachers	70	—	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	66	—	3,900	5,000	6,000	8,000	34
Registered nurses	88	3,000	5,000	7,000	10,000	15,000	12
Service	75	3,000	5,000	6,000	10,000	10,000	25
Protective service	68	3,000	5,000	6,000	8,000	10,000	32
Sales and office	85	3,000	5,000	8,000	11,250	20,000	15
Sales and related	88	—	5,000	7,500	12,000	20,000	12
Office and administrative support	84	3,000	5,000	8,000	11,000	20,000	16
Natural resources, construction, and maintenance	82	3,000	4,800	6,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	76	2,917	—	5,000	7,000	—	24
Installation, maintenance, and repair	84	3,000	5,000	7,500	10,000	15,000	16
Production, transportation, and material moving	76	2,500	5,000	6,000	10,000	15,000	24
Production	81	2,500	5,000	7,000	10,000	15,000	19
Transportation and material moving	72	—	5,000	6,000	10,000	13,000	28
Full time	82	3,000	5,000	7,500	10,000	15,000	18
Union	66	2,500	4,000	5,000	8,000	11,000	34
Nonunion	84	3,000	5,000	8,000	10,000	15,000	16
Average wage within the following categories: ³							
Lowest 25 percent	79	3,000	5,000	6,000	10,000	15,000	21
Second 25 percent	81	3,000	5,000	7,000	10,000	15,000	19
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	82	3,900	5,000	8,000	12,000	17,300	18
Highest 10 percent	82	4,000	6,000	10,000	13,500	20,000	18
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	82	3,000	5,000	7,500	10,000	15,000	18
Education and health services	80	3,000	5,000	6,000	10,000	12,500	20
Educational services	72	—	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	67	—	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities	79	—	5,000	7,000	10,000	13,000	21
Healthcare and social assistance	86	3,000	5,000	6,600	10,000	15,000	14
Hospitals	89	—	5,000	7,000	10,000	15,000	11
Public administration	63	—	—	5,000	6,000	9,000	37

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012—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	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
1 to 49 workers	87	3,000	5,000	7,500	10,000	15,000	13
50 to 99 workers	83	3,500	5,000	7,000	10,000	13,890	17
100 workers or more	80	3,000	5,000	7,500	10,000	15,000	20
100 to 499 workers	85	3,333	5,000	7,500	10,000	15,000	15
500 workers or more	77	2,917	5,000	8,000	12,500	17,300	23
Geographic areas							
New England	92	4,167	5,000	7,500	10,000	15,000	8
Middle Atlantic	85	2,500	5,000	7,000	10,000	15,000	15
East North Central	73	3,000	5,000	6,000	10,000	15,000	27
West North Central	71	3,500	5,000	7,000	10,000	—	29
South Atlantic	85	3,000	5,000	7,500	10,000	15,000	15
West South Central	86	3,000	5,000	7,500	10,000	15,000	14
Mountain	77	3,000	5,000	8,000	—	20,000	23
Pacific	83	3,500	5,000	10,000	10,000	17,300	17

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, 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/glossary20112012.htm.