

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2013

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	74	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	26
Worker characteristics							
Management, professional, and related	75	50,000	100,000	250,000	600,000	1,000,000	25
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	72	50,000	–	250,000	500,000	1,000,000	28
Teachers	59	50,000	50,000	100,000	250,000	400,000	41
Primary, secondary, and special education school teachers	49	–	50,000	–	–	300,000	51
Registered nurses	69	50,000	–	300,000	500,000	1,000,000	31
Service	68	50,000	50,000	–	500,000	1,000,000	32
Protective service	49	50,000	50,000	–	280,000	–	51
Sales and office	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related	83	50,000	50,000	–	500,000	1,000,000	17
Office and administrative support	77	50,000	–	200,000	500,000	–	23
Natural resources, construction, and maintenance	67	50,000	–	200,000	–	2,000,000	33
Construction, extraction, farming, fishing, and forestry	59	50,000	–	170,000	–	–	41
Installation, maintenance, and repair	69	50,000	–	200,000	–	2,000,000	31
Production, transportation, and material moving	68	50,000	–	200,000	500,000	1,000,000	32
Production	65	50,000	100,000	250,000	500,000	1,000,000	35
Transportation and material moving	71	50,000	–	100,000	400,000	–	29
Full time	74	50,000	50,000	200,000	500,000	1,000,000	26
Part time	69	50,000	–	–	500,000	850,000	31
Union	61	50,000	50,000	100,000	300,000	1,000,000	39
Nonunion	76	50,000	–	245,000	500,000	1,000,000	24
Average wage within the following categories: ³							
Lowest 25 percent	70	50,000	50,000	–	500,000	1,000,000	30
Lowest 10 percent	75	50,000	50,000	–	–	–	25
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	73	50,000	75,000	200,000	500,000	1,000,000	27
Highest 25 percent	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent	76	50,000	100,000	300,000	750,000	–	24
Establishment characteristics							
Goods-producing industries	68	50,000	100,000	300,000	700,000	–	32
Service-providing industries	75	50,000	50,000	200,000	500,000	1,000,000	25
Education and health services	69	50,000	50,000	200,000	500,000	–	31
Educational services	63	50,000	50,000	100,000	250,000	500,000	37
Elementary and secondary schools	48	–	50,000	–	200,000	300,000	52
Junior colleges, colleges, and universities	78	50,000	50,000	–	–	500,000	22
Healthcare and social assistance	73	50,000	–	250,000	500,000	1,000,000	27
Hospitals	70	50,000	100,000	350,000	500,000	1,000,000	30
Public administration	49	50,000	50,000	100,000	200,000	500,000	51

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2013—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	76	\$50,000	—	\$200,000	\$500,000	\$1,000,000	24
1 to 49 workers	77	50,000	—	200,000	500,000	1,000,000	23
50 to 99 workers	73	50,000	\$100,000	245,000	500,000	—	27
100 workers or more	73	50,000	50,000	200,000	500,000	1,000,000	27
100 to 499 workers	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more	68	50,000	100,000	250,000	750,000	1,000,000	32
Geographic areas							
New England	73	50,000	—	200,000	500,000	1,000,000	27
Middle Atlantic	73	50,000	—	200,000	500,000	1,000,000	27
East North Central	65	50,000	100,000	250,000	500,000	1,000,000	35
West North Central	66	50,000	—	245,000	500,000	1,000,000	34
South Atlantic	74	50,000	—	250,000	—	1,500,000	26
East South Central	83	50,000	—	—	500,000	1,000,000	17
West South Central	78	50,000	—	250,000	750,000	—	22
Mountain	82	50,000	50,000	—	500,000	1,000,000	18
Pacific	79	50,000	50,000	200,000	500,000	1,000,000	21

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings

both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.