

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	–	\$3,900	\$5,000	\$6,000	\$9,000	35
Worker characteristics							
Management, professional, and related	66	–	3,900	5,000	6,000	8,000	34
Professional and related	64	–	3,900	5,000	6,000	8,000	36
Teachers	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers	61	–	3,500	5,000	5,250	8,000	39
Service	64	–	4,000	5,000	7,500	10,000	36
Protective service	65	–	4,500	5,000	7,500	10,000	35
Sales and office	59	–	–	5,000	6,000	9,000	41
Office and administrative support	59	–	–	5,000	6,000	9,000	41
Natural resources, construction, and maintenance	65	–	3,900	5,000	6,000	7,500	35
Production, transportation, and material moving ...	79	–	3,000	5,000	7,000	10,000	21
Full time	66	–	3,900	5,000	6,000	9,000	34
Part time	49	–	4,500	5,000	6,000	8,100	51
Union	62	–	3,500	5,000	6,000	9,000	38
Nonunion	67	–	3,900	5,000	6,000	8,750	33
Average wage within the following categories: ²							
Lowest 25 percent	60	–	3,900	5,000	6,000	8,000	40
Lowest 10 percent	54	–	3,900	5,000	6,500	10,000	46
Second 25 percent	66	–	–	5,000	6,000	9,000	34
Third 25 percent	66	–	3,900	5,000	6,000	9,400	34
Highest 25 percent	66	–	4,000	5,000	6,000	9,100	34
Highest 10 percent	71	\$2,500	4,500	5,000	7,000	8,000	29
Establishment characteristics							
Service-providing industries	65	–	3,900	5,000	6,000	9,000	35
Education and health services	63	–	3,900	5,000	6,000	8,000	37
Educational services	64	–	3,900	5,000	6,000	8,000	36
Elementary and secondary schools	63	–	3,500	5,000	–	8,000	37
Junior colleges, colleges, and universities	66	–	3,900	5,500	7,000	10,000	34
Healthcare and social assistance	57	800	4,000	5,000	7,000	8,000	43
Public administration	65	–	–	5,000	6,000	9,000	35
1 to 99 workers	66	–	3,900	5,000	5,000	7,000	34
1 to 49 workers	76	3,000	3,900	5,000	5,000	7,000	24
50 to 99 workers	56	–	–	5,000	5,000	–	44
100 workers or more	65	–	3,900	5,000	6,000	10,000	35
100 to 499 workers	58	–	4,000	5,000	6,000	9,400	42
500 workers or more	67	–	3,900	5,000	6,000	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	—	\$3,500	\$5,000	\$6,000	\$10,000	41
Local government	67	—	3,900	5,000	6,000	9,000	33
Geographic areas							
Middle Atlantic	78	—	—	5,000	6,500	7,500	22
East North Central	44	\$3,000	4,500	5,000	7,000	10,000	56
West North Central	58	3,000	4,500	5,000	5,250	7,500	42
South Atlantic	82	800	—	3,900	5,000	8,000	18
Mountain	44	—	5,000	5,000	7,000	10,000	56
Pacific	63	3,000	4,500	5,000	6,000	10,000	37

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 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.